

Special Meeting of the Madera City Council

205 W. 4th Street, Madera, California 93637

NOTICE AND AGENDA

Wednesday, July 22, 2020
6:00 p.m.

Council Chambers
City Hall

This meeting will be conducted pursuant to the provisions of the Governor's Executive Order which suspends certain requirements of the Ralph M. Brown Act. The City Council meeting will be live streamed on the City's website. Members of the public may participate in the meeting remotely through an electronic meeting in the following ways; via phone by dialing (669) 900-6833, enter ID: 966 7191 0650#, followed by *9 on your phone to speak. Comments will also be accepted via email at citycouncilpubliccomment@madera.gov or by regular mail at 205 W. 4th Street, Madera, CA 93637.

CALL TO ORDER

ROLL CALL: Mayor Andrew J. Medellin
Mayor Pro Tem Santos Garcia, District 5
Council Member Cece Gallegos, District 1
Council Member Jose Rodriguez, District 2
Council Member Steve Montes, District 3
Council Member Derek O. Robinson Sr., District 4
Council Member Donald E. Holley, District 6

INVOCATION:

PLEDGE OF ALLEGIANCE:

APPROVAL OF AGENDA:

PUBLIC COMMENT:

Members of the public shall have an opportunity to address the City Council regarding matters on this Agenda. Speakers should limit their comments to three (3) minutes.

A. PETITIONS, BIDS, RESOLUTIONS, ORDINANCES, AND AGREEMENTS:

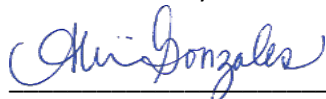
A-1 2020/2024 Consolidated Plan, 2020/2024 Analysis of Impediments to Fair Housing Choice and the 2020/2021 Action Plan, and 2020/2021 Action Plan Final Funding Allocations

Recommendation: Conduct the Public Hearing and Adopt a Resolution Approving the 2020/2024 Consolidated Plan (Con Plan), Approving the 2020/2024 Analysis of Impediments to Fair Housing Choice (AI), Approving the 2020/2021 Action Plan and Final Funding Allocations, and Authorizing the City Manager to sign the Related Certifications (Report by Ivette Iraheta)

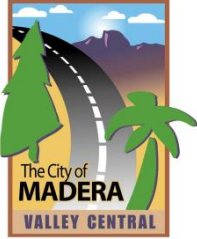
ADJOURNMENT – Next regular meeting August 5, 2020

- Please silence or turn off cell phones and electronic devices while the meeting is in session.
 - Regular meetings of the Madera City Council are held the 1st and 3rd Wednesday of each month at 6:00 p.m. in the Council Chambers at City Hall.
 - Any writing related to an agenda item for the open session of this meeting distributed to the City Council less than 72 hours before this meeting is available for inspection at the City of Madera Office of the City Clerk, 205 W. 4th Street, Madera, California 93637 during normal business hours.
 - The meeting room is accessible to the physically disabled, and the services of a translator can be made available. Request for additional accommodations for the disabled, signers, assistive listening devices, or translators needed to assist participation in this public meeting should be made at least seventy-two (72) hours prior to the meeting. Please call the Human Resources Office at (559) 661-5401. Those who are hearing impaired may call 711 or 1-800-735-2929 for TTY Relay Service.
 - Questions regarding the meeting agenda or conduct of the meeting, please contact the City Clerk's office at (559) 661-5405.
 - Para asistencia en español sobre este aviso, por favor llame al (559) 661-5405.
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I, Alicia Gonzales, City Clerk for the City of Madera, declare under penalty of perjury that I posted the above agenda for the Special Meeting of the Madera City Council for July 22, 2020, near the front entrances of City Hall and on the City's website www.madera.gov at 12:30 p.m. on July 21, 2020.



Alicia Gonzales, City Clerk



REPORT TO CITY COUNCIL

Approved by:

Council Meeting of: July 22, 2020

Department Director

Arnoldo Rodriguez, City Manager

Agenda Number: A-1

SUBJECT:

2020/2024 Consolidated Plan, 2020/2024 Analysis of Impediments to Fair Housing Choice, 2020/2021 Action Plan, and 2020/2021 Action Plan Final Funding Allocations

RECOMMENDATION:

Conduct the Public Hearing and Adopt a Resolution approving the 2020/2024 Consolidated Plan (Con Plan), Approving the 2020/2024 Analysis of Impediments to Fair Housing Choice (AI), Approving the 2020/2021 Action Plan with Final Funding Allocations, and Authorizing the City Manager to sign the related certifications.

SUMMARY:

City of Madera (City), as a recipient of Community Development Block Grant (CDBG) funding, is required to submit a five-year Con Plan and an AI to the U.S. Department of Housing and Urban Development (HUD). The City last prepared and submitted the Con Plan to HUD in 2015.

The purpose of this Public Hearing is to receive final public comment before the City Council (Council) adopts a resolution approving the 2020/24 Con Plan, the 2020/24 AI and 2020/21 Action Plan. Also, action is requested from the Council to approve final funding allocations for the 2020/21 Action Plan. The Action Plan allocates the 2020/21 budget for CDBG projects. During the June 18, 2020 Council meeting, tentative funding allocations were derived for the annual award. These Plans and proposed funding allocations were available for public review and comment for 30 days. The Grants Department did not receive public comments regarding the Plans and proposed funding allocations.

DISCUSSION:

The Con Plan serves as a comprehensive planning document for the City to use to identify the overall needs for affordable and supportive housing and community and economic development,

and outlines a strategy to address these needs. The Con Plan allocates federal resources and establishes funding priorities and objectives. The AI report examines social and economic characteristics of public sector and private industry housing practices, as well as housing market conditions that may expose certain population groups to housing discrimination.

The Con Plan embodies and reflects five overall goals, which relate to the major commitments and priorities of HUD, including:

- Low- to moderate-income citizens will have access to safe, decent, and affordable housing
- Improve the quality and access to programs and facilities for health and safety, information, transportation, and recreation services
- Enhance the economic well-being of all citizens through education and training, employment opportunities, and business development
- Enhance the quality and use to the physical infrastructure of Madera
- Prevent and reduce homelessness

The AI contains detailed data and analysis regarding demographics, housing market conditions, and fair housing issues in the City. To draft the AI, the consultants conducted a review of private and public practices and policies that may impact fair housing choices. Subsequently, they formulated actions to overcome the identified impediments.

Both the Con Plan and AI required obtaining public input. The City conducted extensive community outreach as part of developing the Con Plan and AI. Specifically, the public consultation process included the following components:

- Consultation with Public and Nonprofit Agencies
- Focus Groups
- Community Needs Survey
- Stakeholder Interviews

The 2020/21 Action Plan outlines the City's use of CDBG funds for the next fiscal year. It is required by HUD for the City to receive its CDBG annual allocation. The Action Plan identifies community development activities that are part of the City's overall strategy to improve the quality of life. In conjunction with the preparation of the Con Plan, programs, projects and services are identified to be addressed. During the June 18, 2020 Council meeting, tentative funding allocations were derived for the 2020/21 Action Plan.

Table 1 indicates the total allocation amount for the 3 eligible funding categories is \$911,725. The third column of Table 1 represents the category maximums that can be distributed per category and the amount remaining for capital projects, should the maximum be used for administration and public services. The City may elect to allocate less than the maximum; therefore, making more funds available for capital projects.

Table 1: Requested Grant Funding by Applicants

<i>Funding Categories</i>	<i>Requested grant amount</i>	<i>Maximum amount City may award, using estimated annual allocation</i>
Administration (20% max.; 3 grant proposals received)	\$283,500	\$182,345
Public Service (15% max.; 7 grant proposals received)	\$222,950	\$136,759
Capital Projects/Public Improvements (No max.) (7 grant proposals received)	\$1,105,866	\$592,621
Total	\$1,612,316	\$911,725

Council Administration Allocations

Table 2 represents the Council's tentative allocations for Administration.

Table 2: Council Administrative Allocations		
<i>Applicant</i>	<i>Requested grant amount</i>	<i>June 18, 2020 Council mtg.</i>
Local Administration	\$163,500	\$162,345
HR – Administration	\$100,000	\$0
CAPMC – Administration	\$20,000	\$20,000
Total	\$283,500	\$182,345

Council Public Service Allocations

Table 3 represents the Council's tentative allocations for Public Services.

Table 3: Council Public Service Allocations		
<i>Applicant</i>	<i>Requested grant amount</i>	<i>June 18, 2020 Council mtg.</i>
City of Madera Parks & Community Services Senior Nutrition and Recreation Program	\$100,000	\$37,609
Madera Rescue Mission	\$30,000	\$30,000
Big Brothers Big Sisters of Central California High School Bigs Program	\$10,000	\$10,000
Doors of Hope Parenting Center Building Better Parents	\$15,300	\$15,300
Community Action Partnership of Madera County, Inc. Fresno Madera Continuum of Care Homeless Funding	\$10,000	\$0
Pequeños Empresarios	\$23,800	\$10,000
Madera Coalition for Community Justice	\$33,850	\$33,850
Total	\$222,950	\$136,759

Capital Projects/Public Improvements

Table 4 presents the Council’s tentative allocations for Capital Projects/Public Improvements.

Table 4: Council Capital Projects/Public Improvements Allocations		
<i>Applicant</i>	<i>Requested grant amount</i>	<i>June 18, 2020 Council mtg.</i>
Habitat for Humanity Greater Fresno Area Home Rehabilitation Program	\$215,000	\$215,000
City of Madera Parks & Community Services McNally Park Rehabilitation Project	\$196,221	\$196,221
City of Madera Engineering Department Sidewalks, Ramps, Drive Approach Improvements: Various Census Tract Locations	\$100,000	\$36,755
City of Madera Engineering Department Lilly St. & Vineyard Ave. Sidewalk Improvements Near Martin Luther King Middle School	\$97,065	\$97,065
City of Madera Engineering Department Installation of Flashing Stop Signs, Lake & Adell	\$22,580	\$22,580
City of Madera Engineering Department - Safety, Accessibility and Safety Improvements at Intersection of D & South by Washington School	\$450,000	\$0
City of Madera Engineering Department ADA Compliant Front Counter at Former RDA Building	\$25,000	\$25,000
Total	\$1,105,866	\$592,621

FINANCIAL IMPACT:

This allocation will provide additional revenue to the City. It does not impact the General fund.

CONSISTENCY WITH THE VISION MADERA 2025 PLAN:

Given the broad scope of this grant, Action Plan activities have the potential to advance an extensive number of the Vision Plan’s objectives. The Council’s funding allocations are consistent with HUD’s regulations, the Con Plan and promote the aspirations of the Vision Madera 2025 Plan.

ALTERNATIVES:

As an alternative, Council may request additional information.

ATTACHMENTS:

1. Resolution approving the:
 - 2020/24 Consolidated Plan
 - 2020/24 Analysis of Impediments to Fair Housing Choice
 - 2020/21 Action Plan and Final Funding Allocation (\$911,725)
 - Authorization of the City Manager to sign Certifications

ATTACHMENT 1

Resolution 20-_____

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MADERA,
CALIFORNIA ADOPTING THE COMMUNITY DEVELOPMENT BLOCK GRANT
2020-2024 CONSOLIDATED PLAN, 2020-2024 ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE AND THE 2020-2021 ACTION PLAN FINAL
ALLOCATIONS AND AUTHORIZING THE CITY MANAGER TO SIGN THE
RELATED CERTIFICATIONS**

WHEREAS, there was outreach efforts, public input meetings and public hearings held to seek citizens' and community input into developing the Community Development Block Grant (CDBG) 2020/2024 Consolidated Plan, 2020/2024 Analysis of Impediments to Fair Housing Choice and 2020/2021 Action Plan; and

WHEREAS, during a public hearing on June 18, 2020, the 2020/24 Consolidated Plan, 2020/24 Analysis of Impediments to Fair Housing Choice and the 2020/21 Action Plan were presented to the citizens of Madera and City Council (Council), followed by a 30-day public review and comment period ending July 20, 2020; and

WHEREAS, during a City Council public hearing held on June 18, 2020 and two Block Grant Commission meetings, held on May 28, 2020 and June 2, 2020, funding recommendations regarding the City's final allocations were established; and

WHEREAS, failure to submit the 2020/24 Consolidated Plan, 2020/24 Analysis of Impediments to Fair Housing Choice and the 2020/21 Action Plan for Fiscal Year (FY) 2020 by August 16, 2020 to the U.S. Department of Housing and Urban Development (HUD) will result in the automatic loss of FY 2020/21 CDBG funds; and

WHEREAS, submitting the 2020/24 Consolidated Plan, 2020/24 Analysis of Impediments to Fair Housing Choice and the 2020/21 Action Plan on July 31, 2020 allows for timely review by HUD and allows staff the opportunity to answer questions from HUD about the Plans' processes and its contents.

NOW, THEREFORE, the City of Madera finds, determines, resolves and orders as follows:

1. The recitals listed above are true and correct.
2. The City approves the "City of Madera 2020-2024 Consolidated Plan" which is attached hereto as Exhibit "A" and incorporated by reference.
3. The City approves the "2020-2024 Analysis of Impediments to Fair Housing Choice" which is attached hereto as Exhibit "B" and incorporated by reference.

4. The City approves the “2020-2021 Action Plan” which is attached hereto as Exhibit “C” and incorporated by reference with final allocations as follows:
 - a. Local Administration (\$162,345)
 - b. Community Action Partnership of Madera County Administration (\$20,000)
 - c. City of Madera Parks & Community Service (\$37,609)
 - d. Madera Rescue Mission (\$30,000)
 - e. Big Brothers Big Sisters of Central California (\$10,000)
 - f. Doors of Hope (\$15,300)
 - g. Pequeños Empresarios (\$10,000)
 - h. Madera Coalition for Community Justice (\$33,850)
 - i. Habitat for Humanity (\$215,000)
 - j. City of Madera Parks & Community Service (\$196,221)
 - k. City of Madera Engineering Department (\$181,400)
5. The City Manager is authorized to sign certifications as necessary to effectuate the Action Plan.
6. Staff is authorized to submit the Plans to the U.S. Department of Housing and Urban Development.
7. This resolution is effective immediately upon adoption.

* * * * *

Exhibit A

City of Madera 2020-2024 Consolidated Plan



Executive Summary

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

1. Introduction

The Consolidated Plan serves as a comprehensive planning document for the City of Madera to use to identify the overall needs for affordable and supportive housing and community and economic development and outlines a strategy to address these needs. The City of Madera is an entitlement jurisdiction that receives Community Development Block Grant (CDBG) funds directly from the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan is required by HUD for the City to continue to receive CDBG funds. The Grants Division of the City of Madera Finance Department is designated by the Madera City Council as the single point of contact and lead agency for the administration of the CDBG program.

The Consolidated Plan embodies and reflects three overall goals, which relate to the major commitments and priorities of HUD, including:

- Low- to moderate-income citizens will have access to safe, decent, and affordable housing
- Improve the quality and access to programs and facilities for health and safety, information, transportation, and recreation services
- Enhance the economic well-being of all citizens through education and training, employment opportunities, and business development
- Enhance the quality and use to the physical infrastructure of Madera
- Prevent and reduce homelessness

The City of Madera prepared this Consolidated Plan for fiscal years 2020 through 2024 using the eCon Planning Suite system developed by HUD. The Consolidated Plan consists of five sections:

- Executive Summary (ES)
- The Process (PR)
- Needs Assessment (NA)
- Market Analysis (MA)
- Strategic Plan (SP)

Additionally, a companion document to this Consolidated Plan is the Analysis of Impediments to Fair Housing (AI), which was also updated during this process. The AI contains detailed data and analysis regarding demographics, housing market conditions, and fair housing issues in the City of Madera. The City of Madera City Council approved the updated AI at its July 22, 2020 meeting. The City will provide the full AI or information contained in the AI to HUD, if requested.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview

The Needs Assessment identified several types of programs, projects, and services that are needed in the community, including the following:

General Housing Needs

1. Increased supply of affordable housing.
Rentals for those with extremely low-income and very low-income. This would also include rental assistance programs.
Increased supply of housing (e.g., apartments and lower-cost homes) for people on a fixed income or otherwise at-risk of being “priced out” of the area – specifically, low-income seniors, people living with disabilities, and others on a fixed income.
2. Additional resources for people experiencing homelessness.
Additional capacity of temporary shelters.
Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues.
Housing for homeless young people and young people transitioning out of foster care.
3. Increased supply of apartments suitable for people living with disabilities.
4. Additional specialized housing (e.g., seasonal or congregate-style units) for agricultural workers.
5. Additional, centralized sources of housing information for low income residents – especially in select areas in Madera.
6. Additional resources to improve the quality of existing apartments and houses such as energy efficient improvements.
7. Additional shelters and support services for abused, abandoned, or neglected children; this would also include greater access to information about existing services.
8. Urgent resources for individuals and families impacted by the COVID-19 pandemic including information and support services (e.g., food, clothing, sanitation, and job support services) for those at-risk of becoming homeless, easily accessible information regarding foreclosure and eviction laws and rights, increased supply of temporary shelters (as noted above).

Non-Housing Community Development Needs

Public Facilities

1. Additional health and wellness activities for youth such as Teen Activity programs, new / renovated Teen Centers, and other community-led activities.
2. Increased downtown revitalization.
3. Increased / improved services for people experiencing homelessness including but not limited to food, clothing, healthcare including behavioral healthcare, showers, toilets, and child support/day care.

Public Services

1. Expanded job training and employment opportunity programs. Program to assist with job-skills development and job placement. This may increase in priority as the current COVID-19 pandemic continues to impact communities and the related economic need.

2. Additional services to address community health needs, e.g., mental health, substance misuse / abuse; intimate partner violence; services for abused, abandoned, or neglected children; and people living with HIV/AIDS.
3. Expanded Meals-on-Wheels for home-bound seniors.

Economic Development and Public Improvements

1. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks.
2. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility.
3. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities.

3. Evaluation of past performance

The City reports on its progress towards goals set in the Consolidated Plan and Annual Action Plans in the Consolidated Annual Performance and Evaluation Report (CAPER). The City reported for every year of the 2015-2019 Consolidated Plan.

Major initiatives and highlights as described in the 2018-2019 CAPER were as follows:

- Addressed community challenges created by homelessness, coordinated case management, intake, and referrals with the local and regional collaboration of homeless service providers, input and accessed data to the Homeless Management Information System and represented Madera in the Fresno/Madera Continuum of Care.
- Supported staffing, supplies and associated programming costs for Parks' suite of senior activities (1) Meals on Wheels, (2) Recreation and enrichment at two congregate sites. The program served 467 seniors.
- Increased access to scholarships for higher education to 34 youth (27 low/moderate) high school students.
- Upgraded six units at the Pomona Ranch Housing Center with air conditioning and heating to provide temporary residences and a continuum of care for homeless families with children.
- Initiated construction of new, five-foot wide sidewalks with ADA compliant corner ramps and approaches on Lincoln Avenue, South Street and Austin Street adjacent to George Washington Elementary School.
- Assisted the Madera Rescue Mission with Administration and Operating expenses (108,000 meals were served, and 36,000 total bed nights were provided).
- Assisted Doors of Hope Pregnancy Care Center with office and educational supplies and brochures advertising their services (221 clients were served).
- Assisted Pequeños Empresarios to provide early childhood education in healthy eating, manners, respect for the planet and financial literacy (seven children were served (six from low- to moderate-income households).
- Initiated ADA improvements to Centennial Park, the Pan Am Community Center, Bergon Senior Center and City Hall.
- Installed a Rectangular Rapid Flashing Beacon near a new elementary school (Virginia Lee Rose).
- Obtained Right-of-Way acquisitions for new ADA compliant sidewalks adjacent to an

- elementary school (George Washington).
- Initiated installation of sidewalks near Madera High North, Madison and Alpha Elementary Schools and Madera High South.
- Installed a new roof on the Millview Community Center.
- Issued a small Business Loan to GQ Investments doing business as Sugar Pine Smokehouse

4. Summary of citizen participation process and consultation process

The City conducted an extensive community outreach program during the process of developing the Consolidated Plan. Specifically, the public consultation process included the following components:

Consultation with Public and Nonprofit Agencies

In preparing the Consolidated Plan, the City consulted with a variety of agencies, including local and regional service providers, the Housing Authority, business groups, nonprofits, and many others. The City also attended meetings and spoke with local housing and homeless service providers to gain additional input. The goal of the consultation process was to gather data, inform the community, and determine priority needs of Madera residents to develop the priorities and strategies contained within this five-year plan.

Focus Groups

From April 21-23, 2020, the City held seven Focus Group Meetings. Due to restrictions from COVID-19, the meetings were held digitally, via Zoom technology. The City publicized the Focus Group Meetings using email announcements, the City's website and social media accounts, phone calls, and at a City Council meeting. Approximately 20 people attended the focus group discussions, which offered a Spanish language group for those who were interested.

Community Needs Survey

The City conducted a Community Needs Survey to solicit input from residents and workers. The survey informed respondents that the City was updating the Consolidated Plan for Federal CDBG funds that primarily serve low- to moderate-income residents. The survey polled respondents about the level of need in the City for various types of improvements that can potentially be addressed using CDBG funds, including housing, public facilities and services, infrastructure, and economic development improvements. The City collected 302 survey responses, including surveys collected electronically and on paper. Of the 302 surveys, 270 individuals responded to the survey in English and 32 individuals responded in Spanish.

Stakeholder Interviews

The City outreached over 30 community organization leaders, government officials, and Madera residents to conduct in-depth one-on-one stakeholder interviews by phone. Interviews focused on identifying top needs of low-to moderate income, disabled, or other at-risk Madera residents, and identifying barriers that prevent individuals from meeting those needs.

Public Hearings

The Consolidated Plan was made available for public review from June 19, 2020 to July 20, 2020. The City held public hearings during City Council meetings on June 18, 2020 and July 22, 2020 at 6 p.m. The City posted the notice for the public hearings at City Hall, in the Madera Tribune, as well as promoting the event on the City website.

5. Summary of public comments

There were no comments received.

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

There were no comments received.

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Exhibit 1: Agency Role

Agency Role	Name	Department/Agency
CDBG Administrator	MADERA	Grant Administration

Narrative

The City of Madera Grant Administration Department is the Lead Agency for administration of the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant program. The Grant Administration Department is also responsible for the preparation of the Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance Evaluation Reports (CAPER).

Consolidated Plan Public Contact Information

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Madera, California 93637
P: 559-661-3690

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

In February 2020, the City of Madera contracted with Crescendo Consulting Group for the development and preparation of the Consolidated Plan for fiscal years 2020-2024. With the assistance of the Consultants, the City launched an in-depth and collaborative effort to consult with City officials, City departments, community stakeholders, and beneficiaries of the entitlement program to inform and develop the priorities and strategies contained within this five-year plan.

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

In preparing the Consolidated Plan, the City consulted with a variety of agencies, including local and regional service providers, the Housing Authority, business groups, and many others. The City also attended meetings and spoke with local housing and homeless service providers to gain additional input. The goal of the consultation process was to gather data, inform the community, and determine priority needs of Madera residents to further develop the priorities and strategies contained within this five-year plan.

The City of Madera, with assistance from Crescendo Consulting Group, facilitated a comprehensive outreach effort to enhance coordination and discuss new approaches and efficiencies with public and assisted housing providers; health, mental health, and service agencies; and other representative stakeholders that use funding for eligible activities, projects, and programs.

The outreach and consultation strategies of the City included the formation of community outreach partnerships with housing, services, workforce developers, community advocates, the real estate community, and others. The partners alerted their clients and program beneficiaries that an important planning process was being undertaken and encouraged active participation by beneficiaries to create a plan that reflected the needs of the community. The City also reached out to community business leaders, including those of the real estate development profession, as well as public agencies and departments of both the City and County of Madera. This was done to spread the word about the Consolidated Plan process, the Community Needs Survey, the Community Forum, and the Focus Group Meetings. For a detailed discussion on Citizen Participation, see section PR-15: Citizen Participation, below.

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

The Fresno-Madera Continuum of Care (FMCoC) provides comprehensive homeless and housing services to individuals in both the Fresno and Madera regions. FMCoC assists homeless persons make the transition from homelessness to independent or supportive permanent housing. FMCoC provides access to education, health and mental health services, employment training, and life skills development. In 2020 FMCoC is comprised of 15 members from a broad spectrum, including: service providers, government agencies, housing providers, and community coalitions.

HUD requires all Continuums of Care to produce a statistically reliable, unduplicated count of homeless persons in sheltered and unsheltered locations within their geographic region at a one-day point-in-time (PIT) count. The 2019 FMCoC PIT count identified 2,508 homeless individuals in the Fresno-Madera region, of which, 439 were sheltered and 2,069 were unsheltered. In the City of Madera, 260 homeless individuals were unsheltered and 96 where sheltered. Most of the homeless individuals counted did not reside in the City of Madera. More specifically, roughly 21 percent of sheltered and 13 percent of unsheltered homeless individuals were in the City of Madera during the 2019 PIT count.

There were 207 sheltered and 1,929 unsheltered persons in households with only adults; 23 sheltered and 675 unsheltered chronically homeless individuals; zero sheltered and two unsheltered chronically homeless families; 144 sheltered and 10 unsheltered youths; two sheltered and 15 unsheltered persons with HIV; and 69 sheltered and 166 unsheltered veterans.

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

Neither the City nor the County of Madera receives ESG grant funds. The Fresno Housing Authority serves as the local administrator and lead of HMIS. HMIS policies and procedures are developed by Fresno Housing Authority HMIS staff in accordance with HUD guidelines and are reviewed by a HMIS committee comprised of HMIS FMCoC users and approved by the FMCoC Board.

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

Below is a list of all agencies and organizations contacted during the consultation process.

Exhibit 2: Agencies, Groups, Organizations who Participated

1	Agency/Group/Organization	First 5 Madera
	Agency/Group/Organization Type	Child Welfare Agency,
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs, Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.
2	Agency/Group/Organization	Hope House, Turning Point of Central California
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Services- homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.
3	Agency/Group/Organization	Madera County, Department of Social Services
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Services-homeless, Homeless Needs - Families with children, Non-housing Community Development Strategy, Services- Elderly Persons
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.

4	Agency/Group/Organization	Madera County Office of Education
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Market Analysis, Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.
5	Agency/Group/Organization	Madera County Food Bank
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Services-homeless, Homeless Needs - Families with children, Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.
6	Agency/Group/Organization	Madera Unified School District
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Services-Children, Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey/focus group. Increased likelihood of addressing resident needs.
7	Agency/Group/Organization	Self-Help Enterprises

	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Market Analysis, Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.
8	Agency/Group/Organization	Parks and Community Services Department
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Market Analysis, Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.
9	Agency/Group/Organization	Habitat For Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey/focus group. Increased likelihood of addressing resident needs.
10	Agency/Group/Organization	St. Joachim's Catholic Church
	Agency/Group/Organization Type	Religious organization

	What section of the Plan was addressed by Consultation?	Market Analysis, Homeless Needs - Families with children, Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.
11	Agency/Group/Organization	Victory Outreach
	Agency/Group/Organization Type	Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interviews/community survey. Increased likelihood of addressing resident needs.
12	Agency/Group/Organization	California Rural Legal Assistance
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview. Increased likelihood of addressing resident needs.
13	Agency/Group/Organization	Madera County Public Health
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	HOPWA

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview. Increased likelihood of addressing resident needs.
14	Agency/Group/Organization	Housing Authority City of Madera
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment, Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview/community survey/focus group. Increased likelihood of addressing resident needs.
15	Agency/Group/Organization	Community Action Partnership of Madera County
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment, Market Analysis, Services-Children,
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview/community survey/focus group. Increased likelihood of addressing resident needs.
16	Agency/Group/Organization	Madera Chamber of Commerce
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Market Analysis, Non-housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview/community survey. Increased likelihood of addressing resident needs.
17	Agency/Group/Organization	Madera County Economic Development Corporation
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Market Analysis, Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview/community survey. Increased likelihood of addressing resident needs.
18	Agency/Group/Organization	County of Madera, Behavioral Health Services
	Agency/Group/Organization Type	Services-Children, Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview/community survey. Increased likelihood of addressing resident needs.
19	Agency/Group/Organization	DMP Development
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Market Analysis, Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview. Increased likelihood of addressing resident needs.
20	Agency/Group/Organization	Block Grant Commission
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Market Analysis, Housing Needs Assessment, Market Analysis, Services-Children, Non-Homeless special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview/community survey/focus group. Increased likelihood of addressing resident needs.

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

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

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

Exhibit 3: Other Agencies

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Fresno-Madera Continuum of Care	Coordinating homelessness services with CoC priorities
City of Madera General Plan	City of Madera	The goals of the Strategic Plan were developed to be consistent with the City of Madera General Plan
5-year Plan and Annual Plan	Housing Authority of the City of Madera	The goals of the Strategic Plan were developed with consideration of the Housing Authority's 5-year Plan and Annual Action Plan

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Madera will continue its collaborative efforts and partnerships, as described throughout this report. Collaborative efforts consist of coordinating between public and private health, housing, and social service agencies such as:

- Housing Authority of the City of Madera
- Madera County Economic Development Commission
- Madera County Workforce Investment Corporation
- Madera County Social Services and Behavioral Health

Narrative (optional):

PR-15 Citizen Participation

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

The City released the Consolidated Plan on June 19, 2020 for a 30-day public review and comment period. The City made the Plan available electronically at <https://www.madera.gov/>.

Exhibit 4: 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	Focus Groups	Citywide	From April 21-23, 2020, the City held seven Focus Group Meetings. Due to restrictions from COVID-19, the meetings were held digitally, via Zoom technology. The City publicized the Focus Group Meetings using email announcements, the City's website and social media accounts, phone calls, and at a City Council meeting. Approximately 20 people attended the focus group discussions, which offered a Spanish language group for those who were interested.			
2	Stakeholder Interviews	Citywide	The City performed outreach to over 30 community organization leaders, government officials, and Madera residents to conduct in-depth one-on-one stakeholder			

			interviews by phone. Interviews focused on identifying top needs of low-to moderate income, disabled, or other at-risk Madera residents, and identifying barriers that prevent individuals from meeting those needs.			
3	Public Hearing	All	The City held public hearings during City Council meetings on June 18, 2020 and July 22, 2020 at 6 p.m. The City posted the notice for the public hearings at City Hall, in the Madera Tribune, as well as promoting the event on the City website.	.		
4	Community Survey	Citywide	The City conducted a Community Needs Survey to solicit input from residents and workers. The survey informed respondents that the City was updating the Consolidated Plan for Federal CDBG funds that primarily serve low- to moderate-income residents. The survey polled respondents about the level of need in the City for various types of improvements that can potentially be addressed using CDBG funds, including housing, public facilities and services, infrastructure, and economic development improvements. The City collected 302 survey responses, including surveys collected electronically and on paper. Of the 302 surveys, 270 individuals responded to the survey in English and 32 individuals			

			responded in Spanish.			
5	Internet Outreach	Non Target/broad community	The City sent out email announcements to inform stakeholders and community members throughout the Plan process. Due to qualitative research conducted during COVID-19, internet outreach was the primary method of outreach.			

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In 2019 there were 64,058 residents and 17,606 households in the City of Madera, according to American Community Survey (ACS) data. The median household income in the City was \$40,731 in 2019. In terms of income categories, about 17 percent (2,835) of households in Madera qualify as extremely low income, 17 percent (2,960) qualify as very low income, 21 percent (3,535) qualify as low income, and about 8 percent (1,355) qualify as moderate-income households. As the number of households in Madera increased by 11% since 2010, so too has the number of extremely low-income households. The percentage of extremely low-income households increased from 12% in 2011 to 17% in 2019 indicating more people are struggling with housing issues.

Housing Problems

There is a disparity between renter and owner households in terms of housing problems. The most common housing problems faced by households in the City of Madera are cost burden and overcrowding. An estimated 34 percent of all households in the City pay more than 30 percent of their income on housing, with over 15 percent of households paying more than 50 percent of their income on housing. Renters in Madera are more likely than owners to be housing cost burdened.

Within the low- and moderate-income population, a larger number of renter households suffer from housing problems compared to owner households. For example, over twice as many low/moderate-income renter households suffered from at least one of the four housing problems compared to low/moderate income owner households.

Black or African American households were slightly more likely to experience housing problems than other races/ethnicities. Black or African American households, which make up approximately 4% of Madera households, made up 7% of Madera's Housing problems. Hispanic or Latino households, which make up 79% of Madera, made up 75% of Madera housing problems.

Housing Needs

Primary housing issues in Madera revolve around providing housing that is accessible and affordable to the lowest-income segments of the population, and at-risk populations such as agricultural workers, abused or neglected children, and persons with disabilities. Demand for affordable housing, especially for extremely low- and very low-income households, continues to outpace production. The high cost of subsidy, limited funding resources, and restrictions on funding sources provide challenges in addressing existing and projected affordable housing needs.

Through outreach and consultation, the following general housing needs were identified:

1. Increased supply of affordable housing.
Rentals for those with extremely low-income and very low-income. This would also include rental assistance programs.
Increased supply of housing (e.g., apartments and lower-cost homes) for people on a fixed income or otherwise at-risk of being “priced out” of the area – specifically, low-income seniors, people living with disabilities, and others on a fixed income.
2. Additional resources for people experiencing homelessness.
Additional capacity of temporary shelters.
Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues.
Housing for homeless young people and young people transitioning out of foster care.
3. Increased supply of apartments suitable for people living with disabilities.
4. Additional specialized housing (e.g., seasonal or congregate-style units) for agricultural workers.
5. Additional, centralized sources of housing information for low income residents – especially in select areas in Madera.
6. Additional resources to improve the quality of existing apartments and houses such as energy efficient improvements.
7. Additional shelters and support services for abused, abandoned, or neglected children; this would also include greater access to information about existing services.
8. Urgent resources for individuals and families impacted by the COVID-19 pandemic including information and support services (e.g., food, clothing, sanitation, and job support services) for those at-risk of becoming homeless, easily accessible information regarding foreclosure and eviction laws and rights, increased supply of temporary shelters (as noted above).

Public Housing

As of May 2019, the Housing Authority of the City of Madera (HACM) operates 244 Public Housing units. In addition, HACM administers a total of 795 Housing Choice Vouchers (Section 8), including 16 Project-based vouchers, 708 tenant-based vouchers, 54 Veterans Affairs Supportive Housing (VASH), and 17 Family Unification Program (FUP) special purpose vouchers. It is important to note that out of the 795 Housing Choice Vouchers administered by HACM, more than a quarter of them, or 281, are for disabled families. The needs of public housing residents, including those with disabilities, include social services and self-sufficiency training, including job training, after-school and daycare programs, and health and educational services.

Non-housing community development needs

Public Facilities

1. Additional health and wellness activities for youth such as Teen Activity programs, new / renovated Teen Centers, and other community-led activities.
2. Increased downtown revitalization.
3. Increased / improved services for people experiencing homelessness including but not limited to food, clothing, healthcare including behavioral healthcare, showers, toilets, and child support/day care.

Public Services

1. Expanded job training and employment opportunity programs. Program to assist with job-skills development and job placement. This may increase in priority as the current COVID-19 pandemic continues to impact communities and the related economic need.
2. Additional services to address community health needs, e.g., mental health, substance misuse / abuse; intimate partner violence; services for abused, abandoned, or neglected children; and people living with HIV/AIDS.
3. Expanded Meals-on-Wheels for home-bound seniors.

Economic Development and Public Improvements

1. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks.
2. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility.
3. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

An implication of the overall population demographics in the City of Madera indicates there will be a continuing demand for affordable housing. It would be desirable to focus efforts at providing more affordable units throughout the community, in order to provide a greater range of neighborhood selections and housing opportunities. Housing demands for low- and very low-income households will continue to be very high in certain areas of the community, and programs should be developed to satisfy those requirements throughout the City.

Exhibit 5: Summary of Housing Needs

Demographics	Base Year: 2010	Most Recent Year: 2019	% Change
Population	59,006	64,058	8.5%
Households	15,857	17,606	11.03%
Median Income	40,889	44,854	9.6%

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

Housing Needs Assessment Demographics

Exhibit 5, Summary of Housing Needs, shows the change in population, households, and median household income in Madera from 2010 to 2019. From 2010 to 2019, the population increased by 8.5 percent, from 59,006 to 64,058. Over the same time period, the number of households increased by 11 percent from 15,857 households in 2010 to 17,606 households in 2019. From 2010 to 2019, the median household income in the City decreased slightly from \$40,889 to \$40,731, a 0.3 percent decrease.

Exhibit 6: Number of Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	2,835	2,960	3,535	1,355	6,320
Small Family Households *	1,295	1,585	2,130	735	3,815
Large Family Households *	485	885	775	335	1,505
Household contains at least one person 62-74 years of age	404	400	665	245	1,235
Household contains at least one-person age 75 or older	314	230	315	85	535
Households with one or more children 6 years old or younger *	1,020	1,105	1,170	460	1,350

Data Source: 2013-2017 CHAS

Exhibit 6, Number of Households shows the number of lower- and moderate-income households by income category based on HUD Area Median Family Income (HAMFI) for the City of Madera. HAMFI is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents and income limits for HUD programs

Housing Needs Summary Tables

Exhibit 7: Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	35	10	0	55	0	15	20	0	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	90	125	70	340	10	20	35	0	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	220	455	245	100	1,020	15	90	105	25	235
Housing cost burden greater than 50% of income (and none of the above problems)	1,305	520	15	0	1,840	300	185	195	115	795
Housing cost burden greater than 30% of income (and none of the above problems)	1,530	1,230	970	115	3,845	435	420	555	250	1,660
Zero/negative Income (and none of the above problems)	355	0	0	0	355	55	0	0	0	55

Data Source: 2013-2017 CHAS

The following tables show housing problems of lower- and moderate-income households. HUD identifies housing problems as 1) a housing unit that lacks complete kitchen facilities; 2) a housing unit that lacks complete plumbing facilities; 3) a household that is overcrowded; and 4) a household that is cost burdened.

A housing unit is considered substandard if its present condition endangers the health, safety, or well-being of an individual or family. HUD defines a unit as substandard if it is dilapidated; does not have a usable flush toilet or bathtub inside the unit for the exclusive use of a family; does not have electricity or has inadequate or unsafe electrical service; does not have a safe or adequate source of heat; or, has been declared unfit for habitation by an agency or unit of government.

HUD defines overcrowding as more than 1.0 person per room and severe overcrowding as more than 1.5 persons per room. HUD defines cost burden as a household where monthly housing costs, including utilities, exceed 30 percent of their monthly income. Along those lines, HUD defines severe cost burden as a household where monthly housing costs, including utilities, exceed 50 percent of their monthly income.

Exhibit 8: Housing Problems 2 (Households with one or more Severe Housing Problems)¹

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,805	1,810	1,350	280	5,245	460	545	715	275	1,995
Having none of four housing problems	180	350	815	340	1,685	30	250	660	455	1,395
Household has negative income, but none of the other housing problems	305	0	0	0	305	55	0	0	0	55

Data Source: 2013-2017 CHAS

Exhibit 8 shows lower- and moderate-income households in Madera with one or more severe housing problems. Severe housing problems are defined by HUD as: 1) a household that lacks a kitchen; 2) a household that lacks complete plumbing; 3) a household that is severely overcrowded; or 4) a household that is severely cost burdened. Exhibit 8 shows that over twice as many renter households (5,245) suffer from at least one or more of the four housing problems when compared to owner households (1,995). The incidence of housing problems was particularly high for renter households earning 0 to 30 percent AMI (i.e., extremely low income) and 30 to 50 percent AMI with approximately 1,800 households each having one or more of the four severe housing problems

Exhibit 9: Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	730	895	680	2,305	195	175	310	680
Large Related	400	595	135	1,130	15	145	190	350
Elderly Related	65	100	105	270	100	115	35	250
Other	490	119	195	804	150	75	99	324
Total need by income	1,685	1,709	1,115	4,509	460	510	634	1,604

Data Source: 2013-2017 CHAS

Exhibit 9 shows the number of lower-income households that experienced a housing cost burden by household type and AMI. The total number of lower-income renter households considered cost-burdened was approximately three times the total number of cost-burdened lower-income owner households, 4,509 versus 1,604, respectively. However, it is important to note that the number of lower-income, cost burdened elderly renter households compared to lower-income elderly owner households are approximately the same indicating that low-income elderly households are more likely to experience cost burdened regardless of homeownership status. This is the only subgroup where this

¹ The Four Severe Housing Problems are: Lacks complete kitchen facilities, Lacks complete plumbing facilities, More than 1.5 persons per room, Cost Burden over 50%

occurred and likely since many elderly households live on fixed incomes from social security and disability.

Exhibit 10: Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	600	310	15	925	170	80	125	375
Large Related	385	145	0	530	15	45	35	95
Elderly Related	65	60	0	125	30	55	0	85
Other	395	85	0	480	110	30	45	185
Total need by income	1,445	600	15	2,060	325	210	205	740

Data Source: 2013-2017 CHAS

Exhibit 10 shows the number of lower-income households that were severely cost-burdened by household type and AMI. The total number of renter households considered severely cost-burdened was larger than the total number of severely cost-burdened owner households, 2,060 versus 740, respectively.

Exhibit 11: Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	230	520	330	75	1,155	25	95	35	10	165
Multiple, unrelated family households	45	25	35	95	200	0	15	105	15	135
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	275	545	365	170	1,355	25	110	140	25	300

Data Source: 2013-2017 CHAS

HUD considers a household to be overcrowded if there is more than one person per room and severely overcrowded if there are more than 1.5 persons per room. A “room” in this context includes bedrooms and living rooms but not kitchen or bathroom facilities. For example, a family of five living in a three-bedroom home with one living room would be calculated as 1.25 persons per room and therefore, would technically be considered “overcrowded.” Exhibit 11 provides information on overcrowding for lower- and moderate-income households by family types and by AMI. As Exhibit 11 shows, regardless of income and family type, a significantly larger number of renter households were overcrowded compared to owner households, 1,355 versus 300, respectively.

Exhibit 12: Households with Children Under 6 Present

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Under 6 Present	905	935	715	2,555	115	170	455	740

Data Source: 2013-2017 CHAS

An estimated 18.1 percent of all households in the City of Madera are single person households. Services providers described a need for single room occupancy units and small affordable studios located within walking distance to transportation, amenities, grocery stores, and educational facilities. According to the 2013-2017 ACS 5 Year Estimates, studios and one-bedroom housing units make up the smallest share of housing types in the City of Madera, at 4 percent and 9 percent of all housing units, respectively.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

There are currently (2020) 64 disabled families on public housing assistance and a total of 11 families requesting accessibility features; 219 disabled families in the City of Madera receive a Housing Choice Voucher. The Fresno-Madera Continuum of Care 2019 Point-in-time Count reported 149 homeless victims of domestic violence in the Fresno-Madera region, of which, 60 were sheltered and 89 were unsheltered. There is no other available information at the City-level.

What are the most common housing problems?

The most common housing problems in the City of Madera are housing costs burdens and overcrowding, two of the housing problems defined by HUD. Additionally, there is a disparity between renter and owner households in terms of these housing problems.

Are any populations/household types more affected than others by these problems?

A significantly larger number of renter households are considered to have a HUD-defined housing problem compared to owner households. Over twice as many renter households (5,245) suffered from a housing problem compared to owner households (1,995).

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Households that are severely cost burdened are at imminent risk of either residing in shelters or becoming unsheltered. This is especially true for renter households, which have higher rates of overpaying for housing. Additionally, households in the 0-30 percent AMI category (i.e., extremely low-income) are the most at risk of becoming unsheltered because they are in the lowest income bracket, therefore a decrease or loss of income could mean the immediate loss of their home.

Single person households and small family households, more specifically the ones earning 0-30 percent AMI, are at imminent risk of becoming unsheltered. These households may not have the additional

number of wage earners needed to cover the costs of housing, and as a result, may suffer a cost burden.

Households that are paying over 50 percent of their income on housing often must make difficult decisions about what to pay and prioritize between housing, food, education, transportation, and childcare. With limited resources, one emergency or unplanned situation can force this household to become unsheltered. The most common services needed for these households to achieve stability include reliable transportation, health care, mental health resources, job search assistance and job training, and financial education.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Madera does not have specific estimates of the at-risk population beyond those available through the U.S. Census, American Community Survey (ACS), and other publicly available data sets.

Specify housing characteristics that have been linked with instability and an increased risk of homelessness

The most common housing characteristics that have been linked with instability and an increased risk of homelessness include severe housing cost burden, unemployment, and mental or physical disabilities.

Discussion

The primary housing issue in the City of Madera is the need to provide housing that is affordable to the lowest income segments of the population, specifically extremely low-income households. A shortage of resources at the Federal and state levels, and a preference at those levels for funding housing in dense urban areas, has created challenges for the City of Madera in producing affordable housing. The level of housing need varies between renter and owner households, particularly in terms of cost burden and overcrowding. While both types of households suffer from housing problems, over twice as many renter households (5,245) suffer from a housing problem compared to owner households (1,995).

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at any income level experience housing problems at a greater rate (10 percent points or more) than the income level. Exhibits 13 through 16 show the number of households experiencing housing problems by income level and race/ethnicity.

Exhibit 13: 0%-30% of Area Median Income

	Housing Problems²	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
	Jurisdiction as a whole	2,265	210	360
	White	345	70	60
	Black / African American	155	0	90
	Asian	25	0	0
	American Indian, Alaska Native	15	0	0
	Pacific Islander	0	0	0
	Hispanic	1,685	140	210

Data Source: 2013-2017 CHAS

Exhibit 14: 30%-50% of Area Median Income

	Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
	Jurisdiction as a whole	2,355	600	0
	White	330	90	0
	Black / African American	0	0	0
	Asian	35	10	0
	American Indian, Alaska Native	0	0	0
	Pacific Islander	0	0	0
	Hispanic	1,970	505	0

Data Source: 2013-2017 CHAS

² The four housing problems are: Lacks complete kitchen facilities, Lacks complete plumbing facilities, More than one person per room, Cost Burden greater than 30%

Exhibit 15: 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,065	1,475	0
White	430	370	0
Black / African American	70	0	0
Asian	65	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,460	1,055	0

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Exhibit 16: 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	555	795	0
White	150	125	0
Black / African American	35	10	0
Asian	15	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	320	650	0

Data Source: 2013-2017 CHAS

Extremely Low Income

An estimated 79.9 percent of all extremely low-income households in the City had at least one housing problem, compared with 72.6 percent of White households, 63.3 percent of Black/African American households, 100 percent of Asian households, 100 percent of American Indian /Alaska Native households, zero percent of Pacific Islander households, and 82.8 percent of Hispanic households. In the extremely low-income group, Asian and American Indian/Alaska Native households had a disproportionately greater need.

Very Low Income

An estimated 79.9 percent of all very low-income households had at least one housing problem, compared with 78.6 percent of White households, 0 percent of Black/African American households, 77.8 percent of Asian households, zero American Indian/Alaska Native households, zero Pacific

Islander households, and 79.6 percent of Hispanic households. No racial/ethnic group had a disproportionately greater need in the very low-income group.

Low Income

An estimated 58.3 percent of low-income households had at least one housing problem, compared with 53.8 percent of White households, 100 percent of Black/African American households, 100 percent of Asian households, zero American Indian/Alaska Native households, zero Pacific Islander households, and 58.1 percent of Hispanic households. In the low-income category, Black/African American and Asian households had a disproportionately greater need.

Moderate Income

An estimated 41.1 percent of moderate-income households in the City had at least one housing problem, compared with 54.5 percent of White households, 77.8 percent of Black/African American households, 60 percent of Asian households, zero American Indian/Alaska Native households, 100 percent Pacific Islander households, and 33.0 percent of Hispanic households. In the moderate-income category, White, Black/African American, Asian households, and Pacific Islander households had a disproportionately greater need.

Summary

Across all income categories, Asian households, which make up a small percentage of households in the City, are the most likely to experience a disproportionate number of housing problems. Low- and moderate-income Black/African American households, which also make up a small percentage of households in the City, are more likely to experience a disproportionate number of problems. This is not to say that households of other racial/ethnic groups do not suffer from housing problems, however, the remaining racial/ethnic household groups do not suffer disproportionately from housing problems, per HUD's definition.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Exhibit 17 through 20 show the number of households experiencing severe housing problems by income level and race/ethnicity.

Exhibit 17: 0%-30% of Area Median Income

Severe Housing Problems³	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,910	570	360
White	285	135	60
Black / African American	125	30	90
Asian	25	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,435	395	210

Data Source: 2013-2017 CHAS

Exhibit 18: 30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,415	1,545	0
White	150	265	0
Black / African American	0	0	0
Asian	35	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,205	1,265	0

Data Source: 2013-2017 CHAS

³ The Four Severe Housing Problems are: Lacks complete kitchen facilities, Lacks complete plumbing facilities, More than 1.5 persons per room, Cost Burden over 50%

Exhibit 19: 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	745	2,790	0
White	75	735	0
Black / African American	15	55	0
Asian	25	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	635	1,880	0

Data Source: 2013-2017 CHAS

Exhibit 20: 80%-100% of Area Median Income

Severe Housing Problems⁴	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	305	1,045	0
White	95	180	0
Black / African American	0	45	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	200	770	0

Data Source: 2013-2017 CHAS

Discussion

Extremely Low Income

An estimated 67.3 percent of all extremely low-income households in the City had at least one severe housing problem, compared with 59.4 percent of White households, 51.0 percent of Black/African American households, 100 percent of Asian households, 100 percent American Indian/Alaska Native households, zero Pacific Islander households, and 70.3 percent of Hispanic households. In the extremely low-income category, Asian, American Indian/Alaska Native, and Hispanic households had a disproportionately greater need related to severe housing problems.

Very Low Income

An estimated 47.8 percent of very low-income households had at least one severe housing problem, compared with 36.1 percent of White households, zero Black/African American households, 77.8

⁴ Four severe housing problems.

percent of Asian households, zero American Indian/Alaska Native households, zero Pacific Islander households, and 48.8 percent of Hispanic households. In the very low-income category, Asian and Hispanic households had a disproportionately greater need related to severe housing problems.

Low Income

An estimated 21.1 percent of low-income households had at least one severe housing problem, compared with 9.3 percent of White households, 21.4 percent of Black/African American households, 38.5 percent of Asian households, zero American Indian/Alaska Native households, zero Pacific Islander households, and 25.2 percent of Hispanic households. Asian households were the only low-income racial group that experienced a disproportionately greater need related to severe housing problems.

Moderate Income

An estimated 22.6 percent of moderate-income households had at least one severe housing problem, compared with 34.5 percent of White households, zero Black/African American households, zero Asian households, zero American Indian/Alaska Native households, zero Pacific Islander households, and 20.6 percent of Hispanic households. White households were the only moderate-income racial group that experienced a disproportionately greater need related to severe housing problems.

Summary

Across all income categories, Asian and Black/African American households, while a small percentage of total households in the City, are the most likely to experience a disproportionate number of severe housing problems. This is not to say that households of other racial/ethnic groups do not suffer from severe housing problems, however, the remaining racial/ethnic household groups do not suffer disproportionately from severe housing problems, per HUD's definition.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

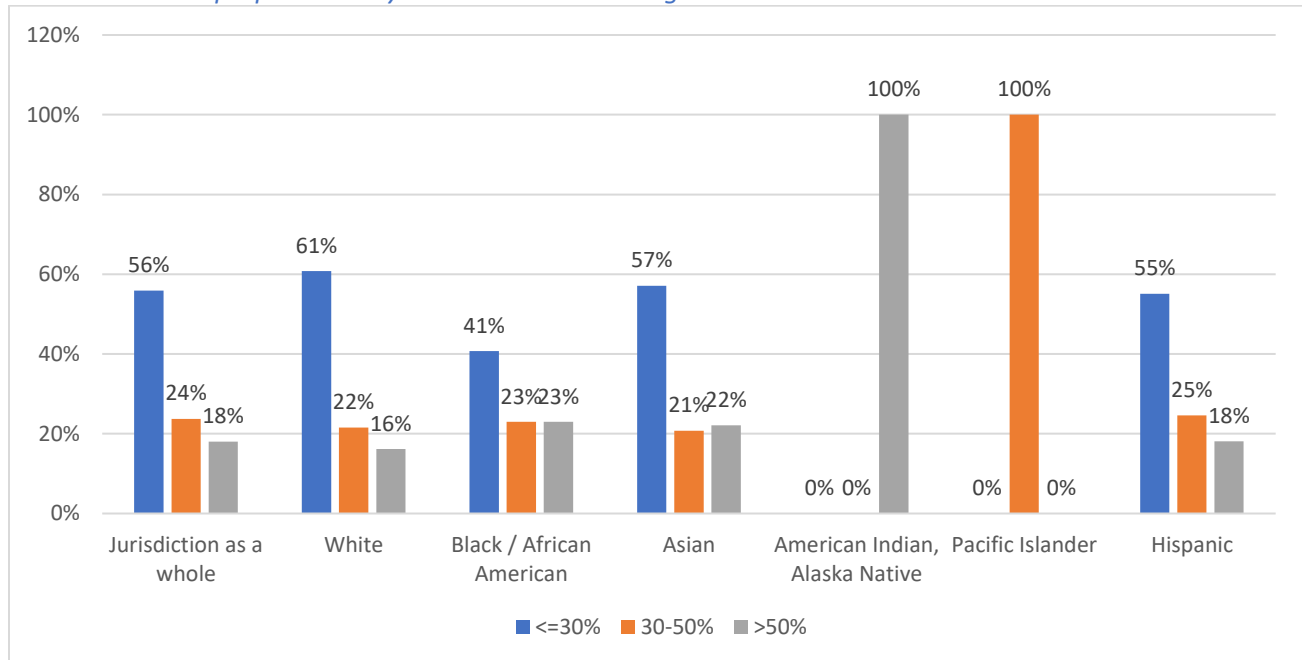
Exhibit 21 shows the number of households by income level and race/ethnicity that experience cost burdens. HUD defines a household as cost burdened if the household pays more than 30 percent of their income for housing and severely cost burdened if the household pays more than 50 percent of their income on housing costs. Households that are cost burdened may have difficulty affording other necessities such as food, clothing, transportation, and medical care.

Exhibit 21: Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,505	4,040	3,065	405
White	2,430	860	645	60
Black / African American	275	155	155	90
Asian	220	80	85	0
American Indian, Alaska Native	0	0	15	0
Pacific Islander	0	10	0	0
Hispanic	6,410	2,860	2,110	255

Data Source: 2013-2017 CHAS

Exhibit 22 Disproportionately Greater Need: Housing Cost Burdens



Data Source: 2013-2017 CHAS

Discussion:

An estimated 56 percent of all households in the City of Madera pay more than 30 percent of their income on housing with 23.8 percent paying between 30 and 50 percent of their income and 18 percent paying more than 50 percent.

The racial and ethnic composition of cost burdened and severely cost burdened households varies. As previously mentioned, for a disproportionate greater need to exist, that racial/ethnic group must experience a cost burdened or severe cost burden at a rate of 10 percentage points or greater. As Exhibit 22 shows, American Indian/Alaska Native and Pacific Islander households are the only racial/ethnic household group experiencing a disproportionate greater need compared to the jurisdiction as a whole.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Exhibit 23: Median Income by Ethnicity

Measure	Madera
Median Household Income	\$40,731
White	\$42,710
Black or African American	n/a
American Indian and Alaska Native	n/a
Asian	\$53,139
Hispanic or Latino	\$39,259

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

As described in Exhibit 23, within every income bracket in the City, at least one racial/ethnic group experienced a disproportionate number of housing problems or cost burden. See the discussion above for details.

If they have needs not identified above, what are those needs?

Not applicable.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

An “area of minority or racial and ethnic concentration” is defined as any census tract in which the percentage of persons of a racial or ethnic minority exceeds the Citywide percentage of such persons by 10 percent. The Hispanic population constitutes a majority of the total population in most block groups in Madera.

Based on 2017 ACS data that noted the Citywide average at 79 percent, many block groups on the eastern side of Madera are identified as areas of Hispanic concentration, including block groups 507-3, 604-1, 603-2, 602-3, 602-2, 900-1, 900-2, 900-3, 800-2, 800-3, 800-4, 502-1, and 508-2. The lowest percentage of Hispanic population is found in the census tracts in western Madera. There are no block groups with a concentration of any other race. For a detailed map of concentration by race and ethnicity, please see Appendix 1

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Madera (HACM) is the Public Housing Agency (PHA) responsible for managing the public housing inventory and the Housing Choice Voucher (Section 8) program in the City of Madera. The mission of the Housing Authority is to serve the needs of low-income, very low-income, and extremely low-income families by providing housing opportunities through multiple strategies. HACM operates independently from the City of Madera, and the City retains no control over their programs or housing units.

HACM pays out \$374,000 monthly in assistance to households participating in the Housing Choice Voucher (HCV) program. That amounts to \$4.4 million annually in voucher assistance. In addition, since the previous Consolidated Plan was prepared in 2015, HACM completed over \$1.8 million in modernization work through its public housing capital fund and capital reserves. HACM has an annual budget of over \$9 million per year, nearly all of which is restricted funding for affordable housing programs.

HACM operates 244 Public Housing Units and administers 795 Housing Choice Vouchers. More specifically, HACM administers 16 Project-based vouchers and 708 Tenant-based vouchers. In terms of Special Purpose Vouchers, HACM administers 54 Veterans Affairs Supportive Housing (VASH) vouchers and 17 Family Unification Program (FUP) vouchers. While no special purpose vouchers for the disabled are in use, as shown in Exhibit 24, 281 families with a disabled family member receive a voucher.

Totals in Use

Exhibit 24: Housing by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	244	795	16	708	54	17	0

Source:
HACM

The HCV program, also known as Section 8, provides rent subsidy to eligible low-income families who cannot afford to rent decent, safe, and sanitary housing in private rental markets. This program is funded by HUD. In order to qualify households must meet income limits as well as qualify as a U.S. Citizen or have eligible immigration status and pass a background check. When eligible families receive their Voucher, they are provided the opportunity to search for their own rental housing in the private market. The Voucher can be portable, meaning a family can transfer their Voucher to another jurisdiction (City or state) if the family meets the eligibility criteria in the new jurisdiction. The rental unit must pass HUD Housing Quality Standards (HQS) and the rent amount must be comparable to unassisted rental units in the immediate area.

As part of the HCV program, HACM currently (2020) administers 16 Project-based and 708 Tenant-based vouchers. Project-based vouchers are a component of a public housing agencies (PHAs) housing choice voucher program. A PHA can attach up to 20 percent of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development. Tenant-based vouchers are vouchers that increase affordable housing choices for very low-income families. Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

HACM currently (2020) administers 17 vouchers through the Family Unification Program (FUP), a sub-program of the HCV program. FUP is a program under which Housing Choice Vouchers are provided to families for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child, or children, in out-of-home care; or the delay in the discharge of the child, or children, to the family from out-of-home care. This program also includes an 18-month Voucher for youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older and who do not have adequate housing.

HACM currently (2020) administers 54 vouchers through the Veteran's Affairs Supportive Housing (VASH) program, a sub-program of the HCV program. The VASH program provides Voucher rental assistance specifically for qualifying homeless veterans. This program is also funded by HUD. The VASH program, through a cooperative partnership, provides long-term case management, supportive services, and permanent housing support. Eligible homeless veterans receive Veteran Affairs provided case management and supportive services to support stability and recovery from physical and mental health, substance use, and functional concerns contributing to or resulting from homelessness. The program goals include promoting Veteran recovery and independence to sustain permanent housing in the community for the Veteran and the Veteran's family.

The need for affordable rental housing is demonstrated by the current wait list for vouchers. As of May 2020, there were 681 households on the waitlist for a Housing Choice Voucher.

Exhibit 25: Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	19,607	12,623	22,182	16,263	12,697	13,825
Average length of stay	0	0	8	7	3	5	5	0
Average Household size	0	0	3	3	5	3	2	4
# Homeless at admission	0	0	6	62	0	39	23	0
# of Elderly Program Participants (>62)	0	0	81	125	1	111	13	0
# of Disabled Families	0	0	64	219	0	256	21	2
# of Families requesting accessibility features	0	0	11	767	0	728	15	14
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Source:
HACM

The average annual income for a resident of public housing is \$19,604, while Housing Choice Voucher recipients earn an average income of \$16,250. Additionally, project-based voucher recipients earn an average of \$22,182 Tenant-based voucher recipients earn an average of \$16,263, Veterans Affairs Supportive Housing recipients earn an average of \$13,825, and Family Unification Program voucher recipients earn an average of \$9,080 annually. Exhibit 25 also outlines the average length of stay for recipients of public housing assistance and the Housing Choice Voucher programs. The average length of stay is eight years for public housing assistance recipients.

Race of Residents

Exhibit 26: Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	232	625	14	566	30	15	0
Black/African American	0	0	3	128	0	122	5	1	0
Asian	0	0	3	5	0	5	0	0	0
American Indian/Alaska Native	0	0	3	18	0	17	1	0	0
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

Data Source:
HACM

Exhibit 27 outlines the race of the head of household for public housing residents by program type. Of the 244 households in public housing, 232 are headed by a White head of household (96 percent), three by a Black/African American (1.2 percent), three by an American Indian/Alaska Native (1.2 percent), and three Pacific Islander (1.2 percent) head of household. Of the Housing Choice Voucher recipients, 625 are White heads of household, and 128 are Black/African American, five are Asian, 18 are American Indian/Alaska Native, and three are Pacific Islander heads of household. All except for one head of household from the Family Unification Program is White.

Exhibit 27: Ethnicity of Public Housing Residents by Program Type

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	219	529	13	491	13	11	0
Not Hispanic	0	0	22	250	0	224	22	6	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source Name:
HACM

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Based on data obtained from HACM, 64 families with at least one member with a disability receive public housing assistance. Also, 11 families receiving public housing assistance requested accessibility features in their unit. Residents with disabilities need a range of accessibility features, including wider doorways, accessible bathrooms, and features that allow older adults to age in place.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

To increase self-sufficiency among residents of public housing and voucher holders, affordable housing is best located near public transit for easy access to services such as health, education, and employment. Based on discussions with service providers, the need for workforce development to increase employment opportunities for residents of public housing and HCV holders is an immediate need. This immediate need can take the form of teaching residents basic soft-skills such as: the interview process, how to apply for employment, basic computer and communication skills, and skill-based learning such as welding, construction, and typing skills.

How do these needs compare to the housing needs of the population at large

One major difference between the applicants on the public housing and Housing Choice Voucher list is that Madera's low-income population at-large also includes many homeowners, whose needs are different from renters. While both renters and owners may benefit from social services, such as after-school programs and job training, homeowners have a more difficult time moving to housing more suited for their needs simply because they are permanent residents of that home until they decide to sell, versus renters who may decide to move once their lease period is complete. Homeowners need access to resources that assist them with paying their mortgages and utilities, and resources that help them stay in their homes, such as accessibility modifications and home repair programs.

Discussion (optional):

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Fresno-Madera Continuum of Care (FMCoC), established in 2001, oversees local homeless assistance programs in the counties of Fresno and Madera. FMCoC acts as the coordinating body for the local area. The FMCoC performs the mandated annual homeless Point-in-Time count (PIT) and maintains a database of the homeless and homeless service providers called the Homeless Management Information System (HMIS). The Annual Point-in-Time count consists of data collected on the sheltered and unsheltered homeless population. Sheltered homeless include those occupying shelter beds on the night of the count. Data describing the characteristics of sheltered homeless persons are obtained from HMIS where possible or collected directly from providers. Unsheltered homeless are counted by direct observation, and PIT volunteers canvas the region by car and on foot during the chosen hours of the chosen night. A large subset of the unsheltered population is also interviewed, providing data that is then used to estimate demographic details of the unsheltered population as a whole at a single point-in-time.

HUD defines sheltered homeless as a person that resides in emergency housing (a shelter facility or in a hotel/motel paid for by charitable organizations or by Federal, State, or local governments), a warming center, transitional housing, and/or supportive housing for homeless persons. HUD defines unsheltered homeless as a person that resides in a place not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings, or on the street. HUD defines chronically homeless as either, 1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, or 2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years. The long-term or recurrent homelessness is defined as having lived on the streets or a place not meant for human habitation, in a safe haven, or in an emergency shelter for at least a year or at least on four separate occasions within the last three years.

Exhibit 28: Homeless Needs Assessment by Household

Population	Sheltered		Unsheltered/Total	
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Households without children	160	47	1,929	2,136
Households with at least one adult and one child	63	14	4	81
Households with only children	6	0	0	6
<i>Total Homeless Households</i>	<i>229</i>	<i>61</i>	<i>1,933</i>	<i>2,223</i>

SOURCE: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, Data Collected by Fresno-Madera Continuum of Care

Exhibit 29: Homeless Needs Assessment, by Individual

Population	Sheltered		Unsheltered/Total	
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Persons in households without children	161	47	2,053	2,261
Age 18-24	15	7	106	128
Age 25+	146	40	1,947	2,133
Persons in households with at least one adult and one child	186	39	16	241
Children age < 18	119	25	10	154
Persons age 18-24	8	2	0	10
Persons age 25+	59	12	6	77
Persons in households with only children	6	0	0	6
Total Homeless Persons	353	86	2,069	2,508

SOURCE: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, Data Collected by Fresno-Madera Continuum of Care

Exhibit 30: Homeless Needs Assessment, by Ethnicity

Population	Sheltered		Unsheltered/Total	
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Hispanic/Latino	186	43	937	1,166
Non-Hispanic/ Non-Latino	167	43	1,132	1,342
Total	353	86	2,069	2,508

SOURCE: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, Data Collected by Fresno-Madera Continuum of Care

Exhibit 31: Homeless Needs Assessment, by Gender

Population	Sheltered		Unsheltered/Total	
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Female	184	40	631	855
Male	168	46	1,434	1,648
Transgender	0	0	2	2
Gender Non-Conforming	1	0	2	3
Total	353	86	2,069	2,508

SOURCE: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, Data Collected by Fresno-Madera Continuum of Care

Exhibit 32: Homeless Needs Assessment, by Race

Population	Sheltered		Unsheltered/Total	
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Black or African American	62	16	352	430
White	265	58	1,359	1,682
Asian	4	4	30	38
American Indian or Alaska Native	11	1	239	251
Native Hawaiian or Other Pacific Islander	4	3	36	43
Other	7	4	53	64
Total	353	86	2,069	2,508

SOURCE: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, Data Collected by Fresno-Madera Continuum of Care

Exhibit 33: Homeless Needs Assessment, by Chronic Households and Persons

Population	Sheltered		Unsheltered/Total	
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Chronically homeless households with at least one adult and one child	0	0	2	2
Chronically homeless persons in households without children	23	0	669	692
Chronically homeless persons in households with at least one adult and one child	0	0	6	6
Chronically homeless persons in households with only children	0	0	0	0
Total	23	0	675	698

SOURCE: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, Data Collected by Fresno-Madera Continuum of Care

Exhibit 34: Homeless Needs Assessment, by Other Populations

Population	Sheltered		Unsheltered/Total	
	Emergency Shelter	Transitional Housing	Unsheltered	Total
Severely mentally ill	15	16	505	536
Chronic substance abuse	6	17	288	411
Veterans	40	29	166	235
HIV/AIDS	1	1	15	17
Victims of domestic violence	43	17	89	149
Unaccompanied youth	21	7	84	112
Unaccompanied youth under 18	6	0	0	6
Unaccompanied youth 18-24	15	7	84	106
Parenting youth	5	2	0	7
Parenting youth under 18	0	0	0	0
Parenting youth 18-24	5	2	0	7
Children of parenting youth	11	4	0	15

SOURCE: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, Data Collected by Fresno-Madera Continuum of Care

Exhibit 35: Homeless Count Totals

	Total Persons Sheltered	Total Persons Unsheltered	Total
2019 PIT Count (Fresno-Madera Region)	439	2069	2,508
City of Madera, 2019	96	260	356

SOURCE: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, Data Collected by Fresno-Madera Continuum of Care

The 2019 FMCoc PIT count identified 2508 homeless individuals in the Fresno-Madera region, of which, 439 were sheltered and 2069 were unsheltered. In the City of Madera, 260 homeless individuals were unsheltered and 96 were sheltered. The majority of the homeless individuals counted did not reside in the City of Madera. More specifically, roughly 21 percent of sheltered and 13 percent of unsheltered homeless individuals were located in the City of Madera during the 2019 PIT count.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

There were 207 sheltered and 1,929 unsheltered persons in households with only adults; 23 sheltered and 675 unsheltered chronically homeless individuals; zero sheltered and two unsheltered chronically homeless families; 144 sheltered and 10 unsheltered youths; two sheltered and 15 unsheltered persons with HIV; and 69 sheltered and 166 unsheltered veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The race of sheltered homeless in the City of Madera is as follows: 73 percent White, 17 percent Black or African American, 1 percent Asian, 2 percent American Indian/Alaska Native, 1 percent Native Hawaiian or other Pacific Islanders, and 2 percent multiple races. The race of unsheltered homeless in the City of Madera includes: 65 percent White, 17 percent Black or African American, and one percent or less of the following races: Asian, American Indian/Alaska Native, Native Hawaiian or other Pacific Islanders, multiple races.

The ethnicity of individuals experiencing homelessness in the City of Madera is as follows: 46 percent Hispanic or Latino and 54 percent non-Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 FMCoc PIT count identified 2508 homeless individuals in the Fresno-Madera region, of which, 439 were sheltered and 2069 were unsheltered. In the City of Madera, 260 homeless individuals were unsheltered and 96 were sheltered. The majority of the homeless individuals counted did not reside in the

City of Madera. More specifically, roughly 21 percent of sheltered and 13 percent of unsheltered homeless individuals were located in the City of Madera during the 2019 PIT count. The homeless shelter and service system in the counties of Fresno and Madera, like those in most urban/suburban areas, has evolved over the past two decades to address the changing demographics of its homeless population by putting more focus on transitional and permanent supportive housing. Initially the system was predominantly seasonal or overnight facilities designed to harbor the homeless against harsh weather, provide some degree of safety, and address basic needs. However more recently this shelter model represents less than a fifth of the beds in Fresno and Madera systems of care.

Emergency shelters typically now only serve single adults. While they are smaller in number, there are more people staying on the streets for longer periods of time. This in part is due to the philosophical stance that the emergency stay is for the provision of basic need services of food and a bed. While this is adequate for some (and will always be needed to some degree) the majority of these individuals actually represent the core of the chronic homeless population.

The chronic homeless typically stay in the emergency shelters for extended periods of time, not moving forward nor improving their plight through contact with service providers. This service philosophy has shown the cyclical nature of homelessness. The fact that many of those who became homeless were experiencing repeated and prolonged episodes of homelessness suggested that minimalist, basic needs approaches, while effective at protecting people from the larger hazards of street life, were insufficient to truly move people out of homelessness.

Service intervention and transitional housing efforts tend to allow longer lengths of stay (some up to two years) in a services-enriched environment. Some transitional living programs have been providing an increasing range of services, such as mental health and substance abuse intervention on-site. In lieu of affordable housing alternatives, this approach has expanded to become a residential service model designed to equip homeless households with the skills and resources to succeed in permanent housing.

Discussion (optional):

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Due to their special circumstances, they are more likely to be low-income. These groups include the following: elderly persons, including frail elderly; persons with disabilities, including developmental disabilities; large households; single female-headed households; and farmworkers.

Describe the characteristics of special needs populations in your community:

Elderly persons, including frail elderly

Elderly persons (seniors) are persons over the age of 65. Frail elderly is defined, for the purposes of this report, as individuals age 65 and older with a self-care disability. Elderly households have special housing needs primarily resulting from physical disabilities and limitations, income, and healthcare costs.

According to the 2010 U.S. Census and 2017 ACS, the elderly population in the City of Madera decreased from 8.6 percent in 2010 to 8.3 percent in 2019. In 2019 males made up 42.5 percent (2,260) while females made up 57.5 percent (3,053) of the elderly population. Compared to the overall City population, elderly individuals are more likely to be disabled, with 55 percent of elderly ages 65 or older considered disabled, compared to 11.4 percent of the City population as a whole. About 15.6 percent (737) of seniors reported a self-care disability.

Specific disabilities reported by the elderly include: 2,478 have an ambulatory difficulty (38 percent of age group); 995 have a hearing disability (21 percent of age group); 1,253 have an independent living difficulty (27 percent of age group); 629 have a vision difficulty (13 percent of age group); and, 616 have cognitive difficulty (13 percent of age group).

Persons with Disabilities, including developmental disabilities

Physical, mental, and/or developmental disabilities could prevent a person from working, restrict a person's mobility, or make caring for oneself difficult. According to the 2013-2017 ACS, an estimated 11.4 percent of the population in the City of Madera has a disability. An estimated 3.7 percent of those aged 5 to 17 have a disability; and 11.2 percent of Madera's population 18 to 64 years of age has a disability. The percentage of seniors (65 years and older) with a disability is much larger at 51 percent. It is important to note that the most common type of disability varies by age group. The most common disability for individuals ages 5 to 17 years is a vision difficulty; for individuals ages 18 to 64 is an ambulatory difficulty, while for seniors, the most common disability is also ambulatory difficulty.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly persons, including frail elderly

The challenges faced by the elderly population include:

- *Income:* People over the age of 65 are usually retired and living on a fixed income;
- *Health care:* Due to higher rates of illness, health care is essential;
- *Transportation:* Many elderly are reliant upon public transit or family and friends;
- *Housing:* Many elderly live alone and would prefer to age-in-place and not have to relocate.

Persons with Disabilities, including developmental disabilities

The greatest proportion of disabilities are employment disabilities followed closely by physical disabilities, which are often related to each other, meaning a person with a physical disability may not be able to work. Those with a disability can face serious disadvantages in finding employment and can find themselves living on a fixed income that does not fully cover their cost of living expenses, and in need of affordable housing options. According to the 2013-2017 ACS, 4.9 percent of the population that is in the labor force in the City of Madera has a disability and is employed. Also, 10.3 percent of the Madera population with a disability is not in the labor force, compared to 36.9 percent of individuals with no disability not in the labor force.

Farmworkers

A special report prepared for the Madera Housing Authority and the Darin M. Camarena Health Centers Inc. provides information on the needs of farmworkers in Madera County. The study concludes that the very low wages paid to agricultural workers, the seasonal nature of farm labor, and the rising housing costs in the Central Valley pose serious constraints on the ability of Madera's agricultural workers to secure decent and affordable housing. The ineligibility of undocumented workers for government-sponsored housing programs is a serious problem as well. City and County staff routinely receive complaints of single-family units being occupied by groups of farm laborers or families. Investigations by staff previously showed as many as 10 to 20 residents in a single unit and adjacent sheds. These circumstances present serious health and safety problems and substandard housing conditions, such as electrical hazards and inadequate toilet, shower, heating, and kitchen facilities.

Other Special needs populations identified include **Large Households** and **Single female-headed households**. However, due to IDIS text limitations, these populations are discussed in the Unique Appendices attachment, along with a full discussion on the special need populations identified above.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Madera County Public Health Department administers the Countywide AIDS Program. The Department also administers the Housing Opportunities for Persons with AIDS (HOPWA) Grant Program, which provides housing assistance to persons with AIDS. According to the California Department of Public Health, 7 individuals in Madera County were diagnosed with HIV. In addition, the 2019 PIT

homeless count reports that two sheltered and 15 unsheltered adults with HIV/AIDS are homeless in the Fresno-Madera region. As of May 2020, 22 individuals were enrolled in the HOPWA program in the County, and of those, 18 resided in the City of Madera.

According to the California Department of Public Health HOPWA Funding Allocation Process Report, the total final allocation for fiscal year 2019-2020 for Madera HOPWA Programs is \$58,926. Public Health officials note that persons with AIDS may also suffer from mental illnesses or have financial problems due to their illness that make it difficult to find housing. In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination, housing availability, transportation and housing affordability. People with HIV/AIDS also face a barrage of medical problems and appointments, which put financial and transportation strain on everyday life. According to the Madera Department of Public Health, there is only one infectious disease provider in Madera who takes MediCAL.

Discussion (optional):

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The public needs in Madera as described by community members are varied and extensive, and in total exceed available resources. In the City of Madera, there is a continuing need to rehabilitate aging public facilities or build new facilities to serve growing special needs populations. In the past five years, the City has devoted substantial funds to upgrading and improving several public facilities within the City.

The targeted areas for public facility improvements over the next five years fall into several broad categories as noted below:

- **Community Centers.** Several community centers in the City provide programs for the youth, seniors, and people with special needs. Some facilities to serve these populations have undergone recent upgrades (Frank Bergon Senior Center and the Centennial Pool Complex, for example.) However, with the growing youth population, a growing senior population, and a shortage of facilities for seniors with cognitive and/or physical limitations, there is a need for construction of additional centers or upgrades to existing centers.
- **Homeless Facilities.** There is a need for additional transitional housing, especially for individuals who have left homeless shelters but are on the waitlist for a Housing Choice Voucher. There is also a need for more emergency shelter beds, especially for men and the increasing number of returning Veterans.
- **Parks and Recreation Facilities.** The City's Parks and Community Services Department supervises and maintains City parks and recreational facilities. There is a need to continue maintaining and investing in parks and recreation facilities in the City to promote the use of such facilities and improve the quality of life for residents.
- **Neighborhood Issues.** There is a need for continued code enforcement to eliminate blighted conditions, such as the physical conditions within subdivisions, graffiti, abandoned vehicles and units, substandard buildings, and associated problems brought on by an accumulation of weeds, trash, junk, and debris.

How were these needs determined?

The priority needs were developed after the data was collected using four complementary methods:

- Secondary Data Analysis
- Individual Interviews
- Group Video Discussions
- Community-wide Quantitative Survey

The community needs that were identified by participants and survey respondents were prioritized based, in part, on approaches supported by The Office of Community Planning and Development of the U.S.

Department of Housing and Urban Development (HUD), the Centers for Disease Control and Prevention, the National Community Development Association and others.

Describe the jurisdiction's need for Public Improvements:

Public improvement projects are managed under the City's Capital Improvement Plan (CIP), which is the financial plan for the repair and/or construction of municipal infrastructure. The capital assets within the City's span of responsibility include: street and related right-of-way features; stormwater and drainage

systems; water and sewer systems; public buildings, such as libraries, parks, and recreational and community centers; and public safety facilities, such as police and fire stations. Needs identified over the next five years include the following:

- **Street Improvements.** There is a need for additional street and streetlight improvements, including the removal of any architectural barriers that limit street circulation and access for persons with disabilities. These street improvements could include: new road construction, reconstruction, eliminating potholes, and widening of streets, just to name a few.
- **Pedestrian and Bikeway Improvements.** There is a need for sidewalk and bikeway improvements in the City. Sidewalk infill projects install sidewalk, curb, and gutter and accessibility improvements in areas where there is currently no sidewalk. Also, the removal of architectural barriers to increase bikeway circulation in the City is needed. This is especially important as individuals are beginning to search for and use alternative modes of transportation.
- **Water, Sewer, and Storm Drain Improvements.** There is a need for continued water, sewer, and storm drain improvements. Specifically, there is a need for additional storm drainage projects designed to allow rain runoff to be controlled within neighborhoods. Also, in many older neighborhoods of the City, the water and sewer systems are decrepit and not efficient, and the water system needs additional water wells to maintain water pressure and flow.
- **ADA Accessibility Improvements.** There is a need to improve the pavement conditions for sidewalks in the City to increase accessibility for the disabled and senior population. This could be in the form of installing curb ramps that allow disabled residents to have a safe path of travel on City sidewalks. This becomes increasingly important as the disabled senior population continues to grow in Madera.

How were these needs determined?

For the purposes of this Plan, the public improvement needs were determined in consultation with City departments and service agencies, as well as by reviewing the CIP. City departments develop the Capital Improvement Plan needs lists based upon input from several sources, including: elected officials, community-based organizations, community planning groups, private residents, and operations and maintenance staff. In addition, needs for public improvements were identified at the Community Forum and Focus Group Meetings. The priority needs are further reinforced through the Community Needs Survey.

Describe the jurisdiction's need for Public Services:

Public services are provided by the City of Madera to people and businesses within the jurisdiction, either directly or by grant awards to local organizations for provision of specific services. The City strives to improve the quality, quantity, and usefulness of public services for its residents and business communities. Needs identified over the next five years include the following:

- **Workforce Skills Training and Education.** Many low-income individuals need specialized job training and mentoring in order to fill the needs of Madera's employers.
- **Youth Services.** The City built a youth center (John W. Wells), which offers the youth a central location for services. There is a need for continued strengthening of youth services. Specifically, there is a need for an afterschool programs designed to teach the youth about healthy lifestyles, computer and literacy skills, creative arts, leadership skill building, positive decision making, and provide homework and career counseling.

- **Homeless Assistance.** Some homeless individuals and households need comprehensive assistance to escape poverty and homelessness. These individuals need services such as case management, along with job training, educational classes, life skills training, and parenting courses.
- **Senior Services.** Seniors need continued support for meals, delivered to homebound seniors or at the Senior/Community Centers for seniors who are more mobile. Seniors also need access to transit that provides service close to their homes, medical facilities, shopping, and other services.
- **Economic Development Services.** The City is seen as affordable in comparison to others in the region. It has good logistics; reasonable land and labor costs, low energy costs, and many medium income families can still afford to buy a house here. But there is a need for more economic development activities to maximize these strengths, including small business loans, which can help bring new jobs to the area and to target populations of this Plan. This becomes especially important with the City slowly recovering from the recession and businesses more recently impacted by COVID-19.
- **Fair Housing.** There is a need to educate the public about fair housing and develop a formal housing complaint process.

How were these needs determined?

The public service needs were determined in consultation with City departments and service agencies. In addition, needs for public services were identified at the Community Forum and Focus Group Meetings, and further reinforced through the Community Needs Survey.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the City of Madera administers its programs over the course of the Consolidated Plan period (2020-2024). In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan, including the programs and projects administered under the Plan.

The following gives a brief overview of the market analysis results, with more detail included in each corresponding section:

MA-10 Units Available

There were 8,094 owner-occupied units and 9,512 renter-occupied units in Madera, for a total of 17,606 housing units. Approximately 74 percent of housing units in the City are single-family homes.

MA-15 Cost of Housing

In 2010 the median home value in the City of Madera was \$230,300 and decreased by 21.6 percent to \$180,400 in 2017. The median rent increased between 2010 and 2017 from \$841 to \$972, a 15.6 percent change.

MA-20 Condition of Housing

The majority owner households in the City, 67.3 percent (or 5,446 households), had no indication of substandard housing conditions. However, 54.5 percent of renter households (5,183 households) experienced at least one substandard housing condition. About 49 percent (8,624) of all housing units (both owner- and renter-occupied units) in Madera were built before 1980, and as a result, may be at risk of a lead-based paint hazard, which was used in residential units until 1978, when it was prohibited.

MA-25 Public and Assisted Housing

The Housing Authority of the City of Madera owns 244 public housing units ranging from apartments to single-family homes at over 50 scattered sites throughout the City. The Housing Authority also administers 795 Housing Choice Vouchers.

MA-30 Homeless Facilities

A variety of housing facilities and services are offered to homeless individuals by organizations within Madera, including Emergency Shelters, Transitional Housing, and Permanent Supportive housing options. There are 135 Emergency Shelter beds available in Madera to households with only adults. There are 19 Transitional Housing beds available to households with adults. There are 53 Permanent Supportive housing for households without children and 42 households with adults and children.

MA-35 Special Needs Facilities

There are certain segments of the population with special needs that may have difficulty finding community social services facilities as well as special supportive and housing services due to their special needs. Also, these special needs populations often have an increased need for housing, services, and facilities. Through public and private partnerships, the City of Madera continues to strive to provide services and safe, and decent, and affordable housing.

MA-40 Barriers to Affordable Housing

The provision of affordable housing can be constrained by a number of factors, such as public policies on housing and residential investment, including land use controls, residential development standards, off-site improvements, and the permit and approval process.

MA-45 Non-Housing Community Development

The major employment sectors in the City are agriculture, education and health care services, retail, and manufacturing. Nearly 90 percent of Madera residents have at least a high school diploma or equivalent. Approximately 31 percent have a college degree or higher. Individuals who earned the highest educational attainment level have the highest median earnings (\$69,685), while individuals who earned the lowest educational attainment level, less than a high school graduate, have the lowest median earnings (\$25,448) – a difference of over \$44,000 annually.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Exhibit 36 outlines the housing stock by type for the City of Madera. As the table shows, the City of Madera consists primarily of single-family houses with a smaller percentage of small apartment buildings or duplexes. Most of the available housing units in Madera have two or three bedrooms.

Exhibit 36: All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,086	70.9%
1-unit, attached structure	517	2.8%
2-4 units	2,629	14.3%
5-19 units	1,260	6.8%
20 or more units	646	3.5%
Mobile Home, boat, RV, van, etc.	320	1.8%
Total	18,458	100%

Data Source:

2013-2017 American Community
Survey, 5-Year Estimates

Exhibit 36 shows residential properties in Madera by type of property, as of the 2013-2017 American Community Survey. As the table shows, there is a variety in the multifamily property types where units in 5-19-unit properties make up seven percent of the total units in the City and units in 2-4-unit property types make up 12 percent.

Exhibit 37: Publicly Assisted Housing Developments

Property	Address	Total # of Units	# of Affordable Units	Target Population
Cottonwood Creek	2236 Tozer	40	39	Special Needs
Valle de Las Brisas	101 East Adell Street	81	80	Senior
Madera Apartments	1525 East Cleveland Avenue	68	67	Non-targeted
Madera Garden Apartments	1600 N. Lake Street	65	58	Non-targeted
Sunrise Terrace	601 Sunrise Avenue	52	52	Large Family
Sherwood Pointe Apartments	338 Sherwood Way	81	80	Large Family
The Crossings at Madera	120 W. Adell Street	64	63	Large Family
Lakewood Terrace	1995 North Lake Street	76	76	Large Family
Valley Vista	1832 Merced Street	60	60	Large Family
The Village of Madera	501 Monterey Street	75	74	Large Family
Madera Family Apartments	785 Milano	40	40	-
Yosemite Manor	108 P Street	76	76	-
Arborpoint Apartments	300 W. Clark Street	64	32	Large Family
Madera Villa Apartments	2190 Schnoor	136	28	Families
Total		978	825	

SOURCE: Housing Authority, City of Madera

Exhibit 38: Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	69	0.90%	680	7.10%
1 bedroom	99	1.20%	951	10.00%
2 or 3 bedrooms	5,444	67.30%	6,571	69.10%
4 or more bedrooms	2,482	30.70%	1,310	13.80%
Total	8,094	100%	9,512	100%

Data Source: 2013-2017 CHAS

2013-2017 American Community Survey, 5-Year Estimates

Exhibit 38 shows unit size by tenure. According to the 2013-2017 American Community Survey, the City had a total of 8,094 owner-occupied units and 9,512 renter-occupied units. In both cases of owner and renter units, units with three or more bedrooms made up the majority of unit types.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are many sources of affordable housing in the City of Madera. This subsection starts by discussing housing provided by the local public housing authority and housing targeted to the homeless population. Additional information about assisted housing (managed by other providers) is presented in Section MA-25 Public and Assisted Housing, below.

The Housing Authority of the City of Madera (HACM) operates 244 public housing units, which target very low-income residents. The average annual income for a resident of public housing is \$19,604.

Exhibit 37 shows affordable units in the City of Madera that are subsidized using local funds and/or programs administered by HUD, the Low-Income Housing Tax Credit Program, and the U.S. Department of Agriculture's Rural Housing Assistance program. A total of 825 units are located in assisted, privately- owned affordable multifamily housing developments in the City.

In addition to these assisted multifamily units, there are hundreds of units, many of which are single family homes, that were assisted with Redevelopment Agency funding. These units have affordability restrictions for a variety of lengths from 30 to 55 years.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are currently (2020) 825 affordable units in publicly assisted housing developments. None of the units are at risk of expiring in the current or subsequent 5-year planning period. The expiration dates for 134 units in two of the developments, Lakewood Terrace and Madera Garden Apartments, have already passed. It is possible, although highly unlikely, that these developments had additional sources of funding that extended the affordability expiration dates. It is important to note the Housing Authority of the City of Madera will continue to manage its inventory of 244 public housing units, and none of these units are expected to convert during the planning period.

Does the availability of housing units meet the needs of the population?

While housing of a variety of types is available in the City, there is an affordability mismatch. Many low-income households are cost-burdened. The problem is worse for very low- and extremely low-income households. Also as discussed in the Needs Assessment, there are 1,106 households on the waitlist for the Housing Choice Voucher Program, indicating a need for more affordable units. Additionally, as discussed in the Needs Assessment, there is a high rate of overcrowding among renters, indicating a lack of larger rental units. For more information on housing unit access and wait list demographics, see the Analysis to Impediments of Fair Housing report.

Describe the need for specific types of housing:

Through the consultation and public meeting process, rental housing for low-income people, increasing temporary shelters, apartments for those with disabilities, specialized housing (congregate-style units) for agricultural workers, and additional resources to improve the quality of existing apartments were identified as specific needs.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing affordability is an important factor for evaluating the housing market, as well as quality of life, as many housing problems are directly related to the cost of housing. HUD measures affordability by the number of households paying no more than 30 percent of their gross income towards housing costs, including utilities.

Exhibit 39: Cost of Housing

	Base Year: 2010	Most Recent Year: 2017	% Change
Median Home Value	\$230,300	\$180,400	-21.6%
Median Contract Rent	\$841	\$972	15.6%

Data Source: 2013-2017 American Community Survey, 5-Year Estimates

Exhibit 39 presents rents and median home values in the City of Madera and compares the values in 2017 to the base year of 2010. The median home value in Madera in 2010 was \$230,300, which decreased by 21.6 percent to \$180,400 in 2019. While the median home value decreased, the cost of rent increased 15.6 percent from \$841 in 2010 to \$972 in 2017.

Exhibit 40: Rent Paid

Rent Paid	Number	%
Less than \$500	1,035	11.20%
\$500-999	4,019	43.50%
\$1,000-1,499	3,615	39.10%
\$1,500-1,999	452	4.90%
\$2,000 or more	128	1.4%
Total	9,249	100.0%

Data Source: 2013-2017 American Community Survey, 5-Year Estimates

Exhibit 40 presents information on the amount of rent paid by renter households. As the table shows, the majority, 43.5 percent or 4,019 renter households, paid between \$500-\$999 for rent during the period 2013-2017; 1,035 renter households (or 11.2 percent) paid less than \$500 for rent; and 3,615 households, or 39.1 percent, paid rents between \$1,000-\$1,499. Less than two percent paid \$2,000 or more for rent.

Exhibit 41: Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	475	No data
50% HAMFI	730	1,660
80% HAMFI	2,935	2,105
100% HAMFI	No data	1,065
Total	4,140	4,830

Data Source: 2013-2017 CHAS

Exhibit 42: Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$766	\$771	\$1,020	\$1,450	\$1,609
High HOME Rent	\$720	\$771	\$929	\$1,065	\$1,169
Low HOME Rent	\$567	\$608	\$730	\$842	\$940

Data Source: 2013-2017 CHAS

Exhibit 42 presents information on monthly rents in three categories: HUD’s Fair Market Rents (FMR), High HOME Rents, and Low HOME rents. FMRs are gross rent estimates and are defined as the amount at which 40 percent of the standard-quality rental housing units are available in the Madera-Chowchilla MSA (excluding units with subsidized rents). High HOME rents are equal to the FMR or 30 percent of the adjusted income of a household whose income equals 65 percent of HAMFI. Low HOME rents are equal to 30 percent of the adjusted income of a household whose income equals 50 percent HAMFI.

Exhibit 43: Ability to Pay

Extremely Low-Income Households at 30 percent of Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$14,700	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160
Max. Monthly Gross Rent ¹	\$1,225	\$1,437	\$1,810	\$2,183	\$2,557	\$2,930
Max. Purchase Price ²	\$44,028	\$50,491	\$56,752	\$63,012	\$68,061	\$73,111
Very Low-Income Households at 50 percent of Median Family Income						

Number of Persons	1	2	3	4	5	6
Income Level	\$24,500	\$28,000	\$31,500	\$34,950	\$37,750	\$40,550
Max. Monthly Gross Rent ¹	\$455	\$520	\$585	\$650	\$703	\$754
Max. Purchase Price ²	\$73,514	\$84,017	\$94,519	\$105,021	\$113,503	\$121,784
Low-Income Households at 70 percent of Median Family Income For Sale and 60 percent of MFI for Rental						
Number of Persons	1	2	3	4	5	6
Income Level for Sale (70 percent MFI)	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850
Income Level for Rental (60 percent MFI)	\$21,850	\$24,950	\$28,100	\$31,200	\$33,700	\$36,200
Max. Monthly Gross Rent ¹	\$546	\$624	\$703	\$780	\$843	\$905
Max. Purchase Price ²	\$103,001	\$117,542	\$132,286	\$147,029	\$158,743	\$170,457

SOURCE: CHAS Database

Exhibit 44B: Ability to Pay

Median-Income Households at 100 percent of Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$36,400	\$41,600	\$46,800	\$52,000	\$56,150	\$60,300
Max. Monthly Gross Rent ¹	\$910	\$1,040	\$1,170	\$1,300	\$1,404	\$1,508
Max. Purchase Price ²	\$147,029	\$168,033	\$189,037	\$210,041	\$226,804	\$243,567
Moderate-Income Households at 120 percent of Median Family Income						
Number of Persons	1	2	3	4	5	6
Income Level	\$43,700	\$49,900	\$56,150	\$62,400	\$67,400	\$72,400
Max. Monthly Gross Rent ¹	\$1,275	\$1,455	\$1,638	\$1,820	\$1,966	\$2,112
Max. Purchase Price ²	\$205,935	\$235,152	\$264,605	\$294,058	\$317,620	\$341,183

SOURCE: CHAS Database

Exhibits 43 and 43B show the amount that a household can pay for housing at each income level without overpaying. The table shows maximum affordable monthly rents and maximum affordable purchase prices for homes. The affordable prices were calculated using household income limits published by HUD, conventional financing terms, and assuming that households spend 30 percent of gross income on housing costs. Households earning the 2019 median income of a family of 4 in Madera County (\$52,000) could afford to spend up to \$1,300 per month on housing without being considered overpaying. For renters this is a straightforward calculation, but homeownership costs are less transparent.

A household can typically qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, depending on the down payment, the level of other long-term obligations (such as a car loan), and interest rates. In practice the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, while other households may be limited to purchasing homes no more than two times their annual incomes. These factors – interest rates, insurance, and taxes – are held constant in order to determine maximum affordable purchase price for households of each income category.

Is there sufficient housing for households at all income levels?

According to the 2013-2017 CHAS data most of the housing units in Madera are available to households earning at least 80 percent HAMFI. While some low-income households have difficulty finding affordable housing, especially those households that need units that consist of three or more bedrooms, rental housing is generally affordable to low- and moderate-income residents. Extremely low- and very low-income households have a difficult time locating affordable housing. The City has few affordable housing units dedicated to extremely low-income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

The economic challenges of the past decade resulted in large price swings on Madera homes. Though the market saw a large bottoming out (along with the rest of the nation) between 2007 and 2011, values have continued to climb since then. In May 2020, the value per square foot of Madera homes was \$182, up 13% from 2019, with a median price of \$332,000, up 30% from 2019. Madera's housing market was scored 71/100, or "very competitive", according to Redfin, a real estate Brokerage. It should be noted this report was completed in the midst of the COVID-19 pandemic, which may alter the housing market in a number of ways, potentially limiting the amount of available housing stock, affecting prices.

With regards to lower income residents, the forecasts are not encouraging. As the cash investor market grows and competition with investors also increases, many low-income residents may be prevented from becoming homeowners. Rents for the most part have steadily increased since the lowest parts of the previous decade's economic recession.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The area median rent of \$972, according to the 2013-2017 American Community Survey, is comparable to the High HOME and FMR rents for a two-bedroom unit (but too high for the Low HOME rent for a two-bedroom unit). Rents for low-income units at the City's affordable apartment complexes are similar to market-rate rents. The City's housing strategy should therefore focus on those households for which market-rate rents remain unaffordable, namely very low- and extremely low- income households. For lower-income households and especially first-time buyers, it is still a very difficult housing market even with lower mortgage interest rates due to substantial down-payments required by lenders, a shrinking inventory of affordably priced homes, and competition from cash investors bidding for the same homes, which reduces the number of affordable properties available to lower-income buyers.

Discussion (optional):

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

HUD defines housing “conditions” similarly to the way housing problems are evaluated in the Needs Assessment. These conditions, shown in Exhibit 44, include: overcrowding, cost burden greater than 30 percent, or a lack of complete plumbing or kitchen facilities. In addition, standard housing is defined as meeting HUD Housing Quality Standards and all state and local codes, while a substandard housing unit is defined when a unit in its present condition endangers the health, safety, or well-being of an individual or family. HUD defines a unit as substandard if it is dilapidated; does not have a usable flush toilet or bathtub inside the unit for the exclusive use of a family; does not have electricity or has inadequate or unsafe electrical service; does not have a safe or adequate source of heat; or, has been declared unfit for habitation by an agency or unit of government.

Exhibit 45: Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,438	30.1%	5,183	54.5%
With two selected Conditions	210	2.6%	965	10.1%
With three selected Conditions	0	0.0%	52	0.5%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	5,446	67.3%	3,312	34.8%
Total	8,094	100%	9,512	100%

Data Source: 2013-2017 American Community Survey, 5-Year Estimates

Exhibit 44 shows the number of housing units, by tenure, based on the number of “conditions” the unit had in 2017. For the majority of owner households, 67.3 percent (or 5,446 housing units), there was no indication of substandard housing conditions. However, for renter households, 54.5 percent (5,183 units) experienced at least one condition.

Exhibit 46: Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,102	13.6%	2,145	22.6%
1980-1999	2,138	26.4%	2,660	28.0%
1940-1979	2,786	34.4%	4,284	45.0%
Before 1940	262	3.2%	423	4.4%
Total	8,094	100%	6,680	100%

Data Source: 2013-2017 CHAS

Exhibit 45 provides information on the year housing units were built in Madera. As the table shows, renter-occupied units tend to be newer than owner-occupied units; 40 percent of owner-occupied units have been built since 1980, in comparison to 50.6 percent of renter-occupied units. Overall, about 36 percent of all housing units in Madera have been built since 2000.

Exhibit 47: Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,917	49.4%	4,707	48.4%
Housing Units built before 1980 with children under 6 present	863	49.4%	514	18.0%

Data Source: 2013-2017 CHAS

Exhibit 46 provides information on the number of housing units built before 1980. In 1978 the Consumer Product Safety Commission banned the manufacture of paint containing more than 0.06 percent lead by weight for use on interior and exterior residential surfaces and furniture. For this reason, calculating the number of units built before 1978 helps determine the number of housing units that may be at risk of lead-based paint hazards. The U.S. Census Bureau only reports on units built by decade, so units built before 1980 is the best available information on units that may contain lead-based paint.

As Exhibit 46 shows, the percentage of renter units and owner units built before 1980 were approximately the same for a total of 49 percent of the entire housing stock. In absolute numbers there are also more rental units built before 1980.

Vacant Units

Exhibit 48: Vacant Units

		Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units				
Abandoned Vacant Units				
REO Properties				
Abandoned REO Properties				

Left Blank Intentionally, as CHAS no longer supplies this information

REO Properties

According to www.auction.com , there are 10 single-family homes on auction in Madera.

Vacant units in Madera

According to the American Community Survey, 1,923 Madera housing units are vacant, or 7.7% of all housing units. 8.7% of rental units are vacant, 3.1% owner units are vacant.

Need for Owner and Rental Rehabilitation

The City noted that often times, property owners of vacant buildings will opt to board up their building and leave it vacant in lieu of repairs and maintenance. Although property owners have a right to do this, the City requires that if a building is left vacant or boarded up and is no longer able to be used for its purpose, the owner has 90 days to bring the property up to standard. This entails boarding and securing, painting the boards to match the exterior to maintain aesthetics in the neighborhood,

registering the property, and regular maintenance. If property owners refuse to comply, enforcement and possible fines ensue.

As Madera's ownership and rental housing ages there will be a growing need to rehabilitate these units. It is important that the City of Madera, to the maximum extent possible, maintain programs that offer ownership and rental housing rehabilitation assistance.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

For the purposes of this plan, units built before 1980 are used as a proxy for units that could contain lead-based paint hazards, since lead-based paint was prohibited for use in residential units in 1978. As previously stated, about 49 percent (8,624) of all housing units (both owner- and renter-occupied units) in Madera were built before 1980, and as a result, may be at risk of a lead-based paint hazard.

Discussion (optional):

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of the City of Madera owns 244 public housing units ranging from apartments to single-family homes at over 50 scattered sites throughout the City. The Housing Authority also administers 795 Housing Choice Vouchers, shown in Exhibit 48.

For specific program definitions see Section NA-45 Public Housing.

Totals Number of Units

Exhibit 49: Total Number of Units by Program Type

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit vouchers available	0	0	244	795	16	708	54	17	0
# of accessible units			11						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

HACM

Data Source:

Comments:

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Supply of Public Housing Developments

- 724 East Yosemite Avenue
- 816 East Yosemite Avenue
- 725 East 6th Street
- 817 East 6th Street
- 131 Mace Road
- 1001 East Yosemite Avenue
- 304 South "B" street
- 327 Fig Street #A and #B
- 1009 Clinton Way
- 1022 Clinton Way
- 220 Fig Street
- 316 Malone Drive
- 429 Roosevelt Drive
- 909 South Avenue
- 404 Stinson Drive
- 1208 Sunrise drive
- 822 Washington Drive
- 1017 Washington Drive
- 724 East Yosemite Avenue
- 708 Oakridge Drive
- 1319 Fountain Way
- 1113 Toronado Drive
- 1305 Sanarita Way
- 2712 Driftwood Drive
- 1400 Central Way
- 1034 Kennedy Drive
- 813-821 Terrace Place
- 408 North "C" Street
- 229 Central Avenue
- 213, 217 Cypress Street
- 201-217 Lewis Street
- 125 Park St.
- 129 Park #A
- 1045 Sharon St.
- 1053 Sharon St.
- 805 Torres Way
- 614 South Avenue
- 213 North "B" Street
- 625 South "G" Street
- 109 Clark Street.
- 127 Martin Street.
- 1004 Kennedy Street.
- 705 Ashlan Way
- 1492 Seneca Drive

- 204 Adell Street
- 721 James Way
- 103 Lynn Way
- 1608 Lucia Way
- 132 Joseph Lane
- 1451 Seneca Drive
- 1431 Riverview Drive
- 704 Deerwood Court
- 121 Monterey Drive
- 123 Santa Cruz Drive
- 211 Santa Cruz Drive
- 412 North Lake Drive
- 724 North G Street
- 701-713 North "H" Street
- 1000-1004 Adell Street
- 1105 Clark Street
- 108, 112 Cleveland Road
- 1009 Columbia Street
- 305 Grove Street
- 200 Lincoln Street
- 704 Nebraska Road
- 105, 109 Park Avenue
- 825 Sonora Street
- 604 South Street
- 809, 813 Terrace Place

Describe the supply of public housing developments:

The Housing Authority of the City of Madera owns 244 public housing units ranging from apartments to single-family homes at over 50 scattered sites throughout the City. The Housing Authority also administers 795 Housing Choice Vouchers.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Housing Authority (HACM) upkeep properties by doing routine maintenance throughout the year. HACM management and supervisory departments review general conditions of the sites. HACM staff noted how some of the major deficiencies they've dealt with recently include: the weatherization of most properties, roof replacement and/or repair, and addressing units that lack sufficient air conditioning systems due to the age of the properties. Additionally, the HACM maintenance team is responsible for the day-to-day property upkeep, work orders, and routine maintenance of the units. On a weekly basis, maintenance staff walks the sites, notes deficiencies, and makes routine minor repairs. Some repairs are done by HACM, while others are contracted out. However, in order to address a larger variety of deficiencies quicker, HACM is training its maintenance team in the HVAC and electrical fields.

Public Housing Condition

Exhibit 50: Public Housing Condition

Public Housing Development	Average Inspection Score
AMP 1	82
AMP 2	81

Source: HACM

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

HUD's Real Estate Assessment Center (REAC) conducts annual physical inspections of public and assisted housing. Scores range from 0 to 100. All properties start with 100 points. Each deficiency observed reduces the Asset Management Project (AMP) score by an amount dependent on the importance and severity of the deficiency. The AMP score project-based management approach was adopted by HUD around 2006 and requires Housing Authorities to organize their properties/developments into groups of units or buildings to maximize operational efficiencies. Public housing units in the City of Madera are divided into AMP regions: AMP 1 and AMP 2. AMP 1 covers units located mainly in the eastern part of the City, while AMP 2 covers units in the northern and southern part of the City. HUD and Housing Authority provided the AMP inspection scores for 2019. As Exhibit 50 outlines, the inspection scores from 2010 to 2019 for AMP 1 changed from 88 to 82, while AMP 2 changed from 99 to 81.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority identified several goals and strategies in its most recent HUD-required Annual Plan (FY 2020). The goals and strategies are designed to improve the living environment of low- and moderate- income families residing in public housing. These goals and strategies are formed in order to promote self-sufficiency among public housing residents. An example of this is the Family Self- Sufficiency program which encourages and assists clients in increasing their earned income, thereby increasing their ability to become economically self-sufficient. Resources offered through the program include: job training and searching assistance, financial counseling, credit repair, and regular one-on-one support.

Discussion:

The Housing Authority maintains 244 public housing units in the City of Madera, which are generally in good condition. The Housing Authority has policies in place to inspect units, perform regular maintenance, and offer support to households attempting to achieve self-sufficiency.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

A variety of housing facilities and services are offered to homeless individuals by organizations within Madera, including Emergency Shelters, Transitional Housing, and Permanent Supportive housing options. The table below shows, there are 135 Emergency Shelter beds available in Madera to households with only adults. There are 19 Transitional Housing beds available to households with adults. There are 53 Permanent Supportive housing for households without children and 42 households with adults and children.

Exhibit 51: Facilities and Housing Targeted to Homeless Households

Permanent Supportive/Transitional/Emergency Housing City of Madera 2019							
Project Type	Organization Name	Project Name	CH Beds HH w/ Children	CH Beds HH w/o Children	Year-Round Beds	PIT Count	Total Count
ES	Community Action Partnership of Madera	Martha Diaz Shelter			18	13	18
PSH	Community Action Partnership of Madera	Shunammite Place	3	18	21	20	21
TH	Community Action Partnership of Madera	Victim Services			14	15	14
ES	County of Madera	Cal Works ETA			5	5	5
ES	Madera Rescue Mission	Men's Emergency Shelter			80	52	80

ES	Madera Rescue Mission	Women & Children Emergency Shelter			32	11	32
PSH	The Housing Authority of the City of Madera	VASH Madera	39	28	102	74	102
PSH	Turning Point (TPOCC)	Serenity Village		7	7	7	7
TH	Valley Teen Ranch	Transitional Living Home			4	4	4

Source: FMCoC Housing Inventory Chart, 2019

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Homeless support services offered within the City include the following:

- *Outreach and Engagement.* The Fresno-Madera Continuum of Care is the organization that coordinates homeless outreach and engagement, including homeless housing and service delivery. They also conduct the annual Point-in-time count.
- *Medical Services.* The Madera County Public Health Department offers a wide variety of health and educational programs for homeless persons. In addition, the Darin M. Camarena Health Center operates in Madera and provides comprehensive general medicine and dental care services for homeless persons.
- *Employment Assistance.* The Madera County Workforce Investment Board operates in Madera and assists homeless persons looking for employment. The Madera Adult School offers career and technical education, high school diplomas, and general education development to homeless individuals.
- *Substance Abuse Recovery.* The Madera County Behavioral Health Services offers substance abuse counseling and services to homeless persons.
- *Legal Aid.* The California Rural Legal Assistance (CRLA) offers legal assistance to homeless individuals in the Madera area.
- *Mental Health Care.* The Madera County Behavioral Health Services offers mental health counseling and services to homeless persons.
- *Veteran Services.* The Housing Authority administers the Veteran's Affairs Supportive Housing (VASH) program, a sub-program of the Housing Choice Voucher program. The VASH program provides voucher rental assistance specifically for qualifying homeless veterans.
- *Public Assistance Benefits and Referrals.* The Fresno-Madera Continuum of Care is the organization that assists homeless persons with identifying public assistance programs and also administers referrals to homeless individuals seeking public services.
- *Family Crisis Shelters and Childcare.* The Madera Child Welfare & Adult Protective Services administers a 24-hour hotline for information and referral of child abuse/neglect. The Community Action Partnership of Madera County offers the Child Care Resource and Referral Program, which is information on choosing quality child care programs. The Cal-Learn program offers assistance with childcare, transportation, and educational expenses for pregnant teens to attend and graduate high school.
- *Domestic Violence Support.* The Madera Child Welfare & Adult Protective Services administers a 24-hour hotline for information and referral hotline. Callers can report or obtain information or referrals to address homelessness and adult abuse or neglect.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Currently (2020) there are 283 shelter beds operated by several programs, including emergency, transitional, and permanent supportive housing programs. Specific facilities are available to each of these subgroups: Chronically homeless, homeless families with children, veterans and their families, and unaccompanied youth.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are certain segments of the population with special needs that may have difficulty finding community social services facilities as well as special supportive and housing services due to their special needs. Also, these special needs populations often have an increased need for housing, services, and facilities. Through public and private partnerships, the City of Madera continues to strive to provide services and safe, and decent, and affordable housing.

Special needs populations often benefit from supportive housing, which is a combination of housing and services intended to help people live more stable, productive lives. Supportive housing is widely believed to work well for those who face the most complex challenges and is coupled with such social services as job training, life skills training, substance abuse programs, educational programs, and case management.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Supportive housing for the elderly, persons with disabilities, persons with addictions, and those living with HIV/AIDS should be designed to allow the individuals to live as independently as possible. Those suffering from substance abuse might require counseling or case management and a shorter-term rehabilitation. Other more challenging/on-going conditions might require supportive services that include long-term assisted living as well as transportation and nursing care.

Former foster youth aging out of foster system also need access to facilities and programs that ensure safe, decent, and affordable housing. In addition, single-room units with supportive services located near or on site are critical for former foster youth during their transition from living in a group setting to living independently. These supportive services include life skills training, job training, and educational programs.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Madera County Department of Behavioral Health Services (BHS) provides and coordinates housing services for people who are mentally ill. The department works closely with facility and service providers in the County to ensure clients receive housing services and other supportive services. BHS, in collaboration with the Housing Authority, the property manager, administers a program for permanent supportive housing for homeless individuals or those at risk for being homeless and have serious mental illness.

Also, the Resources for Independence Central Valley provides housing-related services to people with disabilities, including information and referral; landlord/tenant advocacy; home modification resources; apartment referral list; and homeowner/rental assistance.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

During the planning period for the Consolidated Plan, the City will continue to fund several nonprofits and City programs that provide a range of supportive services, including meals for homebound seniors, housing counseling to persons who are homeless or at risk of becoming homeless, life skills training, job training, and case management, among other services. The City will also look for ways to support development of new housing, with increased emphasis on extremely low-income and very low-income housing.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The provision of affordable housing can be constrained by a number of factors, including public policies on housing and residential investment. Potential barriers to affordable housing include:

- *Land use controls.* Zoning designations affect the availability of land for multifamily development.
- *Residential development standards.* Parking regulations, height limits, and open space requirements may constrain the density of a housing development but are essential for ensuring Madera remains a safe and attractive community.
- *Off-site Improvements.* Off-site improvements can be a major cost of development, but are essential to orderly development, the provision of services, and the health and safety of residents.
- *Permit and approval process.* In addition to the cost of fees on new projects, the amount of time required to process them varies by project, and the developer generally must pay holding costs, such as property taxes, during this time.
- *Credit Score Restrictions.* This report was completed amidst the COVID-19 pandemic, where many lenders have increased credit score minimums.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section identifies economic sectors in the City of Madera where job opportunities exist and identifies reasons why some employment sector positions are not being filled. The main employment challenges are education, training, and certification deficiencies. The California Employment Development Department estimates the unemployment rate in the City of Madera to be 15.2 percent in November 2014; much higher than the statewide unemployment rate of 7.2 percent.

Economic Development Market Analysis

Exhibit 52: Business Activity

Business by Sector	Number of Workers	Share of Workers %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	6,174	55	-1
Arts, Entertainment, Accommodations	1,737	15	5
Construction	1,163	10	-2
Education and Health Care Services	4,551	40	8
Finance, Insurance, and Real Estate	753	6	-3
Information	244	1	0
Manufacturing	2,629	23	-2
Other Services	867	7	1
Professional, Scientific, Management Services	1,147	10	0
Public Administration	1,331	0	0
Retail Trade	2,881	25	0
Transportation and Warehousing	895	8	-4
Wholesale Trade	438	3	-1
Total	11,309	--	--
Data Source:	American Community Survey, 2013-2017 Five-Year Estimates, 2011 Longitudinal Employer-Household Dynamics (Jobs)		

As shown in Exhibit 51, major employment sectors in the City of Madera are: Agriculture, Mining, Oil, and Gas Extraction with 55 percent of workers; Education and Health Care Services with 40 percent of workers; Retail Trade with 25 percent of workers; and, Manufacturing with 23 percent of workers.

Exhibit 53: Labor Force

Measure	Number/Percent
Total Population in the Civilian Labor Force	26,979
Civilian Employed Population 16 years and over	24,767
Unemployment Rate	8.2%
Unemployment Rate for Ages 16-24	17.4%
Unemployment Rate for Ages 25-65	7.7%

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

Exhibit 52 identifies the labor force in Madera. According to the 2013-2017 American Community Survey, the total civilian labor force was 26,979, with about 92 percent of the civilian population over 16 years of

age employed. This means that Madera had an estimated 8.2 percent unemployment rate. The unemployment rate for individuals ages 16-24 years was significantly higher (17.4 percent) than the unemployment rate of all Madera.

Exhibit 54: Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	4,399
Farming, fisheries and forestry occupations	6,174
Service	3,678
Sales and office	5,265
Construction, extraction, maintenance and repair	7,583
Production, transportation and material moving	3,885

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

Exhibit 53 identifies the number of people working in specific occupations by sector. The Construction, Extraction, Maintenance, and Repair sector had the highest number of people employed (7,583 people), followed by the Farming, Fisheries and Forestry sector, with 6,174 people employed.

Exhibit 55: Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,636	61.1%
30-59 Minutes	6,432	22.4%
60 or More Minutes	1,627	3.2%
Total	20,695	100%

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

Exhibit 54 identifies the average travel time for commuting to work for Madera residents. As the table shows, the majority, 61 percent (12,636 individuals) have a travel time of 30 minutes or less.

Education:

Exhibit 56: Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	764	98	768
High school graduate (includes equivalency)	2,851	126	1,248
Some college or Associate's degree	4,527	288	689
Bachelor's degree or higher	4,339	51	718

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

Exhibit 55 identifies the educational attainment of Madera residents by employment status. As is typically the case, those with a higher level of educational attainment have less trouble obtaining employment and have lower rates of unemployment. Most of the population in Madera have at least a high school education or equivalent.

Exhibit 57: Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	17	219	78	167	263
9th to 12th grade, no diploma	439	321	283	562	587
High school graduate, GED, or alternative	1,331	1,200	987	2,093	1,390
Some college, no degree	4,916	1,970	783	1,606	1,318
Associate's degree	174	393	384	707	240
Bachelor's degree	279	1,119	618	1,291	668
Graduate or professional degree	20	463	613	1,047	726

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

Exhibit 56 identifies the educational attainment by age in Madera. Nearly 90 percent of Madera residents have at least a high school diploma or equivalent. Approximately 31 percent have a college degree.

Exhibit 58: Educational Attainment – Median Earnings

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$25,448
High school graduate (includes equivalency)	\$31,716
Some college or Associate's degree	\$37,545
Bachelor's degree	\$53,958
Graduate or professional degree	\$69,685

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

Exhibit 57 identifies the educational attainment by median earning in the past 12 months. As is typically the case, higher educational attainment levels equate to higher median earnings. As the table shows, individuals who earned the highest educational attainment level have the highest median earnings (\$69,685), while individuals who earned the lowest educational attainment level, less than a high school graduate, have the lowest median earnings (\$25,448) – a difference of over \$44,000 annually.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in Madera are agriculture, education and health care services, retail, and manufacturing.

Describe the workforce and infrastructure needs of the business community:

Infrastructure Needs

The quality of the County's infrastructure is critical to its ability to grow and maintain a vibrant economy. Efficient and well-maintained infrastructure makes the County more competitive and accommodates business and job growth. Investments in industrial parks, transportation, water and wastewater are critical assets that support economic vitality and quality of life. Given the enormous costs associated with infrastructure creation, maintenance, replacement and operation, affordable funding mechanisms are needed to ensure that needed investments are made in a timely manner to address backlogs and keep pace with new growth.

The County and cities continue to invest in physical infrastructure to expand services to new developing areas, replace deficient equipment, and maintain existing services. Many of these improvements were financed using federal and state grants and low-interest loan programs. Recent infrastructure projects include expansion of wastewater treatment facilities, on and off-site infrastructure improvements to serve new industrial parks, new water storage facilities, road resurfacing projects, and new fire stations.

Madera County and its cities will need to continue investing in its physical infrastructure to meet current and projected needs of residential, commercial and industrial customers. However, with an ever-growing population with high social service needs that strains limited resources, the cities and County are forced to make tough choices in their spending priorities resulting in a situation where capitalizing on economic development opportunities are severely constrained.

Workforce Needs

A 2016 skills gap analysis for the region identified a modest job growth of 1.4 percent a year to 2025, with a number of sectors (construction, health, logistics, professional, scientific and technical services, administrative support, education, and food services) to exceed this overall annual growth rate. Most, if not all of these jobs will require completion of post-secondary education and credentials. Today, shortages of skilled workers exist in the region for medical technology, electricians, maintenance mechanics, computer operated processing, and business and supervisory skills. The Workforce Development Board of Madera County is a leader and partner, working with the State Center Community College District and the school districts in Madera County to develop and implement innovative and strategic education and training programs to fill the current shortages and to meet the demand for skilled workers. A key objective of this consortium is to continually reorganize around a demand-driven model that builds career pathways starting in K-12 education, and matriculates through the university level to meet the technical and professional needs of business.

Building the pipeline of skilled talent is led by a team of collaborative partners in Madera County that includes individual businesses and industry associations, K-12, higher education, and workforce training. Current efforts to address identified skill shortage include:

- MUSD offers career exploration in 6th grade and over ten industry-sponsored career paths that align with degrees and certificates available at the Madera campus.
- Increased the capacity of in-demand education and skills training, including health care and manufacturing trades. The Madera campus is increasing its LVN program from 24 students enrolled every 18 months to 24 students enrolled every 12 months and the LVN-RN Bridge program to 12 students enrolled every 12 months.
- The new Madera campus, Centers for Advanced Manufacturing, Agriculture, and Technology will increase the capacity of these tech centers to fill skilled talent needs in the agriculture, manufacturing and technology sectors.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

California is a high cost state. Among the factors cited as contributing to the high business costs in California are business taxes that are 22 percent higher than the national average, workers' compensation rates 61 percent higher than average, one of the highest minimum wage rates in the nation, stricter overtime rules and higher litigation costs. Given this uneven start out of the gate, Madera County and cities work hard to establish and implement local policies and programs that foster a competitive business climate. Because of the state's high business costs, Madera County's best opportunity for new business locations are often companies already located in California that are expanding, or businesses considering a move out of the state due to high costs at their current location (Los Angeles or San Francisco MSAs).

An easy to understand permitting system and regulatory climate are important aspects of a competitive business environment. Collaborative, seamless, consistent, friendly, and timely customer service is a key economic development strategy. Removing barriers to business growth and development, and providing specialized services and infrastructure that helps reduce costs, increase efficiency, and increase local businesses market share makes the County a more competitive business location.

The County and cities have established development incentive packages, including streamlined regulatory timelines and reduced permitting and processing fees to increase competitiveness. In addition, all jurisdictions actively promote and partner with businesses to utilize available state and federal development incentives. Commitment to seek innovative incentives and implement business friendly regulatory processes will be critical to achieving the County's economic potential. A continuing challenge will be the need to balance the consideration and provision of incentives with the need to measure the benefits of these incentives relative to the cost of the public expenditure and contribution to social equity.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Increasing educational attainment and talent supply is an important foundational initiative for Madera County to initiate transformation. Educated and skilled talent is the cornerstone to a sustainable economic future. The majority of jobs created in this country over the next ten years will require some post-secondary education. Trends in Madera County indicate this future may be threatened by a number of factors, including:

- Only about 16.5 percent of the adult population in the County has an Associate's Degree or higher, compared to 37.5 percent of the population in the state as a whole
- The percentage of youth who do not complete 9th grade is 14.7 as compared with the state average of 8.7 percent. High school completions are up, but completion of higher degrees is falling behind, an essential indicator of a skilled talent pool
- Average SAT scores declined steady and were consistently lower than the statewide average

The critical importance of a well-funded, education and technical training system cannot be overstated. Educational attainment is a key ingredient for social and economic mobility. It increases the productivity of workers and can provide a pathway to higher paying work. Many of the challenges faced by the County to create a better and more robust educational system are hampered by low-income and poverty in the County, but the strategies and initiatives contained in the Action Plan will help lift the County out of poverty and reverse the educational trends currently being experienced.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Madera County Workforce Assistance Center is a partnership of various community agencies working together to assist the residents of Madera. Some of the services they provide include:

- Assistance with finding a job;
- Referral to a school or training to improve workforce skills;
- Assistance with housing, cash aid, food stamps, Medi-Cal; and,
- Locating and getting involved with programs for youth.

The Workforce Assistance Center, also known as the One Stop, is operated and staffed by Madera County Workforce Investment Corporation (MCWIC). The services One Stop offers include:

- Comprehensive and specialized assessment, such as diagnostic testing and interviewing;
- Full development of individual employment plan;
- Group counseling;
- Individual counseling and career planning;
- Short-term pre-vocational services; and,
- Follow-up services, including coaching for registrants (those previously receiving intensive/training services) after entering employment.

Part of the One Stop Center includes the Business Services Unit, which is made up of members from partner agencies. The Business Services Unit develops and maintains relationships with the business community through the provision of services intended to connect employers to qualified job seekers. The focus of the Business Services Unit is to assist local businesses to attract, train, and retain quality employees, while maximizing all available employer initiative programs. Also, the Business Services Unit of the One Stop Center plans and organizes two job fairs each year to meet local business hiring needs.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Madera County has certain challenges for business development including logistics and transportation, limited venture capital, and the need to continually upgrade the skill level of the resident workforce. Working with the many private and public sector partners dedicated to the economic vitality of the region, the Comprehensive Economic Development Strategy (CEDS) Committee helps drive the local economy. The Comprehensive Economic Development Strategy Committee drafted a strategy report in 2019, which outlines the following goals, objectives, and strategies:

Goals

1. Improve the quality of life for all residents through the attainment of careers with family sustaining wages in diverse and globally competitive industry sectors.
2. Improve the economic equity and resiliency of the County while maintaining a high quality of life and sense of community.

Objectives

1. Grow economic base businesses and jobs in diverse and resilient industry sectors.
2. Foster opportunities for economic prosperity.
3. Increase the share of jobs with family sustaining wages and career opportunities.
4. Increase the County's appeal to employers, workers, residents, and visitors.

Strategies

- 1: Support innovative and strategic demand-driven education and training programs that build career pathways starting in K-12 education and articulates through the university level to serve the technical and professional needs of business.
- 2: Attract, expand, grow, and diversify high value economic base industry sectors that increase economic equity and resiliency.
- 3: Enhance the business climate through strategic policies, partnerships, and public/private sector investment.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For the purposes of this Consolidated Plan, concentration is defined as an area in which the percentage of housing problems exceeds the Citywide percentage of such households by 10 percentage points.

Citywide, 57.4 percent of households experienced one of four housing problems. There are two Census Tracts located in the northeast part of the City (portions of 5.07 and 6.04) where the percentage of households with housing problems exceeds the Citywide average by 10 percentage points, indicating concentration of housing problems. However, Census Tract 5.07 is primarily outside the City limits. The portion of Census Tract 5.07 within City limits is relatively new construction, and therefore it is likely that the high incidence of housing problems is primarily an issue in the unincorporated County.

Citywide, 49.1 percent of households were overpaying.

Census Tracts 5.07 and 6.04 are the two census tracts that show a concentration of households overpaying. Again, the majority of Census Tract 5.07 is outside City limits, so it is difficult to know if the City of Madera residents within this area have a high incidence of overpayment.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

An "area of minority or racial and ethnic concentration" is defined as any Census Tract in which the percentage of persons of a racial or ethnic minority exceeds the Citywide percentage of such persons by 10 percentage points. The Hispanic population constitutes a majority of the total population in most block groups in Madera and made up 75 percent of the population according to the 2007-2011 American Community Survey.

Many block groups on the eastern side of Madera would be considered areas of Hispanic concentration, including block groups 507-3 (southern portion), 604-1, 603-2, 602-3, 602-2, 900-1, 800-2, 800-3, 800-4, 900-3, and 508-2 (western portion). Two of these block groups (507-03 and 508-2) are primarily located outside City limits. The lowest percentage of Hispanic population is found in the block groups in western Madera. There are no block groups with a concentration of residents of any other race/ethnicity.

An "area of low-income concentration" is defined as any Census Tract in which the percentage of low-income households (earning less than 80 percent of the area median income) exceeds the Citywide average by 10 percentage points. Citywide, 47 percent of households are low-income. Based on the data, Census Tracts 5.08 (portion), 6.04, 6.03, 6.02, 8, and 9, located in the eastern part of the City, are areas of low-income concentration. However, Census Tract 5.08 is primarily outside City limits and there is very little residential in the portion of the census tract within City limits.

What are the characteristics of the market in these areas/neighborhoods?

Several barriers exist for residents in these areas. With higher numbers of low-income and minority households, these areas are often historically underserved communities facing disproportionate housing problems, such as overcrowding and cost burden, greater public investment and infrastructure needs, less accessible public facilities such as parks, and a need for increased public safety services, such as police and fire stations.

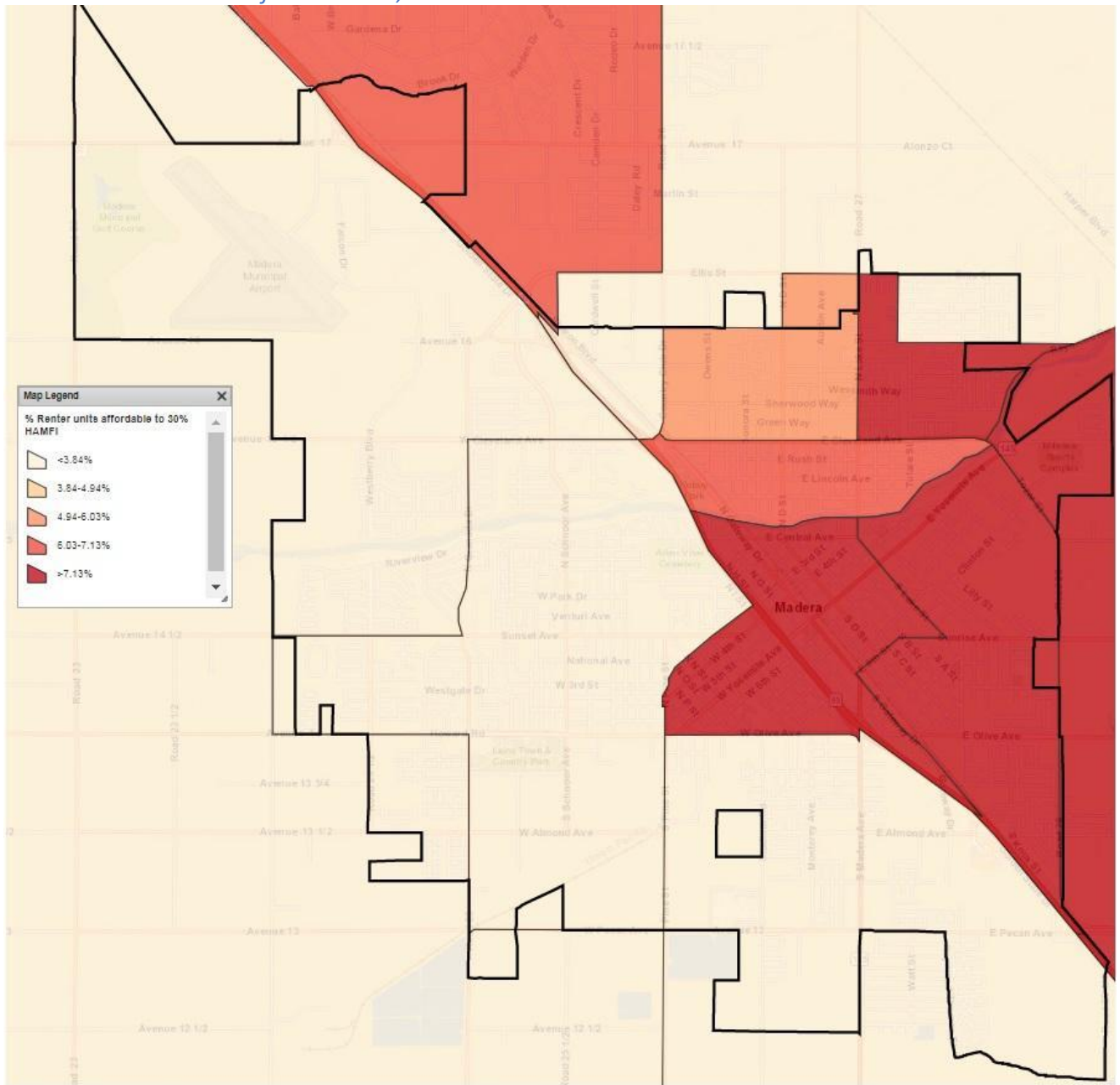
Are there any community assets in these areas/neighborhoods?

Several parks and community assets serve the areas identified above, including Courthouse Park, Centennial Park (with a pool complex), McNally Memorial Park, Knox Park, Rotary Park, Community Gardens, Frank Bergon Senior Center, Pan American Community Center and Park, Sunrise Rotary Sports Complex, Millview Gym, Rotary Youth Hut, and the Vern McCullough Fresno River Trail. In addition, three schools are located within these areas, including the Martin Luther King Jr. Middle School, the Sierra Vista Elementary School, and the Cottonwood Head Start Center. The most significant community assets in this area are the John W. Wells Youth Center, located at the Centennial Park facility, and the Camarena Health Centers, located in Downtown Madera.

Are there other strategic opportunities in any of these areas?

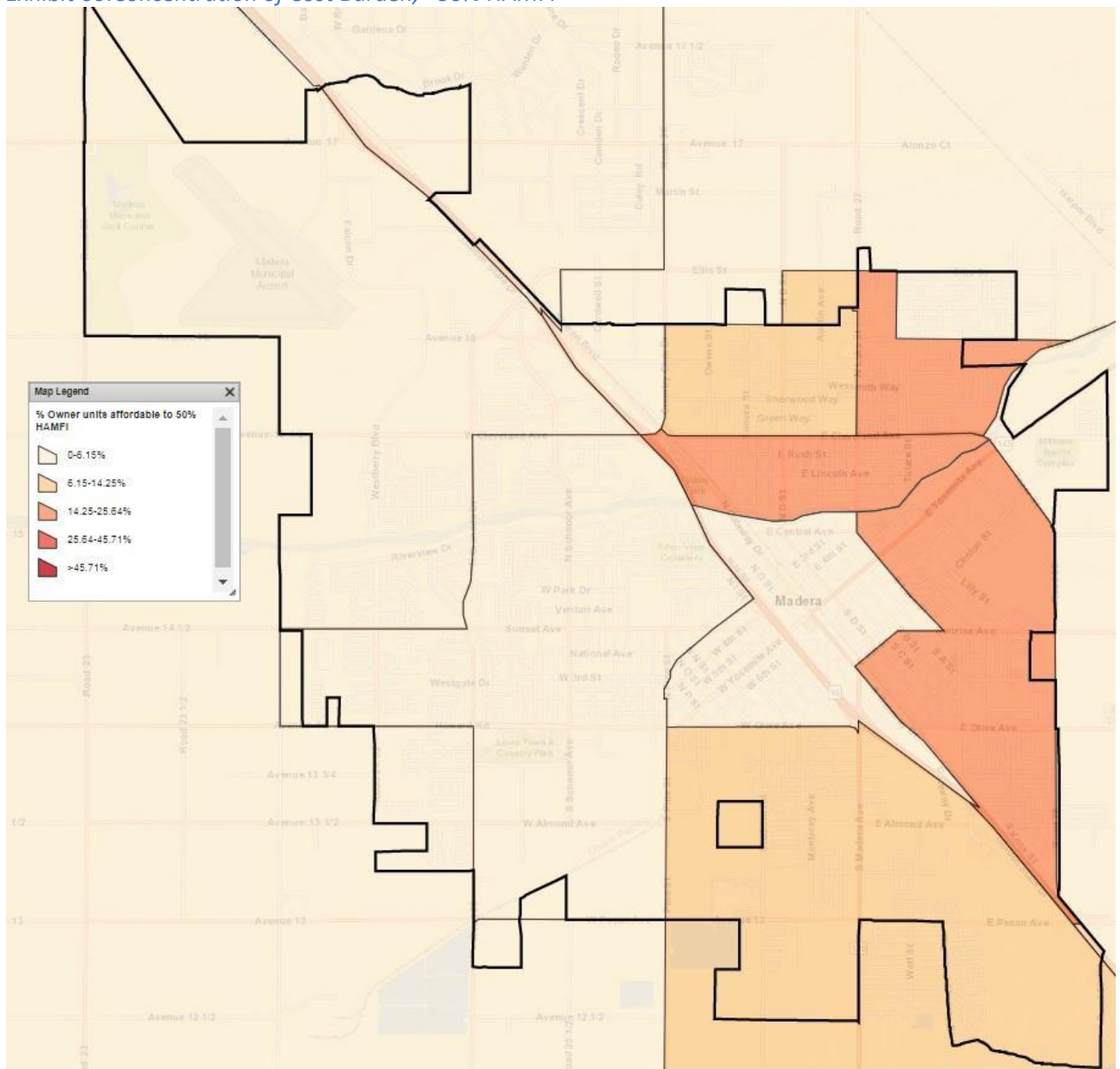
The areas shown above are located in or within a short distance of the central core of Downtown Madera. More recently, people have noticed the importance of a strong central core and researchers have reported on the recent return to Main Streets and downtowns. This shift in attitude may help these areas as investments and resources may soon enter these neighborhoods. This may be in the form of infill or new facilities and infrastructure; new service providers locating in the central area; and, in general, economic and community development in the core of the City.

Exhibit 59: Concentration of Cost Burden, <30% HAMFI



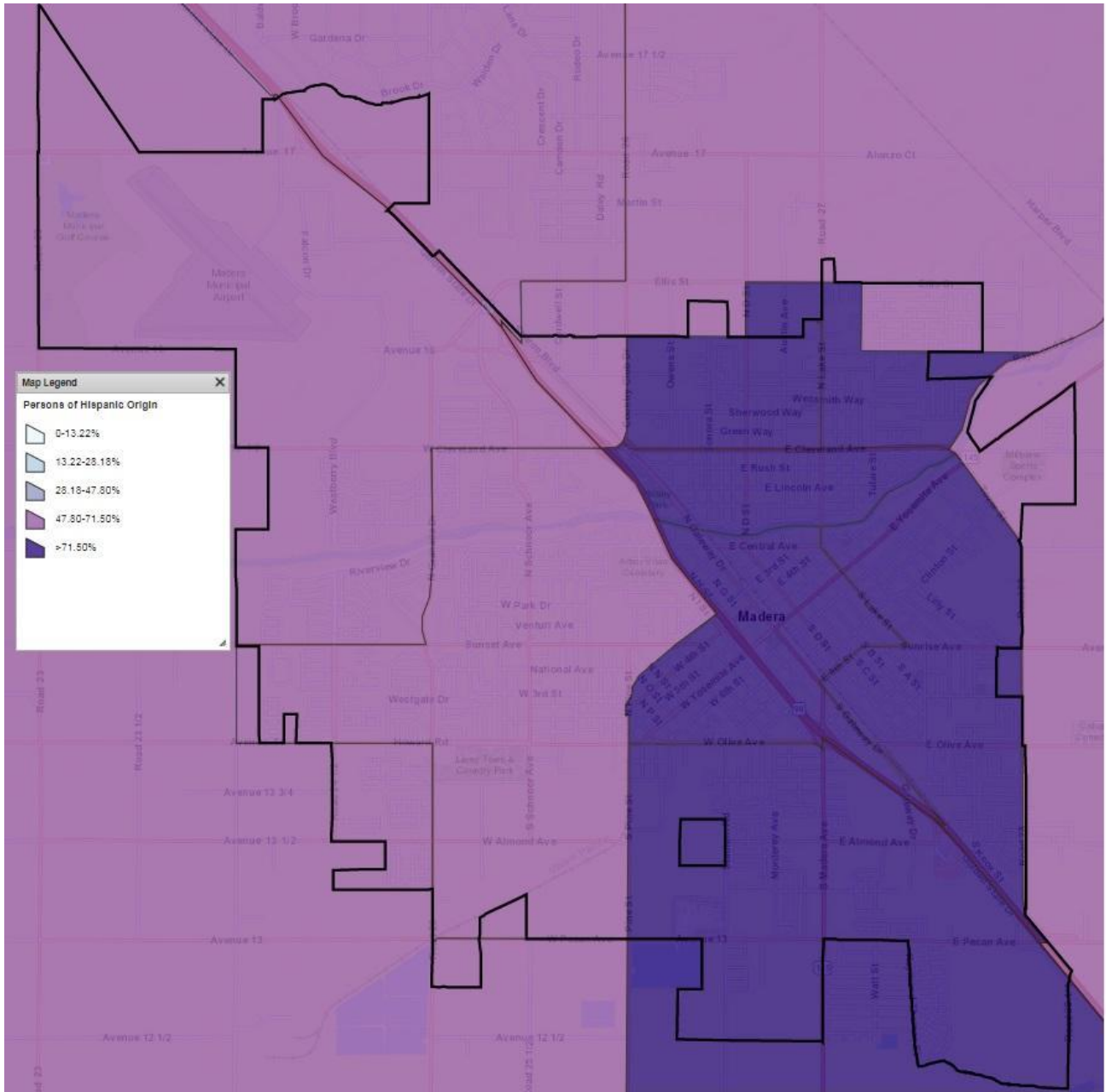
SOURCE: CPD Maps

Exhibit 60: Concentration of Cost Burden, <50% HAMFI



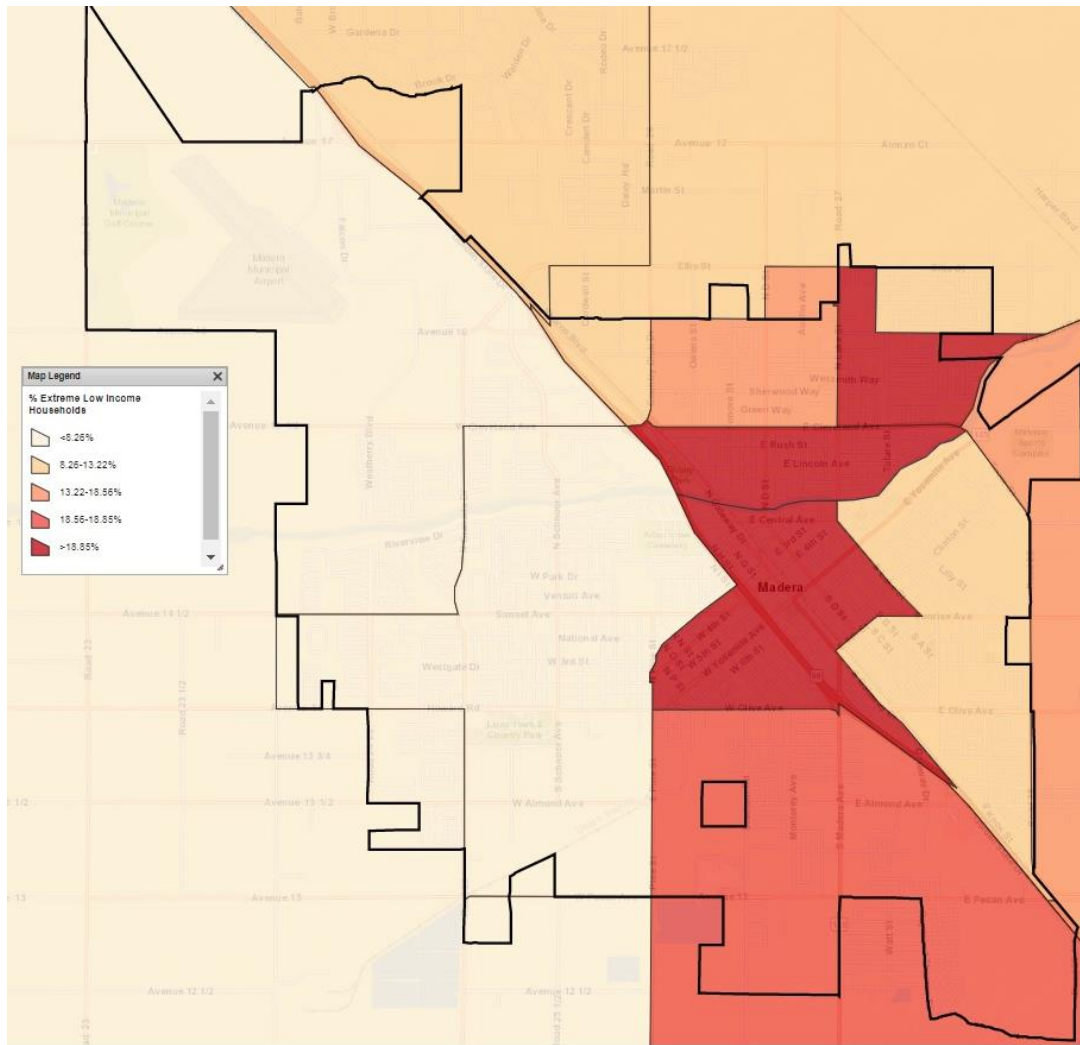
SOURCE: CPD Maps

Exhibit 61: Concentration of Race and Ethnic Minorities



SOURCE: CPD Maps

Exhibit 62: Concentration Low-income Households



SOURCE: CPD Maps

MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

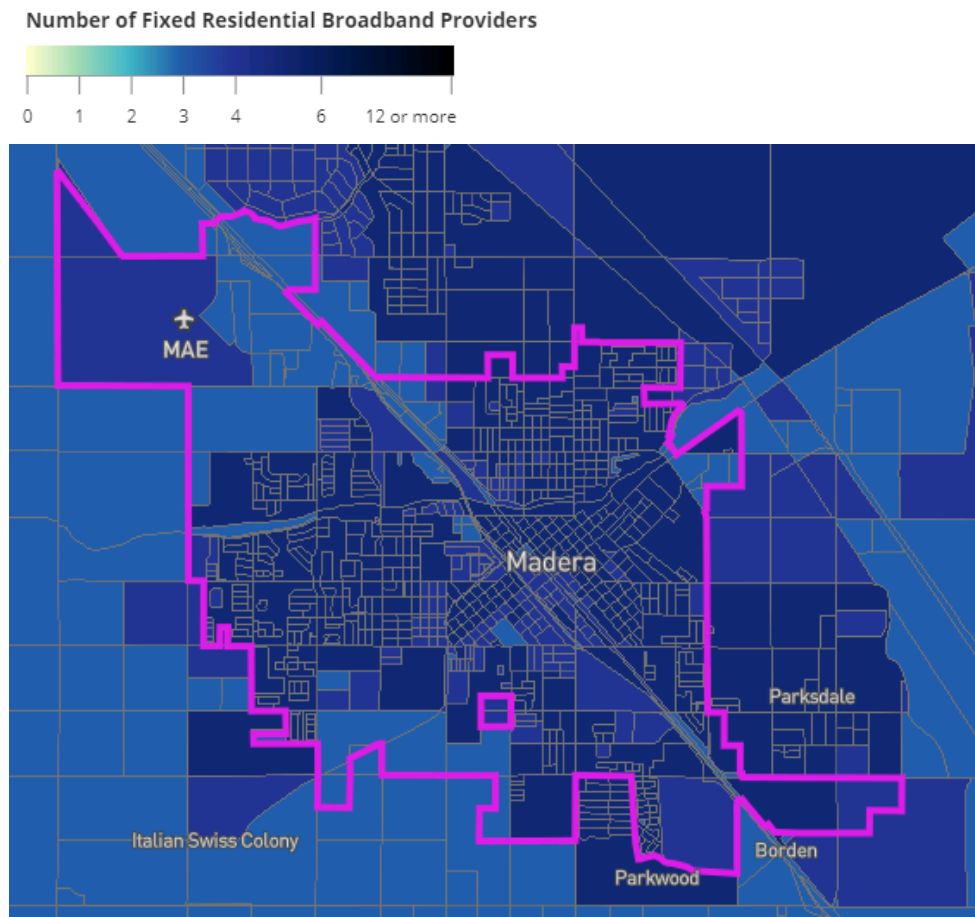
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

72.1% of Madera County’s geography has access to Broadband Internet, a lower percentage than the California average (94.1%). The average home download speed in Madera is 69 Mbps. Nearly 20,000 people in Madera County don’t have access to any wired internet. According to Broadband Now, small households with 1-2 individuals need download speeds of at least 25 Mbps. For larger households of four or more or individuals looking to work from home, speeds of at least 1000 Mbps are ideal.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The average household in Madera can get service from 4-5 Internet providers. This is actually a strong amount of choice contrasted with similar-sized cities. Competition between two or more providers in a City often results in better regional pricing. Downtown Madera tends to have slightly higher numbers of provider options.

Exhibit 63: Broadband Coverage in Madera



SOURCE: FCC Broadband

MA-65 Hazard Mitigation

The Madera County Planning Area is vulnerable to numerous hazards that are identified, profiled, and analyzed in this plan. Floods, earthquakes, drought, landslides, wildfires, and other severe weather events are among the hazards that can have a significant impact on the County.

Based on the results of the risk assessment, the participating jurisdictions (cities of Chowchilla and Madera, and the North Fork Rancheria of Mono Indians) and the Hazard Mitigation Planning Committee (HMPC) developed a mitigation strategy for reducing the County's risk and vulnerability to hazards. The resulting Mitigation Strategy for the Madera County Planning Area is comprised of Local Hazardous Mitigation Plan (LHMP) goals and objectives and a mitigation action plan which includes a series of mitigation action projects and implementation measures.

Based on the risk assessment, the HMPC identified goals and objectives for reducing the County's vulnerability to hazards. The goals and objectives of this multi-hazard mitigation plan are:

Goal 1: Minimize risk and vulnerability of Madera County to hazards and protect lives and prevent losses to property, public health and safety, economy, and the environment.

Goal 2: Increase community outreach, education, and awareness of risk and vulnerability to hazards and promote preparedness and engagement to reduce hazard related losses.

Goal 3: Improve communities' capabilities to prevent/mitigate hazard-related losses and to be prepared for, respond to, and recover from a disaster event.

Goal 4: Increase and maintain wildfire prevention and protection in Madera County. Reduce the wildfire risk and vulnerability in Madera County.

Goal 5: Improve community resiliency to drought conditions including establishing a sustainable water supply in Madera County.

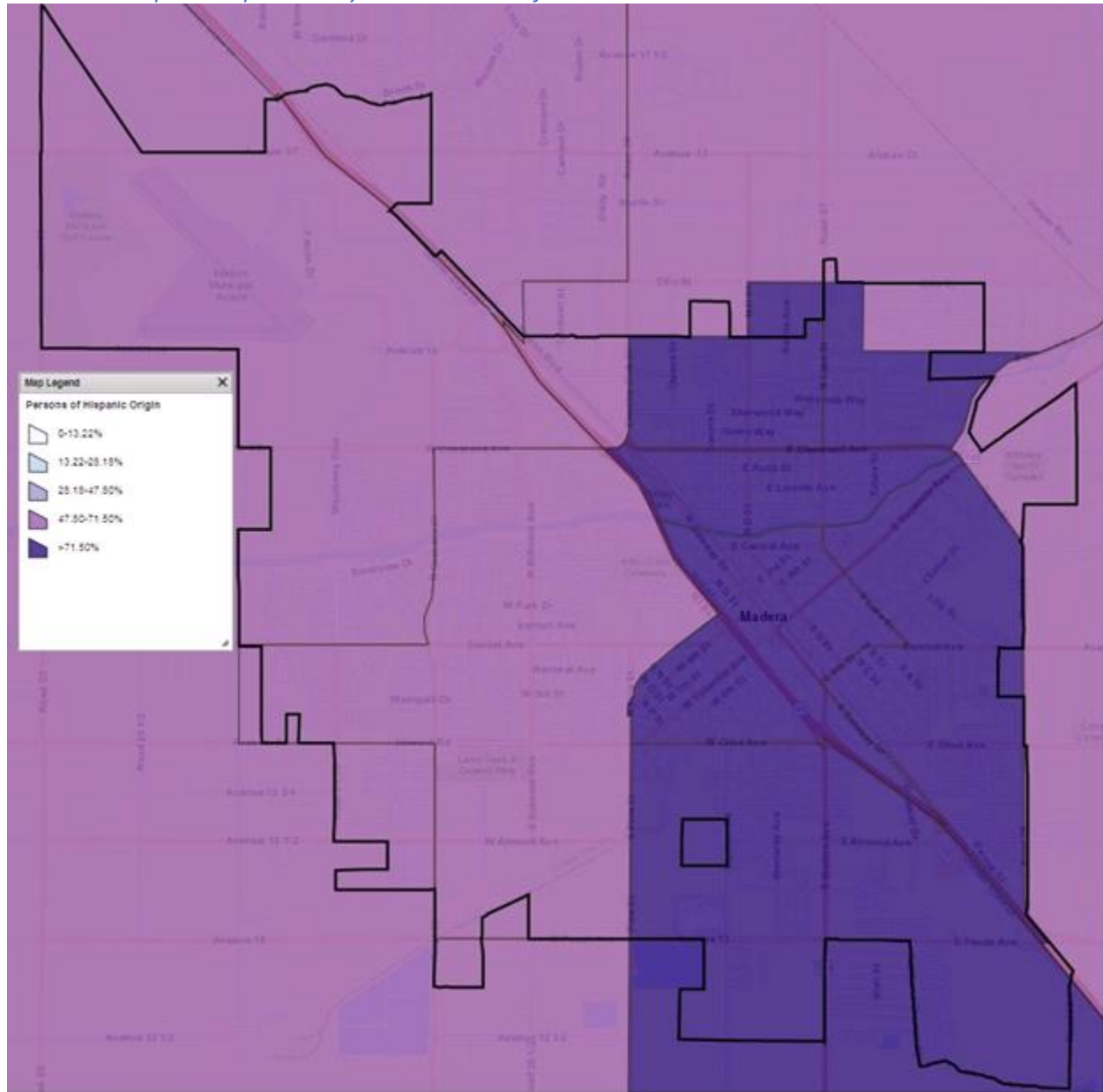
Goal 6: Improve community resiliency to flooding in Madera County.

Goal 7: Maintain FEMA eligibility for grant funding.

Appendices

Appendix 1 Racial and Ethnic Characteristics by Census Tract

Exhibit 64: Hispanic Population by Concentration of Tract



Sources: CPD Maps

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan for housing and community development that will guide the City of Madera's investment of Community Development Block Grant (CDBG) funding during the 2020-2024 planning period. The City of Madera's priority needs were identified through an extensive public input process. The City will use its available CDBG resources to fund activities that will achieve the goals identified in the plan and address the priority needs.

The Consolidated Plan embodies and reflects five overall goals, which relate to the major commitments and priorities of HUD. These goals serve as the basis for the actions the City will use to meet these needs. The goals are listed below in no particular order:

- Low- to moderate-income citizens will have access to safe, decent, and affordable housing
- Improve the quality and access to programs and facilities for health and safety, transportation, and recreation services
- Enhance the economic well-being of all citizens through education and training, employment opportunities, and business development
- Enhance the quality and use of the physical infrastructure of Madera
- Prevent and reduce homelessness

The City anticipates funding activities using a variety of sources, including CDBG, HOME, the General Fund, and grants received by the City. The City will work with local and regional nonprofits, as well as affordable housing developers, to implement many of the activities. The City will also undertake public improvements using internal staff and contractors.

SP-10 Geographic Priorities – 91.215 (a)(1)

Exhibit 65: Geographic Area

1	Area Name:	City of Madera City Limits
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	City of Madera, California City Limits
	Include specific housing and commercial characteristics of this target area.	City of Madera, California City Limits
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	City of Madera, California City Limits
	Identify the needs in this target area.	The City of Madera does not intend to target funds on a geographic basis, but rather on the basis of need over the planning period. In consultation with City staff, service providers, and community groups, no particular areas were identified as needing a high level of investment.
	What are the opportunities for improvement in this target area?	The City of Madera does not intend to target funds on a geographic basis, but rather on the basis of need over the planning period. In consultation with City staff, service providers, and community groups, no particular areas were identified as needing a high level of investment.
	Are there barriers to improvement in this target area?	The City of Madera does not intend to target funds on a geographic basis, but rather on the basis of need over the planning period. In consultation with City staff, service providers, and community groups, no particular areas were identified as needing a high level of investment.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Madera does not intend to target funds on a geographic basis, but rather on the basis of need over the planning period. In consultation with City staff, service providers, and community groups, no particular areas were identified as needing a high level of investment.

Certain types of projects, including affordable housing and accessibility improvements, were consistently ranked as a high priority. Given the difficulties that already exist in implementing these types of projects, it does not make sense to further limit them to a certain area within the City. Most of the services available in the City are open to all residents.

SP-25 Priority Needs - 91.215(a)(2)

Exhibit 66: Priority Needs Summary

1	Priority Need Name	Housing Needs
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Seniors Individuals with Disabilities Single Parents Low-Income Moderate-Income
	Geographic Areas Affected	City of Madera City Limits
	Associated Goals	Access to affordable Housing Improve access to services Enhance economic well-being Enhance quality of infrastructure Prevent and reduce homelessness
	Description	<p>Goal: Low- to moderate-income citizens will have access to safe, decent and affordable housing</p> <p>Increase the supply of rental units for those with extremely low-income and very low-income</p> <p>Increase the supply of housing (e.g. apartments and lower cost homes) for people on a fixed income or otherwise at-risk of being “priced out” of the area</p> <p>Increase public awareness and education of landlords on public housing programs to help reduce the stigma of public housing and to increase the available units available to public housing program recipients</p> <p>Support discussions around incentives for developers to build more affordable houses through potential new programs, such as empowerment or opportunity zones</p> <p>Support expansion of emergency and transitional housing capacity for individuals who are experiencing homelessness, mental health and/or substance use issue, and young people transitioning out of foster care</p> <p>Support affordable specialized housing for sub-populations, such as but not limited to, veterans, migrant workers, young people transitioning out of foster care</p>

		<p>Support programs that help homeowners and individuals with disabilities modify their homes or apartments for accessibility</p> <p>Expand the education and enforcement of safety and building codes</p> <p>Support the development of a Citywide rental inventory program with annual rental inspections to ensure units are safe and meet codes</p> <p>Support rental, mortgage, and utility assistance programs for those affected by COVID-related issues</p>
	Basis for Relative Priority	Focus Group Meetings, Community Survey, Stakeholder Interviews and the Housing Market Analysis identified this as a priority need
2	Priority Need Name	Community Services
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate Large</p> <p>Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Veterans</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Single Parents</p> <p>Victims of Domestic Abuse</p>
	Geographic Areas Affected	City of Madera City Limits
	Associated Goals	<p>Access to affordable Housing</p> <p>Improve access to services</p> <p>Enhance economic well-being</p> <p>Enhance quality of infrastructure</p> <p>Prevent and reduce homelessness</p>
	Description	<p>Goal: Improve the quality of and access to programs and facilities for health and safety, transportation, and recreation services</p> <p>Increase awareness about available services in the community</p>

		<p>Increase access to quality youth centers and programs in the community, such as but not limited to, sports fields, public tennis courts, swimming pools, and other programs</p> <p>Support the expansion of alternatives to traditional sports, such as esports, arts, and music</p> <p>Support the expansion of food distribution for home-bound seniors and other food distribution programs</p> <p>Support the expansion of the public transportation system</p>
	Basis for Relative Priority	Focus Group Meetings, Stakeholder interviews, Community Survey, and the Needs Assessment identified this as a priority need
3	Priority Need Name	Economic Development
	Priority Level	High
	Population	<p>Low</p> <p>Moderate</p> <p>Middle</p> <p>Families with Children</p> <p>Single Parents</p> <p>Small Business Owners</p>
	Geographic Areas Affected	City of Madera City Limits
	Associated Goals	<p>Enhance the economic well-being of all citizens through education and training, employment opportunities, and business development</p> <p>Enhance the quality and use of the physical infrastructure of Madera</p>
	Description	<p>Goal: Enhance the economic well-being of all citizens through education and training, employment opportunities, and business development</p> <p>Provide small business grants to businesses affected by COVID-19</p> <p>Support the development of job skills training for youth, workforce development, and job creation</p> <p>Support financial literacy programs, including homebuyer counseling</p>
	Basis for Relative Priority	Focus Group Meetings, Stakeholder Interviews, and the Community Survey identified this as a priority need
4	Priority Need Name	Public Improvements and Public Infrastructure
	Priority Level	High
	Population	<p>Low</p> <p>Moderate</p> <p>Individuals with Disabilities</p> <p>Families with children</p>
	Geographic Areas Affected	City of Madera City Limits

	Associated Goals	Public Infrastructure
	Description	Goal: Enhance the quality and use of the physical infrastructure of Madera Develop Safe Routes to schools by continuing to improve the public infrastructure through measures such as, but not limited to, building ADA compliant sidewalks and streetlights Support incentive programs for developers and investors for new development in the City
	Basis for Relative Priority	Focus Group Meetings, stakeholder interviews, and the community survey identified this as a priority need
5	Priority Need Name	Homeless Needs and Services
	Priority Level	High
	Population	Low Moderate Individuals living with disabilities Families with children Single Parents Unaccompanied youth Persons with mental illness Persons with substance use issues Victims of domestic abuse
	Geographic Areas Affected	City of Madera City Limits
	Associated Goals	Prevent and reduce homelessness Access to affordable Housing
	Description	Goal: Prevent and reduce homelessness Support programs that provide additional access to food, clothing, healthcare including behavioral health, showers, toilets, childcare support/day care and job training Support programs and services that provide outreach to the homeless population about available services Support the expansion of beds for domestic violence shelters Provide vouchers and assistance for those transitioning from shelters to more permanent housing Support and enhance referral service programs
	Basis for Relative Priority	Community Needs Survey, focus groups, and stakeholder interviews identified this as a priority need

After broad community and stakeholder outreach, the City identified the following priority needs, all of which are high priority. Projects will only be considered for funding within the Consolidated Plan period if they address these high priority needs.

SP-30 Influence of Market Conditions – 91.215 (b)

Exhibit 67: Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Of the 15,807 housing units with three or more bedrooms, 50.1% percent are owner-occupied, though rental units outweigh owner units by over 1,000. Given the high rate of overcrowding among renters, this indicates a potential mismatch between the City’s housing inventory and the housing needed by renter households who want to locate units that meet the occupancy standards established under the Tenant Based Rental Assistance program.
TBRA for Non-Homeless Special Needs	Madera’s advisory committee on issues related to the disabled community (the “Madera ADA Advisory Council”) has indicated that there are too few residential units available to accommodate the physically disabled. The Committee has indicated that expanding use of universal design features in housing construction will help facilitate the housing needs of the disabled.
New Unit Production	According to the State of California Department of Finance Population and Housing Estimates, there was an increase in housing units from 2014 to 2019. More specifically, single detached housing units increased in number by 17%, from 12,413 to 14,558. In other words, the market has increased the supply of housing (particularly the supply of multifamily housing). The City will continue to provide incentives to developers and property owners for the construction of affordable housing including density bonuses for units for lower-income, senior and large-family households.
Rehabilitation	For owner-occupied households, 32% have substandard housing conditions. However, for renter-occupied units, the comparable figure is almost 70 percent (65.6%). Since It is sometimes difficult to persuade rental property owners to accept the affordability restrictions required by CDBG loans and other financing sources, this makes rehabilitation of rental housing more difficult. In addition, Madera faces the problem of over-crowded, substandard housing occupied by agricultural workers, some of whom are undocumented. These circumstances present serious health and safety problems and substandard housing conditions, such as electrical hazards and inadequate toilet, shower, heating, and kitchen facilities.
Acquisition, including preservation	The low availability of multifamily rental housing to acquire is a primary factor in Madera. Construction costs for rehabilitation and the availability of private and/or tax credit financing is also a factor.

Exhibit 68: Housing Needs Assessment Demographics

Demographics	Base Year: 2010	Most Recent Year: 2019	% Change
Population	59,006	64,058	8.5%
Households	15,857	17,606	11.03%
Median Income	40,889	44,854	9.6%

Data Source: American Community Survey, 2013-2017 Five-Year Estimates

Housing Needs Assessment Demographics

Summary of Housing Needs shows the change in population, households, and median household income in Madera from 2010 to 2019. From 2010 to 2019, the population increased by 8.5 percent, from 59,006 to 64,058. Over the same time period, the number of households increased by 11 percent from 15,857 households in 2010 to 17,606 households in 2019. From 2010 to 2019, the median household income in the City decreased slightly from \$40,889 to \$40,731, a 0.3 percent decrease.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City anticipates continuing to receive CDBG funding throughout the Consolidated Plan period. The City also expects to apply for and receive HOME grants from the California Department of Housing and Community Development.

Exhibit 69: Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	911,725	0	892,893	1,804,618	3,646,900	The City is a CDBG entitlement jurisdiction.
HOME	Public - Federal	Housing Other	224,014	299,944	0	523,959	0	DAP and OOR funding through HCD

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
RLF	Public - Federal	Other	72,504	0	0	72,504	0	The City is a CDBG entitlement jurisdiction. Note: This is an estimate of the Revolving Loan Fund (RLF) earnings for 2020/2021. It is not an amount we program for 2020/2021. It is not a prior year CDBG resource. These funds contribute to the amount of funding on hand to use before CDBG funds are drawn. We have no way of knowing what the RLF will earn.
PLHA	Public-State	Housing	422,319	0	0	422,319	0	A state grant to local governments for housing-related projects and programs that assist in addressing the unmet housing needs of local communities.
AHSC	Public-State	Housing	11,074,460	0	0	11,074,460		This is a competitive grant. 48-unit community of affordable housing options for veterans, seniors, and families. Also, for designated sidewalk improvements in City.

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

The CDBG program does not have a matching requirement. However, in evaluating the proposals for CDBG funding each year, the City uses the availability of matching funds as a factor in determining recommended allocations.

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

As of the writing of this Consolidated Plan, no publicly owned land or property within the City has been identified that would be used to address identified needs. However, the City could use some CDBG funding to acquire such land over the course of the planning period. Furthermore, the City may consider the use of surplus land for the development of affordable housing units.

Discussion

The City attempts to maximize the use of all of its available funding sources by encouraging projects that access private financing (grants, loans, and donations) or other Federal or State funding resources, including tax credits. The City actively pursues available grants for housing and community development programs.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Exhibit 70: Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Madera Grants Administration Department	Government	Public services	Other

Assess of Strengths and Gaps in the Institutional Delivery System

The role of the City of Madera Grants Administration Department is to serve as the Lead Agency by providing oversight of the implementation, contracting, and monitoring of the CDBG program. The City of Madera Grants Administration Department also provides Fair Housing administration.

The working relationship between the City and the organizations described elsewhere in the Consolidated Plan are strong. The size of the City provides the opportunity for direct and fast communication between its partners. As a result of these factors, gaps in program services or program delivery are typically not a result of poor institutional structure or lack of intergovernmental cooperation, but rather due to shortcomings in available resources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Exhibit 71: Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
	X		

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Madera participates in the Fresno Madera Continuum of Care (FMCoC). The Fresno and Madera Continuum of Care is a consortium of community organizations, private and public, not-for-profit and for-profit entities committed to ending homelessness in Fresno and Madera. The FMCoC’s strategy revolves around the belief that the most effective solution to homelessness is to address immediate crisis basic needs before homelessness occurs, rapidly re-house the homeless through affordable local housing, and ensuring necessary supports are in place to promote sustainability and stability.

The Fresno and Madera Continuum of Care is overseen by a Governing Board, which coordinates and facilitates the planning process and oversees the distribution of funding. The Governing Board is comprised of both elected and appointed members representing the range of organizations and groups

needed to end homelessness, including homeless service providers, consumers and advocates, City, County and state agencies, and business and foundation leaders.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Included within this Continuum of Care are schools, faith organizations, local businesses and employers, civic organizations, and concerned individuals, as well as public and private providers and service- funders that help address the needs of people who are homeless. Shelter providers, mental health organizations, substance abuse treatment programs, domestic violence counseling centers, employment assistance groups, housing developers, and state and City government offices all play key roles in the organization. Through outreach and consultation, the following general housing needs were identified for the homeless and formerly homeless:

- Additional capacity of temporary shelters.
- Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues.
- Housing for homeless young people and young people transitioning out of foster care.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Madera hopes to address these needs by first identifying appropriate programs and services to provide in the City, then providing local services, facilities, and programs over time to assist target-income residents. The City will work closely with its nonprofit partners to determine whether there are any funding resources or collaborative relationships (e.g. shared space) that would facilitate greater local service provision.

SP-45 Goals Summary – 91.215(a)(4)

Exhibit 72: Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Access to affordable Housing	2020	2024	Affordable Housing	City of Madera City Limits	Housing Needs	\$215,000	Health and safety improvements to a minimum of 20 homes within the City of Madera
2	Improve access to community services	2020	2024	Community Services	City of Madera City Limits	Community Services	\$96,759	School mentorship program to a minimum of 20 low mod- income students. 270 served for low mod-income families receiving mandated Family Court services, and Senior food distribution and services for 550 seniors annually.
3	Enhance economic well-being	2020	2024	Economic Development	City of Madera City Limits	Community Services Economic Development	\$10,000	Assistance to 10 low mod-income families to create or expand a business, job skills development, job placement.
4	Enhance quality of infrastructure	2020	2024	Infrastructure	City of Madera City Limits	Public Improvements and Public Infrastructure	\$377,621	Rehabilitation of local park servicing 43,500 duplicated users. 1,500 duplicated persons with disabilities and seniors.

								Sidewalk creation near Middle School serving approximately 9,500 residents annually. ADA compliance.
5	Prevent and reduce homelessness	2020	2024	Homelessness	City of Madera City Limits	Homeless needs and services	\$30,000	Shelter 100 men, women and children nightly. Serve 200 meals daily.
6	Administration	2020	2024		City of Madera City Limits	Needs Addressed Housing Needs Community Services Economic Development Public Improvements and Public Infrastructure Homeless Needs and Services	\$182,345	Successfully manage Local Administration and CAPMC Administration to help meet community needs

Exhibit 73: Goal Descriptions

1	Goal Name	Access to affordable Housing
	Goal Description	<ol style="list-style-type: none"> 1. Increased supply of affordable housing. 1. Rentals for those with extremely low-income and very low-income. This would also include rental assistance programs. 2. Increased supply of housing (e.g., apartments and lower-cost homes) for people on a fixed income or otherwise at-risk of being “priced out” of the area – specifically, low-income seniors, people living with disabilities, and others on a fixed income. 3. Increased supply of apartments suitable for people living with disabilities. 4. Additional specialized housing (e.g., seasonal or congregate-style units) for agricultural workers. 5. Additional, centralized sources of housing information for low income residents – especially in select areas in Madera. 6. Additional resources to improve the quality of existing apartments and houses such as energy efficient improvements. 7. Additional shelters and support services for abused, abandoned, or neglected children; this would also include greater access to information about existing services. 8. Urgent resources for individuals and families impacted by the COVID-19 pandemic including information and support services (e.g., food, clothing, sanitation, and job support services) for those at-risk of becoming homeless, easily accessible information regarding foreclosure and eviction laws and rights, increased supply of temporary shelters (as noted above). <p>Funding will come from CDBG.</p>
2	Goal Name	Improve access to services
	Goal Description	<ol style="list-style-type: none"> 1. Expanded job training and employment opportunity programs. Program to assist with job-skills development and job placement. This may increase in priority as the current COVID-19 pandemic continues to impact communities and the related economic need. 2. Additional services to address community health needs, e.g., mental health, substance misuse / abuse; intimate partner violence; services for abused, abandoned, or neglected children; and people living with HIV/AIDS. 3. Expanded Meals-on-Wheels for home-bound seniors. <p>Funding will come from CDBG.</p>
3	Goal Name	Enhance economic well-being

	Goal Description	<ol style="list-style-type: none"> 1. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks. 2. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility. 3. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities. <p>Funding will come from CDBG.</p>
4	Goal Name	Enhance quality of infrastructure
	Goal Description	<ol style="list-style-type: none"> 1. Additional health and wellness activities for youth such as Teen Activity programs, new / renovated Teen Centers, and other community-led activities. 2. Increased downtown revitalization. 3. Increased / improved services for people experiencing homelessness including but not limited to food, clothing, healthcare including behavioral healthcare, showers, toilets, and child support/day care. 4. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks. 5. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility. 6. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities. <p>Funding will come from CDBG.</p>

5	Goal Name	Prevent and reduce homelessness
	Goal Description	<ol style="list-style-type: none"> 1. Additional capacity of temporary shelters. 2. Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues. 3. Housing for homeless young people and young people transitioning out of foster care. <p>Funding will come from CDBG</p>

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of Madera (HACM) Section 504 Voluntary Compliance Agreement does not require an increase in the number of accessible units.

Activities to Increase Resident Involvements

HACM encourages residents to participate by holding resident meetings and question and answer workshops. HACM sends out informational flyers in both English and Spanish to inform residents of any updates and encourage feedback and comments regarding any changes.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

HACM is not identified as “troubled.”

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The provision of affordable housing can be constrained by a number of factors, including public policies on housing and residential investment. Potential barriers to affordable housing include:

- *Land use controls.* Zoning designations affect the availability of land for multifamily development.
- *Residential development standards.* Parking regulations, height limits, and open space requirements may constrain the density of a housing development but are essential for ensuring Madera remains a safe and attractive community.
- *Off-site Improvements.* Off-site improvements can be a major cost of development, but are essential to orderly development, the provision of services, and the health and safety of residents.
- *Permit and approval process.* In addition to the cost of fees on new projects, the amount of time required to process them varies by project, and the developer generally must pay holding costs, such as property taxes, during this time.

In addition, while the economy is slowly recovering, it continues to be the largest barrier in the way of the City's efforts to promote affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City is committed to removing or reducing barriers to affordable housing whenever possible. The City's Housing Element contains a variety of actions to address these barriers, including:

- Providing incentives for the development of affordable housing, such as density bonus, priority processing, expedited review, and modification of development requirements, such as parking standards for special needs housing.
- Providing fee waivers and adjustments for infill projects.
- Supporting funding applications and pursuing grant funding for affordable housing.

Barriers to Affordable Housing Continued

- *Construction costs.* Construction costs can be a major barrier, especially when prevailing wage law is triggered.
- *Availability of financing.* Securing financing for affordable housing is more difficult than market rate housing.

SP-60 Homelessness Strategy – 91.215(d)

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

One of the City's goals relates to expanding homeless housing and services. To that end, the City expects to work with nonprofits that provide counseling and outreach to homeless persons or those at risk of homelessness. The City will continue to participate in the Fresno Madera Continuum of Care and the Madera County Homeless Coalition to coordinate regionally on homeless issues.

Addressing the emergency and transitional housing needs of homeless persons

The City will address emergency shelter and transitional housing needs of the homeless population by:

1. Continuing to support the FMCoC's efforts to implement its 10-Year Plan to End Homelessness and local agencies that provide emergency and transitional housing.
2. Continuing to support the Community Action Partnership of Madera County's (CAPMC) Shunammite Place women's permanent supportive housing program.
3. Continuing to support the CAPMC's leadership of the Madera County Homeless Coalition.

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

The City's strategic plan goals contribute to helping homeless persons make the transition to permanent housing and independent living by supporting facilities operated by agencies that serve these populations and by expanding affordable housing options to these populations. Specifically, the City will:

1. Continue to incorporate and support the programs provided by Madera County Behavioral Health Department.
2. Work with and support CAPMC.
3. Work with and support the homeless providers of Madera County Office of Education and Madera Unified School District.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City will help low-income individuals and families avoid becoming homeless by expanding affordable housing opportunities in the City. The City will also consider providing funding for service providers that serve these populations and assist residents in becoming self-sufficient. The City will continue to encourage participation in the Madera County Homeless Coalition and collaborate with:

- the Central California Women’s Facility
- the Madera County Sherriff’s Department
- the City of Madera Police Department
- the Madera County Department of Social Services
- the Madera County Workforce Investment Corporation
- the Madera Rescue Mission
- the Housing Authority of the City of Madera
- First 5 Madera
- Madera Unified School District
- Madera County Office of Education
- Madera County Behavioral Health
- Madera County Department of Social Services
- Madera Community Hospital
- Camarena Health Centers

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

This section outlines programs the City will pursue over the next five years to evaluate and reduce lead-based paint hazards. According to the Needs Assessment almost half of all renter-occupied units were built before 1980. Since older units are more at-risk of lead-based paint, programs that help renter-occupied housing are critical.

The City will continue to enforce building, electrical, mechanical and fire codes to assure safe housing. The City shall continue to explore new sources of revenue to make its code enforcement programs self-sufficient, and work toward reinitiating the Neighborhood Improvement Program and developing new programs. However, with the loss of Redevelopment funds, it depends on the State to administer funding for the Neighborhood Improvement Program. Information programs will be developed, and technical assistance will be provided to educate families to identify lead-based paint and to reduce the incidence of accidental ingestion of leaded paint by infants and children.

In addition, the City will continue to seek and use available funds for weatherization and energy conservation work in homes and provide for inspection and reduction of lead-based paint hazards as priority in housing rehabilitation programs.

Finally, the City will continue to incorporate energy measures and lead-based paint removal into Housing Rehabilitation work, especially insulation and weather stripping.

How are the actions listed above related to the extent of lead poisoning and hazards?

Through inspections and programs to help fund building upgrades, the hazards of lead poisoning should be reduced.

How are the actions listed above integrated into housing policies and procedures?

These actions are part of code enforcement, and are included in weatherization and energy conservation programs, as well as in the Housing Rehabilitation program.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

There are two aspects to the City’s anti-poverty strategy: Economic Development and direct services.

Economic development activities: to reduce the number of poverty level families through the creation and retention of new jobs tied to a Small Business Revolving Loan Program funded by CDBG and administered by the Madera County Economic Development Commission in partnership with the Madera County Workforce Investment Corporation. The loans are used by businesses within the City of Madera to increase job opportunities to low and moderate-income persons. As the loans are recaptured, they are lent out to other businesses to create or retain jobs for targeted citizens.

The programs and policies for producing and preserving affordable housing set forth in the housing component of the Consolidated Plan will be coordinated with these new wage earners so that they can take advantage of new housing opportunities. To the extent that the Revolving Loan Program is used to create new jobs, the number of people benefiting from this effort will be reported, including an estimate of the number of poverty level families assisted.

In addition to the economic development-based approach identified above, the City will pursue the following **anti-poverty strategies**:

- Provide support services to low-income households to achieve self-sufficiency: childcare, youth services, and elderly services.
- Provide targeted youth services to teach job training and life skills.
- Reduce concentration of poverty through geographic dispersion of affordable housing. The City will encourage affordable housing developments that locate outside of existing low-income neighborhoods. This geographic dispersion allows for increased opportunities for low-income households.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Dispersion of affordable housing can indirectly reduce poverty by expanding opportunities for better schools and access to job centers.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Madera Grants Administration Department has the monitoring responsibilities for the CDBG Programs. The Department is assisted in its monitoring efforts by local agencies and governments that contract for many of the funded goods and services. Prior to issuing payment for any good or service funded under the CDBG program, the City verifies that the good or service has been provided and that the various program requirements have been met. The City assumes total responsibility for Federal requirements including environmental reviews, labor standards, bidding, prevailing wage, Section 3, and contract requirements. In addition, City staff directly monitors sub recipients on an annual basis to assure compliance with Federal regulations. The City encourages minority businesses and women-owned businesses to submit proposals for CDBG-funded projects.

Expected Resources

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

Introduction

The City anticipates continuing to receive CDBG funding throughout the Consolidated Plan period. The City also expects to apply for and receive HOME grants from the California Department of Housing and Community Development.

Exhibit 74: 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	911,725	0	892,893	1,804,618	3,646,900	The City is a CDBG entitlement jurisdiction.
HOME	Public - Federal	Housing Other	224,014	299,944	0	523,959	0	DAP and OOR funding through HCD

Program	Source	Uses of Funds	Expected Amount Available Year 1				Expected	Narrative Description
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	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
RLF	Public - Federal	Other	72,504	0	0	72,504	0	The City is a CDBG entitlement jurisdiction. Note: This is an estimate of the Revolving Loan Fund (RLF) earnings for 2020/2021. It is not an amount we program for 2020/2021. It is not a prior year CDBG resource. These funds contribute to the amount of funding on hand to use before CDBG funds are drawn. We have no way of knowing what the RLF will earn.
PLHA	Public - State	Housing	422,319	0	0	422,319	0	A state grant to local governments for housing-related projects and programs that assist in addressing the unmet housing needs of local communities.
AHSC	Public- State	Housing	11,074,460	0	0	11,074,460	0	This is a competitive grant. 48-unit community of affordable housing options for veterans, seniors, and families. Also, for designated sidewalk improvements in City.

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

The CDBG program does not have a matching requirement. However, in evaluating the proposals for CDBG funding each year, the City uses the availability of matching funds as a factor in determining recommended allocations.

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

No publicly owned land or property within the City has been identified that would be used to address identified needs. However, the City could use some CDBG funding to acquire such land over the course of the planning period. Furthermore, the City may consider the use of surplus land for the development of affordable housing units.

Discussion

The City attempts to maximize the use of all its available funding sources by encouraging projects that access private financing (grants, loans, and donations) or other Federal or State funding resources, including tax credits. The City actively pursues available grants for housing and community development programs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Exhibit 75: Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Access to affordable Housing	2020	2024	Affordable Housing	City of Madera City Limits	Housing Needs	\$215,000	Health and safety improvements to a minimum of 20 homes within the City of Madera
2	Improve access to community services	2020	2024	Community Services	City of Madera City Limits	Community Services	\$96,759	School mentorship program to a minimum of 20 low mod- income students. 270 served for low mod-income families receiving mandated Family Court services, and Senior food distribution and services for 550 seniors annually.
3	Enhance economic well-being	2020	2024	Economic Development	City of Madera City Limits	Community Services Economic Development	\$10,000	Assistance to 10 low mod-income families to create or expand a business, job skills development, job placement.
4	Enhance quality of infrastructure	2020	2024	Infrastructure	City of Madera City Limits	Public Improvements and Public Infrastructure	\$377,621	Rehabilitation of local park servicing 43,500 duplicated users. 1,500 duplicated

								persons with disabilities and seniors. Sidewalk creation near Middle School serving approximately 9,500 residents annually. ADA compliance.
5	Prevent and reduce homelessness	2020	2024	Homelessness	City of Madera City Limits	Homeless needs and services	\$30,000	Shelter 100 men, women and children nightly. Serve 200 meals daily.
6	Administration	2020	2024		City of Madera City Limits	Needs Addressed Housing Needs Community Services Economic Development Public Improvements and Public Infrastructure Homeless Needs and Services	\$182,345	Successfully manage Local Administration and CAPMC Administration to help meet community needs

Exhibit 76: Goal Descriptions

1	Goal Name	Access to affordable Housing
	Goal Description	<p>1. Increased supply of affordable housing. Rentals for those with extremely low-income and very low-income. This would also include rental assistance programs. Increased supply of housing (e.g., apartments and lower-cost homes) for people on a fixed income or otherwise at-risk of being “priced out” of the area – specifically, low-income seniors, people living with disabilities, and others on a fixed income.</p> <p>2. Additional resources for people experiencing homelessness. Additional capacity of temporary shelters. Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues. Housing for homeless young people and young people transitioning out of foster care.</p> <p>3. Increased supply of apartments suitable for people living with disabilities.</p> <p>4. Additional specialized housing (e.g., seasonal or congregate-style units) for agricultural workers.</p> <p>5. Additional, centralized sources of housing information for low income residents – especially in select areas in Madera.</p> <p>6. Additional resources to improve the quality of existing apartments and houses such as energy efficient improvements.</p> <p>7. Additional shelters and support services for abused, abandoned, or neglected children; this would also include greater access to information about existing services.</p> <p>8. Urgent resources for individuals and families impacted by the COVID-19 pandemic including information and support services (e.g., food, clothing, sanitation, and job support services) for those at-risk of becoming homeless, easily accessible information regarding foreclosure and eviction laws and rights, increased supply of temporary shelters (as noted above).</p> <p>Funding will come from CDBG.</p>
2	Goal Name	Improve access to services
	Goal Description	<p>1. Expanded job training and employment opportunity programs. Program to assist with job-skills development and job placement. This may increase in priority as the current COVID-19 pandemic continues to impact communities and the related economic need.</p> <p>2. Additional services to address community health needs, e.g., mental health, substance misuse / abuse; intimate partner violence; services for abused, abandoned, or neglected children; and people living with HIV/AIDS.</p> <p>3. Expanded Meals-on-Wheels for home-bound seniors.</p> <p>Funding will come from CDBG.</p>
3	Goal Name	Enhance economic well-being

	Goal Description	<ol style="list-style-type: none"> 1. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks. 2. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility. 3. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities. <p>Funding will come from CDBG.</p>
4	Goal Name	Enhance quality of infrastructure
	Goal Description	<ol style="list-style-type: none"> 1. Additional health and wellness activities for youth such as Teen Activity programs, new / renovated Teen Centers, and other community-led activities. 2. Increased downtown revitalization. 3. Increased / improved services for people experiencing homelessness including but not limited to food, clothing, healthcare including behavioral healthcare, showers, toilets, and child support/day care. 4. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks. 5. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility. 6. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities. <p>Funding will come from CDBG.</p>
5	Goal Name	Prevent and reduce homelessness
	Goal Description	<p>Additional capacity of temporary shelters. Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues. Housing for homeless young people and young people transitioning out of foster care.</p> <p>Funding will come from CDBG</p>
5	Goal Name	Administration

Goal Description	Administer funds in accordance with program requirements. Funding will come from CDBG
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Projects

AP-35 Projects – 91.220(d)

Introduction

The activities to be undertaken during 2020-21 with CDBG funds are summarized below. This does not include programs funded by HOME and CalHOME funds or other sources. All activities identified are expected to be completed no later than June 30, 2021.

Exhibit 77: Projects

#	Project Name
1	Local Administration
2	CAPMC Administration
3	City of Madera Parks & Community Services Senior Nutrition and Recreation Program
4	Madera Rescue Mission
5	Big Brothers Big Sisters of Central California High School Bigs Program
6	Doors of Hope Parenting Center Building Better Parents
7	Pequenos Empresarios
8	Madera Coalition for Community Justice
9	Habitat for Humanity Greater Fresno Area Home Rehabilitation Program
10	City of Madera Parks & Community Services McNally Park Rehabilitation Project
11	City of Madera Engineering Department Sidewalks, Ramps, Drive Approach Improvements, Various Census Tract Locations
12	City of Madera Engineering Department Lilly St. & Vineyard Ave. Sidewalk Improvements Near Martin Luther King Middle School
13	City of Madera Engineering Department Installation of Flashing Stop Signs, Lake & Adell
14	City of Madera Engineering Department ADA Compliant Front Counter at Former RDA Building

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

While there are several constraints to meeting the needs of low-income residents, the primary obstacle is that there is a lack of funding to fully address all needs. The economic challenges facing the nation have forced many nonprofits to cut services at a time when governmental entities and others are least able to provide them.

AP-38 Project Summary

Exhibit 78: Project Summary Information

Project Name	Local Administration	
Target Area	City of Madera City Limits	
Goals Supported	Administration	
Needs Addressed	Housing Needs Community Services Economic Development Public Improvements and Public Infrastructure Homeless Needs and Services	
Funding	CDBG: \$162,345	
Description	This activity funds labor and overhead costs associated with carrying out the oversight of the City's CDBG Program.	
Target Date	6/30/2021	
Estimate the number and type of families that will benefit from the proposed activities	From all Public Service and Capital Project/Public Improvements, approximately 20,000 families will benefit from the proposed activities.	
Location Description	Administration: 205 W. 4th Street, Madera, CA 93637. (City of Madera City Limits)	
Planned Activities	Planned activities consist of CDBG Administration.	
2	Project Name	CAPMC Administration
	Target Area	City of Madera City Limits
	Goals Supported	Administration
	Needs Addressed	Homeless Needs and Services

	Housing Needs Community Services
Funding	CDBG: \$20,000
Description	Support Community Action Partnership of Madera County participation in the FMCoC.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Approximately 310 homeless individuals will benefit from the Annual Point-In-Time count.
Location Description	1225 Gill Ave, Madera, CA 93637
Planned Activities	Coordinate the Annual Point-In-Time count, the Fresno/Madera Continuum of Care and the Madera Homeless Coalition.
3 Project Name	City of Madera Parks & Community Services Senior Nutrition and Recreation Program
Target Area	City of Madera City Limits
Goals Supported	Enhance quality of infrastructure
Needs Addressed	Community Services
Funding	CDBG: \$37,609
Description	Support staffing, supplies, and associated programming costs for suite of senior activities which are in Madera's disadvantaged neighborhoods, at the Frank Bergon Senior Center and the Pan American Community Center.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Approximately 550 seniors will benefit from the proposed activity.
Location Description	701 East 5th Street, Madera, CA 93638
Planned Activities	Senior Meal Program - this program provides a nutritious and balanced meal five days per week throughout the year, excluding holidays the Pan American Community Center and Frank Bergon Senior Center. Wellness and nutrition program offered throughout the week include Tai-Chi, aerobics, Yoga, walking, Zumba, balance and stretching. Also, throughout the week, nutritional healthy food education/classes are provided on a regular basis. Presentations on enhancing wellness, healthy living, managing depression and safety at home are given regularly. Discussions also include senior fraud/scams led by local law enforcement, technology related programs, arts and crafts, ceramic

		classes, social dances, karaoke and a wide variety of local excursions and regional trips.
4	Project Name	Madera Rescue Mission
	Target Area	City of Madera City Limits
	Goals Supported	Prevent and reduce homelessness
	Needs Addressed	Prevent and reduce homelessness
	Funding	CDBG: \$30,000
	Description	Provide shelter to homeless Madeirans, serve daily meals, provide counseling services, and assist with clothes washing services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Shelter approximately 100 men, women and children nightly. Serve approximately 200 meals daily.
	Location Description	1305 Clinton Street, Madera, CA 93637
5	Project Name	Big Brothers Big Sisters of Central California High School Bigs Program
	Target Area	City of Madera City Limits
	Goals Supported	Improve access to services
	Needs Addressed	Community Services Economic Development
	Funding	CDBG: \$10,000
	Description	Support High School Bigs STEM program to provide youth in the community an opportunity to reach their full potential.
	Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 youth will be partnered with 20 High School students. At this time, the number and type of families benefiting is unknown.	

	Location Description	2300 W. Industrial Ave. Madera, CA 93637
	Planned Activities	To pair at-risk youth with High School student mentors and increase the youths' self-awareness, community involvement and improve grades.
6	Project Name	Doors of Hope Parenting Center Building Better Parents
	Target Area	City of Madera City Limits
	Goals Supported	Improve access to services
	Needs Addressed	Community Services
	Funding	CDBG: \$15,300
	Description	Prenatal/child development education, parenting classes, anger management counseling.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 270 individuals, unmarried couples and married parents will benefit from the proposed activity.
	Location Description	500 E Almond Ave. Suite 5A, Madera, CA 93637
	Planned Activities	To provide parenting and anger management skills, pregnancy testing and to coordinate with Child Protective Services and Madera County Probation to provide certificates of completion for family reunification.
7	Project Name	Pequenos Empresarios
	Target Area	City of Madera City Limits
	Goals Supported	Improve access to services
	Needs Addressed	Community Services Economic Development
	Funding	CDBG: \$10,000

	Description	Childcare/development to help children improve personal development.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 youth from single parent, with unmarried parents or with both parents will benefit from the activity.
	Location Description	16905 Rd 26 Suite 103, Madera, CA 93638
	Planned Activities	To provide early childhood education and to reinforce etiquette, healthy food choices and knowledge of financial/money management, entrepreneur skills and environmental awareness.
8	Project Name	Madera Coalition for Community Justice
	Target Area	City of Madera City Limits
	Goals Supported	Improve access to services
	Needs Addressed	Community Services Economic Development
	Funding	CDBG: \$33,850
	Description	Provide direction and support to disenfranchised or at-risk Madera youth to pave a path for life success.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program proposes to serve 40 youth; however, siblings are counted individually. In some cases, the youth are from single-parents, couples and married parents or live with a relative. Therefore, an estimate of the number and type of families served is not available at this time. The program recruits throughout the year. This results in an increased number of participants; however, the increased number is unknown.
	Location Description	219 S D St, Madera, CA 93638
	Planned Activities	To assist students through childhood trauma and compounded obstacles to overcome to reach their educational and career goals and leadership skills.
9	Project Name	Habitat for Humanity Greater Fresno Area Home Rehabilitation Program
	Target Area	City of Madera City Limits
	Goals Supported	Access to affordable Housing
	Needs Addressed	Homeless Needs and Services Housing Needs Community Services
	Funding	CDBG: \$215,000

	Description	Provide critical home and accessibility improvements Madera homes.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 owner-occupants, single, unmarried or married couples will benefit from this activity.
	Location Description	4991 East McKinley Avenue, Suite 123, Fresno, CA 93727
	Planned Activities	To provide home repairs consisting of, yet not limited to, roof repair/replacement, HVAC systems, water heaters, electrical, plumbing and accessibility improvements.
10	Project Name	City of Madera Parks & Community Services McNally Park Rehabilitation Project
	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure
	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$196,221
	Description	Rehabilitation of McNally park.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 43,500 duplicated users would benefit from the proposed amenities on an annual basis. Approximately 1,500 duplicated persons with disabilities or seniors will be served.
	Location Description	825 S A St Madera CA
	Planned Activities	Replacement of park amenities, such as playground equipment, bike racks, benches, trash receptacles, drinking fountains, basketball rings and nets, and barbeques. All community members with disabilities would be provided increased access as the equipment being proposed for the park upgrade, particularly the playground equipment, will be designed and constructed to the most current Federal ADA standard.
11	Project Name	City of Madera Engineering Department Sidewalks, Ramps, Drive Approach Improvements, Various Census Tract Locations
	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure

	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$36,755
	Description	Improve paths of travel for students and all residents.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 families will benefit. The project is in a low-income area with a high minority population. The area currently has minimal pedestrian facilities on the local roads leading to the schools and commercial areas.
	Location Description	Tracts 5.02, 6.02, 6.03, 8 and 9
	Planned Activities	The project involves the maintenance of existing pedestrian facilities including sidewalk, access curb ramps and drive approaches. will begin to improve the condition of the existing sidewalks along direct routes to school while also providing ADA compliant corner ramps and adjust existing approaches as required. The project includes various locations in the City of Madera within CDBG eligible Census Tracts.
12	Project Name	City of Madera Engineering Department Lilly St. & Vineyard Ave. Sidewalk Improvements Near Martin Luther King Middle School
	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure
	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$97,065
	Description	Improve paths of travel for students and all residents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 9,500 residents in the surrounding area would benefit from construction of sidewalks and ADA facilities.
	Location Description	Tracts, 5.02, 6.02, 6.03, 8 and 9
	Planned Activities	To install approximately 1,440 liner feet of sidewalks adjacent to Martin Luther King Middle School.
13	Project Name	City of Madera Engineering Department Installation of Flashing Stop Signs, Lake & Adell

	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure
	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$22,580
	Description	Improve pedestrian facilities/safety.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1400 families will benefit. The project is in a low-income area with a high minority population. Approximately 5,653 residents in the surrounding area would benefit from the installation of flashing stop signs.
	Location Description	Lake Street and Adell Street
	Planned Activities	The project involves the installation of flashing stop signs at the intersection of Lake Street and Adell Street. The existing pedestrian facilities at this intersection are used daily by children walking to school. A determination has been made that additional measures need to be taken to provide a safer route through the intersection by installing higher visibility stop signs such as flashing stop signs.
14	Project Name	City of Madera Engineering Department ADA Compliant Front Counter at Former RDA Building
	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure
	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$25,000
	Description	ADA compliance. Improve pedestrian facilities/safety.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 families will benefit. The project is in a low-income area with a high minority population.

Location Description	428 E Yosemite Ave.
Planned Activities	Installation of ADA compliant front counter. The City Building, Planning and Engineering Departments are relocating to the former Redevelopment Agency building. A portion of the Engineering Department has already moved in accordance with COVID-19 measures. These departments provide services to the general public which result in many in-person visits to these departments. The existing front counter is not ADA compliant which can result in the inability to provide equal access to persons with disabilities.

AP-50 Geographic Distribution – 91.220(f)

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

The City is not proposing any geographic area targeting. Therefore, the Geographic Priority Areas table is not included. However, the City uses CDBG funds within eligible CDBG census tracts and has submitted a request for a technical assistance grant to identify and establish a geographic area of operation to qualify as a Community Based Development Organization (CBDO). This would allow the City to establish new programs and would likely result in the City proposing geographic targeting in subsequent consolidated plans and/or annual plans.

Exhibit 79: Geographic Distribution

Target Area	Percentage of Funds

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Rationale for the priorities for allocating investments geographically

The City did not allocate investments geographically.

Discussion

No geographic priorities are proposed.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Although the Consolidated Plan and Action Plan focus on affordable housing, the City's only HUD funding source is CDBG, which limits the amount of funding that can be spent on affordable housing by prohibiting new construction of housing. (Other HUD programs, such as HOME, are specifically targeted to developing affordable housing. Since Madera is not an entitlement City for HOME funds, they are available to Madera on a competitive basis through the HOME and CalHOME programs only.) Other funding sources are provided to support affordable housing as available.

Exhibit 80: One Year Goals for Affordable Housing by Support Requirement

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

Exhibit 81: One Year Goals for Affordable Housing by Support Type

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	0
Total	8

Discussion

The City uses other funding sources, such as HOME and CalHOME, to support affordable housing goals.

AP-60 Public Housing – 91.220(h)

Introduction

Public housing needs are addressed through the Housing Authority of the City of Madera (HACM). The HACM is independent of the City of Madera, and the City retains no control over its funding or implementation of programs.

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

Please refer to the HA's Public Housing Authority Annual Plan for information on the ways that the Housing Authority plans to address public housing needs.

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

HACM encourages residents to participate by holding resident meetings and question and answer workshops. HACM sends out informational flyers in both English and Spanish to inform residents of any updates and encourage feedback and comments regarding any changes.

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

The HACM is not designated as "troubled" and is in good standing under 24 CFR 902.

Discussion

Detailed information on HACM and their programs, housing resources, budgets, and financial planning and reporting is available on their website at: www.maderaha.org.

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

Introduction

The City's strategy related to the needs of the homeless, those at risk of homelessness, and other special needs populations is focused on providing funding to the Fresno-Madera Continuum of Care (FMCoC).

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

In 2020-2021 the City will be providing funding to the FMCoC to allow the Community Action Partnership of Madera County (CAPMC) staff to continue to participate in the FMCoC efforts. This funding will support the FMCoC annual point-in-time count, which assesses the needs of the homeless population. It will also support FMCoC outreach and education efforts to make sure homeless individuals and those at-risk of becoming homeless are aware of the resources available to them.

Addressing the emergency shelter and transitional housing needs of homeless persons

The FMCoC applies for and receives almost \$10 million annually in HUD homeless funds. Providing CDBG funding for CAPMC participation in the FMCoC will ensure that Madera remains eligible for HUD funds to address homelessness. For example, the FMCoC was recently awarded funding to serve permanent supportive housing project in Madera for an additional fourteen chronically homeless men.

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 FMCoC applies for HUD funds to continue to provide operational and supportive services for the Shunammite Place permanent supportive housing facilities. In addition, the opening of the new permanent supportive housing project in Madera will provide services to seven chronically homeless men.

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 funding for the FMCoC will support efforts to bring community awareness to the homeless populations and their issues and provide outreach and education on the resources available for residents at-risk of becoming homeless. The Homeless Awareness Day Event in the City of Madera is a good example of this outreach and education.

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

Introduction:

Market and governmental factors pose constraints to the provision of adequate and affordable housing. These factors tend to disproportionately affect lower-income households due to their limited resources for absorbing the costs. Local jurisdictions have little influence over the market factors, such as the cost of labor and construction materials, cost of land, and the availability of financing, or statewide and national policies, such as prevailing wage requirements and environmental protection. As discussed in the Market Analysis, other local factors that could impede affordable housing development include:

- Land Use Controls
- Residential Development Standards
- Off-site Improvement Requirements
- Permit and approval process

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

The City is undertaking several actions to reduce potential barriers and constraints to affordable housing, as well as promote housing for special needs populations. These actions include providing funds in support of affordable housing development, a comprehensive Zoning Ordinance Update, regulatory incentives, and density bonuses. These are described in more detail in the City's Draft 2016-2024 Housing Element.

Discussion:

More information is available in the City's Draft 2016-2024 Housing Element.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Madera uses a range of strategies to address the housing, homeless, and community development goals identified in the Consolidated Plan. This section discusses actions planned to foster and maintain affordable housing, to reduce lead-based paint hazards, to reduce the number of poverty-level families in Madera, and to coordinate activities in these areas with other entities.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the limited amount of Federal, State, and local resources available to meet the many needs in the community. The City of Madera will continue to pursue State and Federal resources as available to meet underserved needs and support efforts of nonprofits serving the community.

Actions planned to foster and maintain affordable housing

As described earlier, the City applies for HOME and CalHome funds to support its affordable housing programs. The City will continue to foster and maintain affordable housing through the following programs:

- The Down Payment Assistance Program for First Time Homebuyers;
- Counseling for first time homebuyers;
- The (On-Site) Owner-Occupied Residential Rehabilitation Program; and
- The Manufactured Housing Owner-Occupied Rehabilitation Program.

Actions planned to reduce lead-based paint hazards

Lead-based paint hazards are identified and abated prior to construction or close of escrow when the City assists a housing unit built before 1978. Also, the City will continue to provide deferred, zero-interest loans through the Owner-Occupied Residential Rehabilitation Program (OOR) to abate lead-based paint hazards. This program is funded by an award from the State's HOME and CalHome Programs. The City estimates providing assistance to eight owner occupants annually.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy is based on addressing and preventing homelessness and providing a range of employment opportunities and supportive services aimed at enabling those in poverty to move into the workforce. For the 2020-21 program year, four activities will be funded to address this need. These activities are:

- The Community Action Partnership of Madera County and Fresno/Madera Continuum of Care Coordination;
- Madera County Workforce Investment Center scholarships for adults learning and training;
- Madera Coalition for Community Justice Youth Leaders Program; and
- Providing small business loans through the Small Business Revolving Loan Fund.

Actions planned to develop institutional structure

The City's Administrative Services Department is responsible for the management, implementation, and monitoring of the Consolidated Plan documents, including the Action Plan. The Grants Administration Division within the department is specifically charged with these tasks. The City also has a designated staff position (Grants Program Manager) to administer the programs and activities funded with CDBG funds. Staff works with the individual City divisions, such as Public Works and Planning, and the City's CDBG Review and Advisory Committee to develop procedures and coordination for administering programs. Thus, the City has already developed its institutional structure to coordinate Consolidated Plan activities.

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

The City will continue to work with many of the local nonprofits that provide a range of services to low-income residents. The City will also continue to participate in the Madera Homeless Coalition and Fresno-Madera Continuum of Care to implement the Ten-Year Plan to End Homelessness.

Discussion (optional):

Program Specific Requirements

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

Introduction:

The program-specific requirements that apply to the City are those for the CDBG program.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Discussion:

The program-specific requirements that apply to the City are those for the CDBG program.

Exhibit B



City of Madera

Analysis of Impediments to
Fair Housing Choice

2020-2024



Final 2020

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EXECUTIVE SUMMARY

The purpose of this Analysis of Impediments to Fair Housing Choice (AI) Report is to examine social and economic characteristics of public sector and private industry housing practices, as well as housing market conditions that may expose certain population groups to housing discrimination, under the Code of Federal Regulations (CFR) 24 Part 91. This AI Report covers the 2020-2024 reporting period for the City of Madera.

Madera is a small City with considerable racial and ethnic diversity, and it is becoming increasingly diverse. The City also has a large proportion of minority and lower-income households who face particular problems finding decent, affordable housing. Persons with disabilities also face barriers to housing choice and independent living, but mostly because of a lack of affordable housing.

In general, housing discrimination has not been documented as a significant impediment to fair housing choice in Madera. Since 2015 there have only been two fair housing complaints recorded by the U.S. Department of Housing and Urban Development (HUD).

However, while there is limited evidence of fair housing problems in the City, residents and stakeholders who participated in the public outreach opportunities for the Analysis of Impediments to Fair Housing Choice suggested that Madera residents might be unaware of their fair housing rights. The lack of fair housing complaints may be a reflection of residents not understanding their rights and recognizing when they are being discriminated against. Therefore, fair housing education and outreach are among the top priorities for the City.

The City has identified the following actions as priorities for the 2020-2024 reporting period:

1. Provide fair housing information on its website as well as links to housing services and resources, fair housing, and consumer information on housing choices.
2. Provide education on fair housing to City staff members who administer and oversee housing programs and code enforcement activities so they can respond to phone calls from the public about fair housing and landlord/tenant issues.
3. Continue to work with local agencies to designate an organization that will act as the lead agency for fair housing issues and formalize a system for processing fair housing complaints in Madera.

4. Work with partner agencies, including fair housing service providers, the Housing Authority, California Rural Legal Assistance, local apartment and realtor associations, and disability rights groups to reach out to landlords and property managers about fair housing issues.
5. Continue to comply with antidiscrimination requirements, including all applicable Federal regulations as demonstrated in the City's application for Community Development Block Grant, HOME, and other Federal funds.
6. Continue to implement policies and programs identified in its Housing Element and implement Zoning Ordinance amendments necessary to further fair housing.
7. Continue to implement the recommended actions in the *City of Madera ADA Self-Evaluation and Transition Plan* to modify its policies, practices, and procedures to avoid discrimination against people with disabilities.

SECTION 1. INTRODUCTION

1.1 Purpose

This Analysis of Impediments to Fair Housing Choice (AI) report is for the City of Madera, an entitlement jurisdiction. The City will submit this report to the U.S. Department of Housing and Urban Development (HUD) to support grant applications for Federal funding for housing programs over the five-year period from July 2020 to June 2024. The Consolidated Plan regulations require each local government to submit a certification that it is affirmatively furthering fair housing. This means that local governments will: 1) conduct an analysis of impediments to fair housing choice; 2) take appropriate actions to overcome the effects of impediments identified through that analysis; and 3) maintain records reflecting the analysis and actions.

The purpose of this AI report is to identify barriers to fair housing faced by protected classes of citizens. This report describes how public policies, laws, and actions may affect housing choice or impede fair access to housing. This report includes the following sections:

- **Section 1:** Introduction to the report.
- **Section 2:** Analysis of demographic and economic characteristics, housing stock and affordability, geographic distribution of minority and low-income populations, and information on assisted housing resources.
- **Section 3:** Assessment of public and private sector impediments.
- **Section 4:** Assessment of past fair housing practices.
- **Section 5:** Recommended action items for the 2020-2024 reporting period.

Definition of Impediment to Fair Housing Choice

Many factors in the public and private sectors have the potential to impede equal access to housing or fair housing choice. HUD defines an impediment to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

In California, the Unruh Civil Rights Act (California Code Section 51 1959) provides protection from discrimination by all business establishments in California, including housing and accommodations. It expands the Federally protected classes (i.e., race, color, religion, national origin, sex, disability, or familial status) to also include age, ancestry, and sexual orientation.

Affordability is Not a Fair Housing Issue

An evaluation of potential impediments to fair housing choice must differentiate between access to housing based on cost and affordability versus access to housing based on illegal discrimination. Affordability, by itself, is not a fair housing issue. When a household has problems obtaining housing due to cost, no fair housing law is violated. Fair housing concerns arise when affordability issues disproportionately impact protected classes. To the extent that these groups are impacted, they are documented in this report.

1.2 Regulatory Setting

Federal Fair Housing

The Federal Fair Housing Act (1968) and Fair Housing Amendments Act (1988) are Federal fair housing laws that prohibit discrimination in all aspects of housing, such as the sale, rental, lease, or negotiation for real property. The 1968 Fair Housing Act prohibits discrimination based on race, color, religion, national origin, and sex (i.e., protected classes). In 1988 the Fair Housing Act was amended to extend protection to familial status and people with mental or physical disabilities. In addition, the amended Act provides for “reasonable accommodation,” allowing structural modifications for persons with disabilities, if requested, at their own expense. The amendment details housing code standards for new multifamily dwellings to accommodate persons with physical disabilities.

State Fair Housing

The Fair Employment and Housing Act (FEHA) and the Unruh Civil Rights Act (Part 2.8 of the California Government Code, Sections 12900-12996) are California fair housing laws. The FEHA prohibits discrimination and harassment in all aspects of housing, including sale and rental, eviction terms and conditions, mortgage loans and insurance, and land use and zoning. The FEHA also prohibits retaliation against any person who has filed a complaint with the California Department of Fair Employment and Housing, participated in a Department investigation, or opposed any prohibited activity. In addition, these laws require housing providers to make reasonable accommodation to permit persons with disabilities to live and enjoy a dwelling and allow persons with disabilities to make reasonable modifications to their premises. The Unruh Civil Rights Act provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation.

1.3 Key Terms

California State Protected Classes: Race, color, religion, national origin, sex, disability, age, ancestry, and sexual orientation.

Fair Housing: A condition in which individuals of similar income levels in the same housing market have a like range of housing choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.

Federally Protected Classes: Race, color, religion, national origin, sex, disability, and familial status.

Impediments: HUD defines impediments to fair housing choice as: 1) any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices; 2) any actions, omissions, or decisions that have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Large Household: A household with five or more members.

Persons with Disabilities: Federal law defines a ‘disability’ or ‘handicap’ as being a physical or mental impairment which substantially limits one or more major life activities; a record of having such an impairment; or being regarded as having such an impairment.

Seniors: Persons age 65 and older.

1.4 Methodology

The Analysis of Impediments is based on information from a variety of sources, including discussions with City staff, phone interviews with community representatives, and review of relevant City documents, which include the following:

- 2020-2024 Consolidated Plan
- 2016-2024 Housing Element
- 2015-2020 Analysis of Impediments to Fair Housing
- 2019 Fresno-Madera Continuum of Care Point-in-time Count
- Housing Authority of the City of Madera 5-year Plan, updated 2013

Other sources of data include the 2011-2013 and 2013-2017 American Community Survey. The Housing Authority of the City of Madera provided data related to public housing residents and Housing Voucher program applicants. The Fresno Housing Authority provided data and information on the homeless. Information on fair housing complaints and cases was obtained from HUD's Office of Fair Housing and Equal Opportunity and from the California Department of Fair Employment and Housing. The U.S. Department of Justice provided data on hate crimes.

The City held seven focus group discussions spanning the weeks of April 13-24, 2020 to compile quantitative research on housing needs. In addition to the information collected at community meetings, the City conducted key stakeholder interviews with Madera residents and officials. Input gathered at these meetings and interviews was used to inform the City's actions for the next program years.

SECTION 2. EXISTING CONDITIONS

2.1 Population and Racial/Ethnic Characteristics

Exhibit 1 shows the historic population trends for the City of Madera since 1950. As shown in the table, the City grew at an average rate between 3 and 4 percent annually from the 1970s to 2010. However, from 2010 to 2014 the average annual growth was 0.6 percent. Growth rebounded from 2014-2019 with a population increase of 1.6 percent, but early trends suggest a continuation of slower population growth than Madera has historically experienced.

Exhibit 1: Summary of Housing Needs

Year	Population	Change	Percent Change
1950	10,497	-	-
1960	14,430	3,933	3.2%
1970	16,044	1,614	1.1%
1980	21,732	5,688	3.1%
1990	29,281	7,549	3.0%
2000	43,207	13,926	4.0%
2010	61,416	18,209	4.2%
2014	63,008	1,592	0.6%
2019	64,058	1,050	1.6%

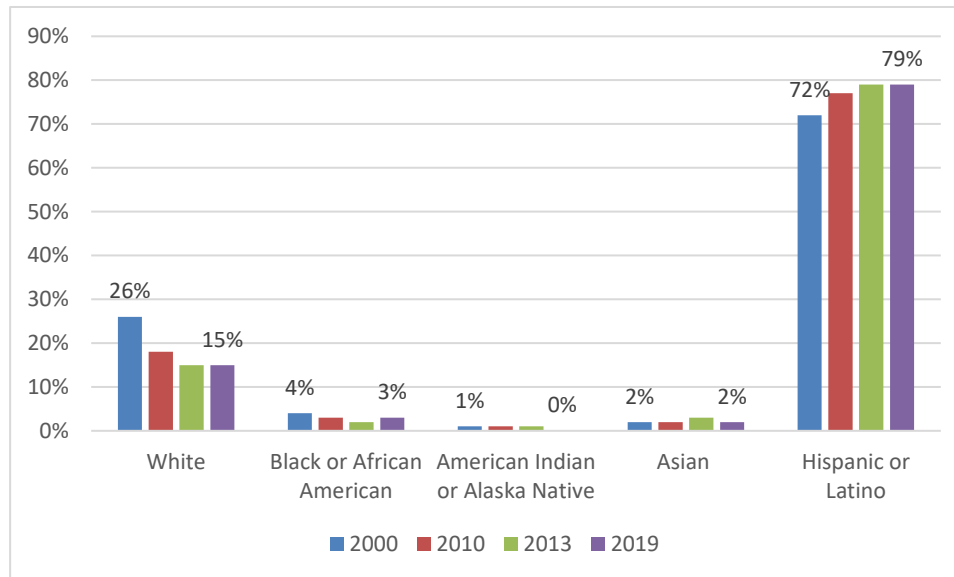
SOURCE: American Community Survey, 2103-2017 5-Year Estimates, HCD Pre-Approved Data Package, State of California, Department of Finance, E-4 Population Estimates for Cities, Counties, and the State, 2011-2014, with 2010 Census, U.S. Census, 1910-2010.

Exhibit 1 shows information on the race and ethnicity of Madera residents. Persons of Hispanic or Latino origin (an ethnic category exclusive of race) showed the greatest increase, up from 72 percent in 2000 to 79 percent in 2019. By comparison, the Hispanic or Latino population of California is 39 percent. Madera's White, non-Hispanic or Latino population decreased from 26 percent of the population in 2000 to 15 percent in 2019. The Black or African American population in Madera has remained stable, as have Asian and American Indian populations.

Geographic Concentrations by Race and Ethnicity

An “area of minority or racial and ethnic concentration” is defined as any block group in which the percentage of persons of a racial or ethnic minority exceeds the Citywide percentage of such persons by 10 percent. The Hispanic population constitutes a majority of the total population in most block groups in Madera.

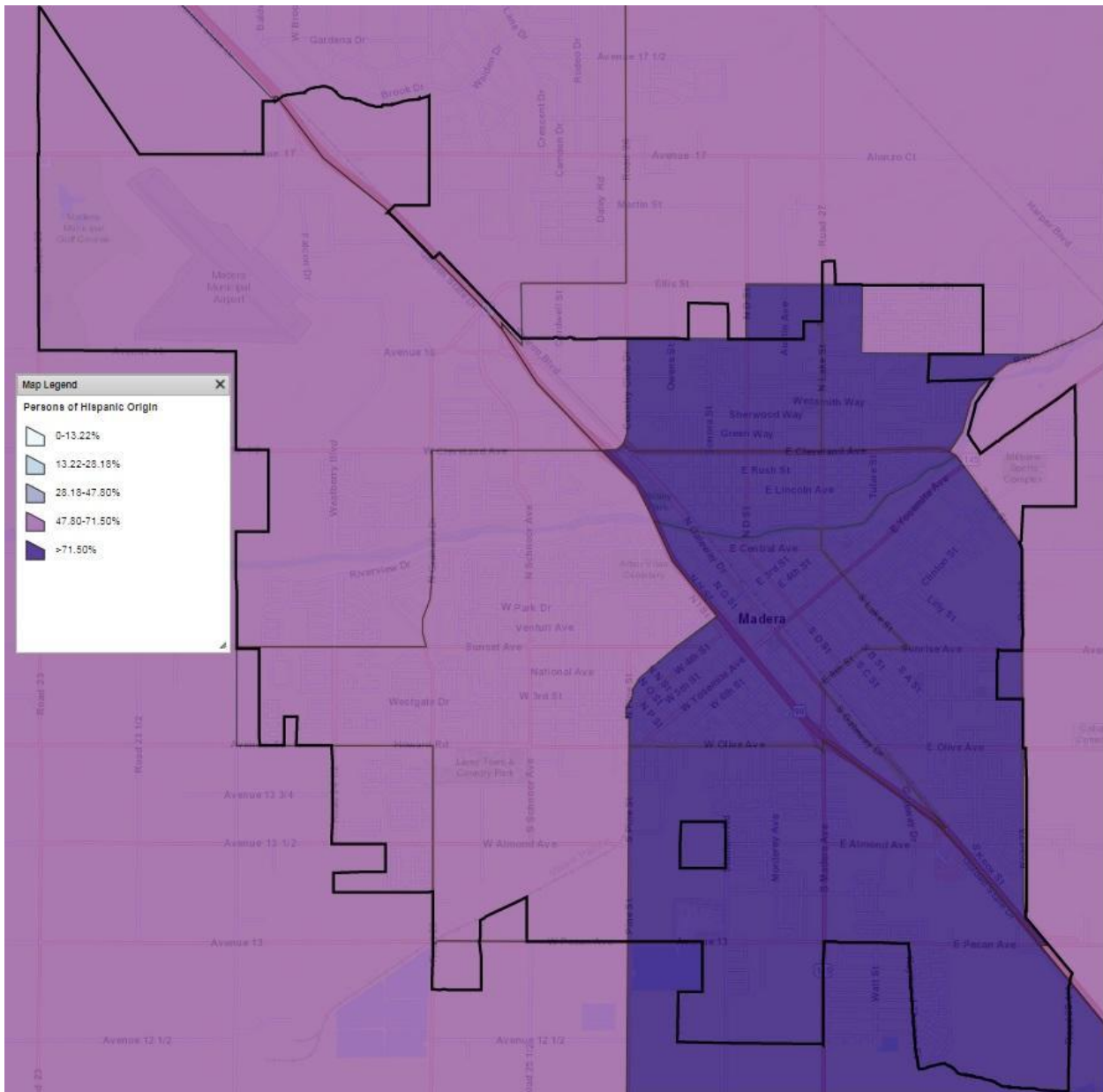
Exhibit 2: Population by Race/Ethnicity



SOURCE: American Community Survey, 2013-2017 5-Year Estimates, 2011-2013, 2000 Census

Based on 2017 ACS data that noted the Citywide average at 79 percent, many block groups on the eastern side of Madera are identified as areas of Hispanic concentration, including block groups 507-3, 604-1, 603-2, 602-3, 602-2, 900-1, 900-2, 900-3, 800-2, 800-3, 800-4, 502-1, and 508-2. The lowest percentage of Hispanic population is found in the census tracts in western Madera. Exhibit 2 shows block groups with Hispanic and Latino residents as a percent of the total population. There are no block groups with a concentration of any other race.

Exhibit 3: Racial and Ethnic Characteristics by Census Tract



Sources: CPD Maps, HUD GIS

2.2 Household Characteristics

Household Size and Type

Household characteristics, such as size, type, and income level may affect access to housing. A household is defined by the Census as all persons occupying a housing unit. Families often prefer single family homes or condominiums to accommodate children, while single persons generally occupy smaller apartments or condominiums. Single-person households may include seniors living alone or young adults but do not include persons in group quarters such as convalescent homes or dormitories. “Other” households are unrelated people living together, such as roommates.

Communities with a larger proportion of families with children tend to have a larger average household size. Such communities have a greater need for larger housing units with adequate open space and recreational opportunities for children. The average household size in Madera was 3.62 in 2019, down nearly 5 percent from the average size of 3.81 in 2013.

Madera is a family-oriented City. Family households made up 78 percent of all households in 2019 (compared to the state average of 68 percent), and families with children comprised 47 percent of households (compared to the statewide average of 31 percent). Non-family households made up 21 percent of households in 2019.

Exhibit 4: Households and Families

	Number	Percent Family HH
HH With 1 or More People Under 18		
Married-Couple Family	5,241	37.8%
Other Family, Male Householder	537	3.8%
Other Family, Female Householder	2,535	18.2%
Total Families with Children	8,313	59.9%
HH With 0 People Under 18		
Married-Couple Family	3,961	28.5%
Other Family, Male Householder	456	3.2%
Other Family, Female Householder	1,131	8.1%
Non-family household (Single Householder)	5,548	40.0%
Total Family Households	13,861	ND
Total Households	17,606	ND

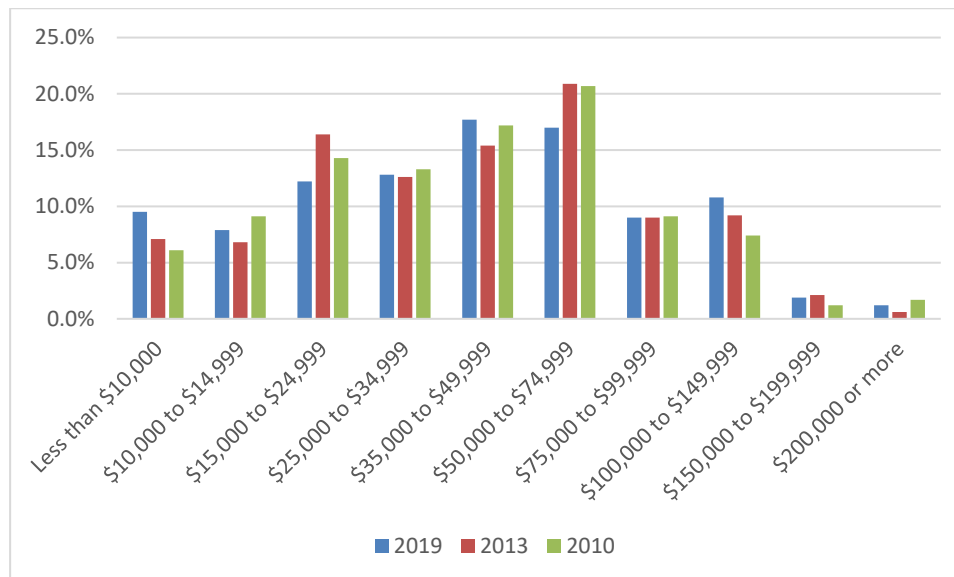
SOURCE: American Community Survey, 2013-2017 5-Year Estimates

Household Income

Income level is used as the primary indicator of the standard of living for most of the population. While economic factors that affect housing choice are not a fair housing issue, the relationships between household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

Exhibit 5 shows the income distribution of households in Madera in 2010, 2013, and 2019 based on the U.S. Census and the 3-year 2013-2017 ACS estimates. Overall, there was a reduction in the percentage of households making less than \$35,000 and a decrease in the percentage of households making between \$50,000-\$74,000 annually. Specifically, the percentage of households earning less than \$10,000 increased 2.4 percent from 2013-2019. Two person households earning less than \$16,460 annually would be considered extremely low-income based on the 2018 Madera County HCD Income Limits. The percentage of households earning \$25,000-\$34,999 remained relatively the same between 2013 and 2019 at 12.6 and 12.8 percent of households, respectively.

Exhibit 5: Household Income Distribution



Source: American Community Survey, 2013-2017 5-Year Estimates

Exhibit 6: Household Income Distribution

	HH (2010)	Percent	HH (2019)	Percent	% Change 2010-2019
Less Than \$15,000	967	6.1%	1,673	9.5%	73.0%
\$15,000- \$24,999	1,443	9.1%	1,391	7.9%	-3.6%
\$25,000- \$34,999	2,268	14.3%	2,148	12.2%	-5.3%
\$35,000- \$49,999	2,109	13.3%	2,254	12.8%	6.8%
\$50,000- \$74,999	2,727	17.2%	3,116	17.7%	14.3%
\$75,000- \$99,999	3,282	20.7%	2,993	17.0%	-8.1%
\$100,000- \$149,999	1,443	9.1%	1,585	9.0%	9.8%
\$150,000- \$199,999	1,173	7.4%	1,901	10.8%	62.1%
\$200,000 or more	190	1.2%	335	1.9%	76.3%
Total HH	15,857	-	17,606	-	11.0%

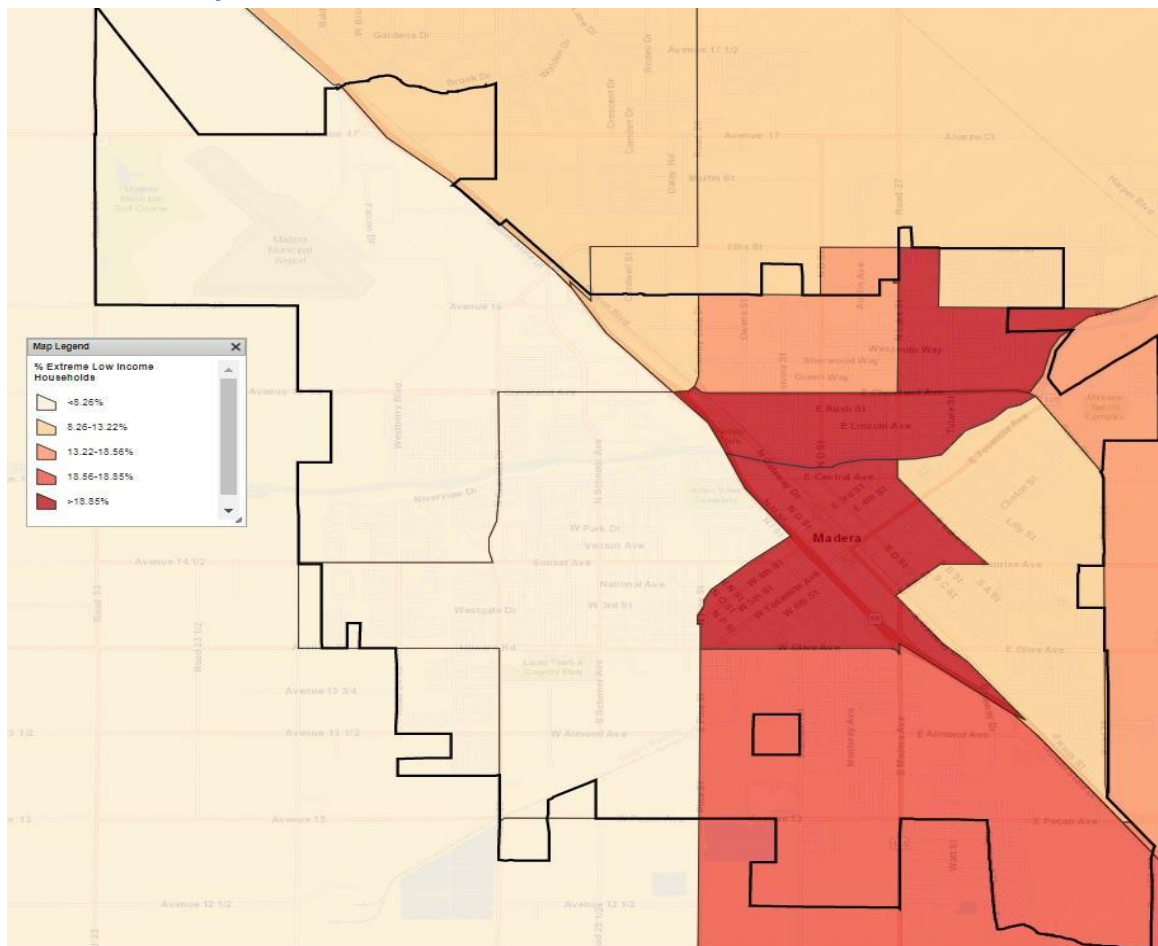
SOURCE: American Community Survey, 2013-2017 5-Year Estimates, 2010 Census

The median income is the midpoint of all incomes reported in the City during the Census. In 2013, the U.S median household income was \$57,652 and in California it was \$67,169. The 2013 median income in Madera was \$40,731 which is lower than both the national and statewide median incomes, and down 2.6 percent from 2013. National and state median incomes increased between 2013-2019.

Geographic Concentrations of Low- and Moderate-Income Households

For the purposes of this AI Report, an “area of low-income concentration” is defined as any census tract in which the percentage of households with low-income exceeds the Citywide average by 10 percentage points for such households. Citywide, 42 percent of households are lower-income. Based on the data, census tracts 5.02, 6.02, 6.03, and 8 are areas of low-income concentration.

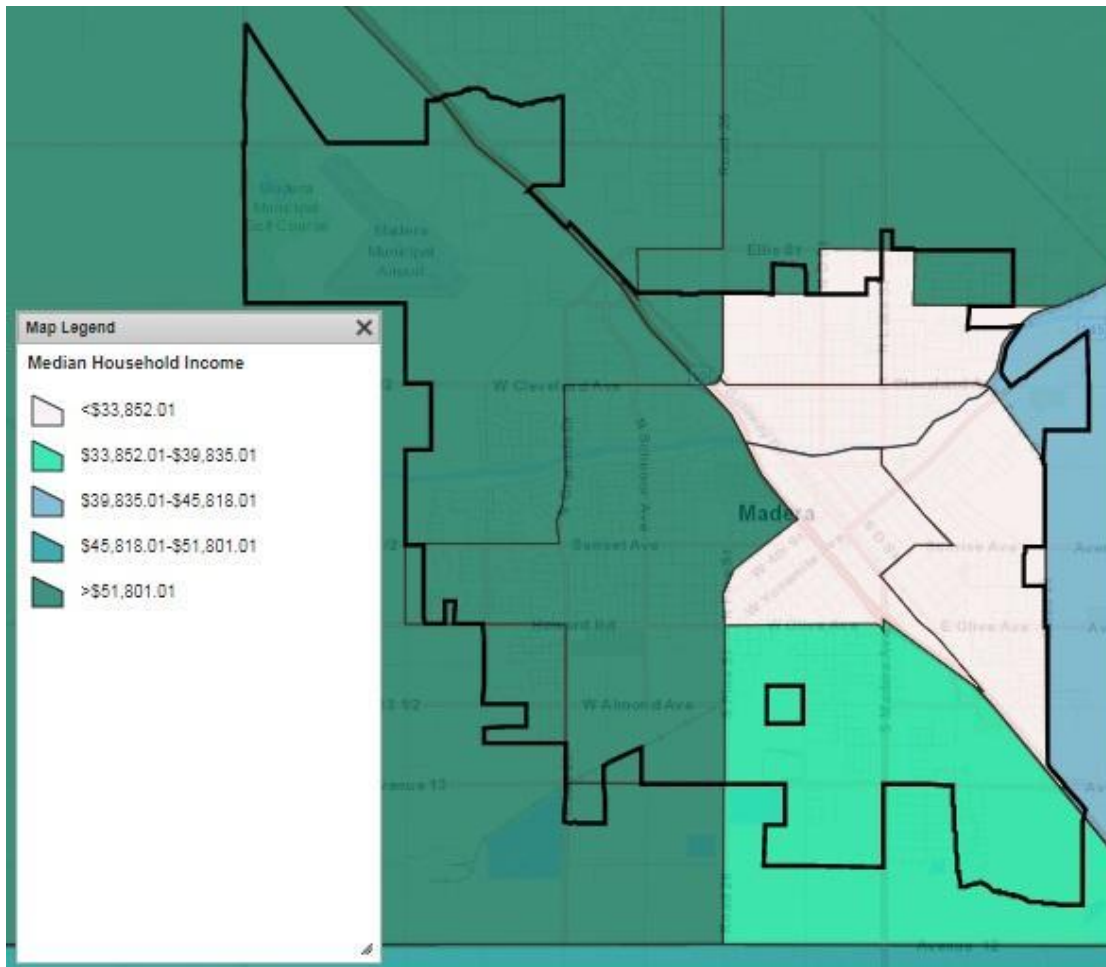
Exhibit 7: Area of Low-Income Concentration



Source: CPD Maps, HUD GIS

As illustrated in Exhibit 8, the census tracts with the lowest median incomes are located on the east side of the City. Within census tracts 6.02, 6.03, 8, and 9 the highest median income is less than \$33,000. All Madera tracts with low median incomes also have a disproportionate number of racial and ethnic minority households.

Exhibit 8: Median Household Income by Census Tract



Source: CPD Maps, HUD GIS

2.3 Special Needs Populations

Certain households have more difficulty finding adequate and affordable housing because of special circumstances and housing needs. These circumstances may be related to age, family characteristics, disability, or employment status. This section discusses the special housing needs of: seniors, large households, persons with disabilities, farmworkers, homeless persons, and persons with HIV/AIDS.

Seniors

Seniors, defined as persons 65 years and older, are considered a special needs group due to limited incomes, prevalence of physical or mental disabilities, limited mobility, and high healthcare costs. Incomes for many senior households are fixed and limited. The low-income status of many seniors can limit their ability to afford adequate housing and other necessities such as healthcare.

In 2010 there were 5,079 seniors (65 years and older) in Madera; this number increased to 5,313 in 2019. While the number of seniors increased, seniors as a percentage of the total population decreased slightly from nearly 8.6 percent in 2010 to 8.3 percent in 2019. Approximately one in every five (20 percent) of the elderly live alone, which may diminish their chances of obtaining regular and convenient assistance with domestic tasks.

Exhibit 9: Seniors

	Number (2010)	Percentage	Number (2019)	Percentage
Number of Persons 65 years and over	5,075	8.60%	5,313	8.30%
Number of Persons 85 years and over	826	1.40	795	1.20%
Males 65 years and over	2,194	7.20%	2,260	7.20%
Females 65 years and over	2,939	10.30%	3,053	9.30%
Total City Population	59,006	-	64,058	-

SOURCE: American Community Survey, 2013-2017, 5-Year Estimates, 2010 Census

According to statistics from the American Community Survey (ACS) conducted by the U.S. Census Bureau from 2013-2017, the majority of senior households in Madera were homeowners. Of all households headed by a person 65 years or older, 62 percent owned their homes and 38 percent rented. In contrast, households headed by non-seniors were more likely to rent than own their home, with 42 percent renters and 58 percent owners. This implies that many seniors have already purchased their homes and are less inclined to move than younger populations. In total, 45 percent of Madera households are owner occupied, down from 48 percent in 2013.

While many more seniors are homeowners, it is the senior renters who experience the greatest housing needs due to low, fixed incomes and rising rental rates. Senior homeowners on fixed incomes, however, may face the problem of maintaining their homes.

Supplemental Security Income (SSI) is a needs-based program that pays monthly benefits to persons who are 65 or older, are blind, or have a disability. Seniors who have never worked or have insufficient work credits to qualify for Social Security disability often receive SSI benefits. The Federal SSI payment is determined by the recipient's countable income, living arrangement, and marital status. In 2020, the SSI Federal Benefit Rate is \$783 per month for individuals and \$1,175 for couples. SSI is often the only source of income for low-income elderly persons and, while the benefit amount has increased over the years, with these maximum monthly benefit amounts, SSI recipients are likely to continue having difficulty in finding housing that fits within their budgets.

The Senior Services Division, which is part of the City Parks and Community Services Department, provides services for senior citizens 60 years and older. Services include recreation, meals, special outings, health services, and information and referral. The Senior Nutrition Program, funded in part by the Fresno-Madera Area Agency on Aging, serves hot meals at three centers in Madera: the Frank Bergon Senior Center, the Adult Day Care Center, and the Pan American Community Center.

There are 412 senior housing units in eight developments in Madera. 77 units of senior housing are public housing. The senior housing developments in the City of Madera are as follows:

- Valle de las Brisas: 80 units (all low income)
- Yosemite Manor: 76 units (all low income)
- Madera Gardens: 65 units (63 low income)
- PH-800 E. Yosemite: 50 units (all available to low-income households, the elderly, and persons with disabilities)
- PH-131 Mace Street: 20 units (all available to low-income households, the elderly, and persons with disabilities)

- PH-123 Santa Cruz: 4 units (all available to low-income households, the elderly, and persons with disabilities)
- PH-1022 Clinton: 3 units (all available to low-income households, the elderly, and persons with disabilities)
- Cedar Creek: 114 units (0 low income)

There are waiting lists for all of these units.

Large Households

HUD defines a large household or family as one with five or more members. These households are usually families with two or more children or families with extended family members such as grandparents or in-laws. Large households have special housing needs because the availability of adequately sized, affordable housing units is often limited. To afford necessities such as food, clothing, and medical care, large households with low or moderate incomes may live in smaller units, resulting in overcrowding. Furthermore, families with children may face discrimination or differential treatment in the housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a house or apartment complex, or simply choose not to rent to large families with children. Some workshop participants noted that some landlords in Madera discriminate against large families, choosing to rent to smaller households.

There were 4,156 large households in Madera in 2013, and 3,985 in 2019, accounting for about 25.5 percent of all households in 2013, and 22.2 percent in 2019. These households usually require housing with four or more bedrooms, which is rare, especially in apartment units and rentals in general. Ideally, housing for these households should also provide safe outdoor play areas for children and should be located with convenient access to schools and childcare facilities. These housing needs can pose challenges particularly for large households that cannot afford to buy or rent single family homes, as apartment and condominium units are most often developed with childless, smaller households in mind.

Persons with Disabilities

Fair housing choice for persons with disabilities may be compromised depending on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the need for wheelchair accessibility or building modifications to improve accessibility. Landlords sometimes fear that a unit may sustain wheelchair damage or may refuse to exempt disabled tenants with service animals from a no-pet policy. Landlords may refuse to rent to tenants with a history of mental illness, and neighbors often object when a nearby house is converted to a group home for persons with mental disabilities. Some jurisdictions have special use permit requirements and other zoning regulations that restrict access to housing for people with mental disabilities. However, State law limits the restrictions jurisdictions can place on group homes of a particular size.

According to the 2013-2017 ACS, 11.4 percent of the total population in Madera had a disability. Almost half (47 percent) of seniors had a disability, while just under 11 percent of the population 18 to 64 years of age had a disability.

The Department of Mental Health provides and coordinates housing services for people who are mentally ill. The department works closely with facility and service providers in the County, such as the Madera County Community Action Partnership and the Madera Rescue Mission, to ensure that clients receive housing services and other supportive services. Housing programs for persons with disabilities are primarily available through the Housing Authority of the City of Madera. Many of the units identified for seniors are also available to persons with disabilities.

Qualitative research revealed fair housing issues were not as significant as affordability issues for persons with disabilities. Participants noted that persons with disabilities, especially those collecting SSI, have trouble finding affordable housing. The City of Madera distributes 281 Housing Choice Vouchers for families with a disability.

Farmworkers

Farmworker households often include extended family members or single male workers. Many farmworker households tend to have difficulties securing safe, decent, and affordable housing due to low incomes, seasonal incomes, and family size. The estimated number of agriculture, farming, fishing, and forestry jobs in 2012 in the City was 6,174, which was about 25 percent of the workforce (persons aged 16 and older).

According to the USDA Census of Agriculture, there were 15,654 hired farm laborers in the County in 2017. More specifically, 6,889 of those farmworkers worked 150 days or more, while 8,765 farmworkers worked fewer than 150 days. An expected 5,444 workers were identified as migrants.

A special report prepared for the Housing Authority of the City of Madera and the Darrin M. Camarena Health Centers, Inc., provides information on the needs of farmworkers in Madera County. The study included surveys of agricultural workers to assess the current health and housing options for agricultural workers in Madera and to identify some of the problems they are facing. The study consisted of surveys of 200 agricultural workers, the Immigrant Voice Survey, and the Agricultural Worker Health and Housing Program (AWHHP) survey, as well as three focus group sessions to discuss current and future health and housing needs of farmworkers. Findings from this study include the following:

- **Large and Growing Families.** Average family size was 5.8 persons, much larger than the Madera average family size. Most of the households had at least one child under the age of 10.
- **Household Income.** A reasonable estimate of the typical hourly pay (or piece work equivalent) for agricultural workers would be \$6.75 to \$8 per hour. This, combined with the high level of underemployment, results in very low household incomes. The average yearly household income for AWHHP participants was \$12,055.
- **Living Arrangements.** The majority of the AWHHP participants were living in houses (67), followed by apartments (24), single rooms (6), and mobile homes (1).
- **Housing Quality.** Almost half of the AWHHP respondents reported problems with insect or vermin infestation. Other problems included heating and cooling, plumbing, electrical wiring, and sewer. Approximately 10 percent in both surveys cited poor quality housing as the reason for their last move.
- **Lack of Affordable Housing.** The need for more affordable housing options, as either apartment complexes or homes, was the focus of much of the discussion at the three focus group meetings.
- **Exploitation by Landlords.** With their low incomes, and in some cases undocumented status, many workers are vulnerable to being exploited by landlords. Landlords may fail to make necessary repairs, leaving tenants to make repairs on their own. In addition, rental deposits are often excessive.

The study concludes that the very low wages paid to agricultural workers, the seasonal nature of farm labor, and the rising housing costs in the Central Valley pose serious constraints on the ability of Madera agricultural workers to secure decent and affordable housing. The ineligibility of undocumented workers for government-sponsored housing programs is a serious problem as well.

The Housing Authority of the City of Madera is responsible for providing assisted rental housing through its public housing farmworker rental units. The Housing Authority owns 100 rural development units of farm labor housing located on three different sites. Residency is restricted to farm labor families that are U.S. citizens or have residency. The farmworker sites operated by HACM are the 28 units at 1110 Kennedy Street, 28 units at 800 Lilly Drive, and 44 units at 337 Knox Drive.

Homeless Persons

As elsewhere in the nation, homelessness is usually the result of multiple factors that converge in a person's life. The combination of loss of employment, inability to find a job because of the need for retraining, and high housing costs lead to some individuals and families losing their homes. For others, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions, along with an inability to access the services and long-term support needed to address these conditions. The cities and counties of Madera and Fresno have joined to form the Fresno Madera Continuum of Care (FMCoC) to work together to prevent, reduce, and end homelessness in the region.

The FMCoC completed a Point-In-Time (PIT) Homeless Street Count in the Fresno and Madera region for 2019. This FMCoC study involved a day-long data collection strategy, using the personal interview method of individuals on the street, in areas known to be frequented by homeless persons, including the perimeters of emergency shelters, soup kitchens, parks, railways, and under bridges. Community members including homeless service providers, private citizens, public agency representatives, and justice and social service agencies volunteered and participated in the Point-In-Time count of homeless on the street. The community was notified of volunteer opportunities via social network sites, a volunteer match site, referrals from past volunteers, outreach at local colleges, and announcements distributed to service providers. To enroll, volunteers had to complete and submit the Registry Week Volunteer Application.

- In the entire Fresno-Madera region, a total of 2,508 homeless individuals were counted. Of those, 439 were sheltered and the majority, 2,069, were unsheltered homeless individuals.
- In the City of Madera, a total of 356 homeless individuals were counted. Of those, 96 were sheltered and 260 were unsheltered.
- Roughly 21 percent of sheltered and 12 percent of unsheltered homeless individuals counted during the PIT count were in the City of Madera.

A number of private, public, and nonprofit organizations operate and provide services to the homeless such as job training, day care and counseling. For example, The Community Action Partnership (CAP) of Madera County is a prominent local provider which takes a case management approach with all of its program participants to develop personal self-sufficiency plans and ensure appropriate access to all pertinent and available social-service programs in the City and County. The Partnership's first goal with every client is to establish a consistent source of income. Its second goal is to ensure long-term self-sufficiency. In addition, the Housing Authority of the City of Madera provides low cost public housing, Housing Choice Vouchers for subsidized rent payments, housing for the elderly, and farm labor housing.

A variety of housing facilities and services are offered to homeless individuals by organizations within Madera, including Emergency Shelters, Transitional Housing, and Permanent Supportive housing options. The table below shows, there are 135 Emergency Shelter beds available in Madera to households with only adults. There are 19 Transitional Housing beds available to households with adults. There are 53 Permanent Supportive housing for households without children and 42 households with adults and children.

Exhibit 10: Permanent/Transitional/Emergency Housing

Project Type	Organization Name	Project Name	CH Beds HH w/ Children	CH Beds HH w/o Children	Year Round Beds	PIT Count	Total Count
ES	Community Action Partnership of Madera	Martha Diaz Shelter			18	13	18
PSH	Community Action Partnership of Madera	Shunammite Place	3	18	21	20	21
TH	Community Action Partnership of Madera	Victim Services			14	15	14
ES	County of Madera	Cal Works ETA			5	5	5
ES	Madera Rescue Mission	Men's Emergency Shelter			80	52	80
ES	Madera Rescue Mission	Women & Children Emergency Shelter			32	11	32
PSH	The Housing Authority of the City of Madera	VASH Madera	39	28	102	74	102
PSH	Turning Point (TPOCC)	Serenity Village		7	7	7	7
TH	Valley Teen Ranch	Transitional Living Home			4	4	4

Source: FMCoC Housing Inventory Chart, 2019

The Fresno-Madera Continuum of Care (FMCoC) operates several programs that offer housing assistance. As the table above reveals, there are several program types that offer beds for families, adults, and children on year-round or seasonal bases. The housing program the FMCoC administers with the largest number of beds is the Permanent Supportive Housing program for adults.

Persons with HIV/AIDS

The Madera County Public Health Department administers the Countywide AIDS Program. The Department also administers the Housing Opportunities for Persons with AIDS (HOPWA) Grant Program, which provides housing assistance to persons with AIDS. The Public Health Department has indicated that specific data regarding the housing needs of persons with AIDS is not available at the City level. According to data from the California Department of Public Health, a total of 154 cases of HIV/AIDS had been reported in Madera County between 2013 and 2017. In addition, the 2019 Point In time count reports that two sheltered and 15 unsheltered adults with HIV/AIDS are homeless in the Fresno-Madera region. According to the California Department of Public Health HOPWA Funding Allocation Process Report, the total final allocation for fiscal years 2019-2023 for Madera HOPWA Programs is \$58,926, annually.

Public Health officials note that persons with AIDS may also suffer from mental illnesses or have financial problems due to their illness that make it difficult to find housing. Persons with HIV and AIDS in need of housing face a number of barriers, including discrimination where often individuals are afraid to complain about fair housing issues for the fear of being singled out or identified as having HIV/AIDS.

2.4 Housing Profile

This section provides an overview of the characteristics of the local and regional housing markets. The Census Bureau defines a housing unit as a house, apartment, mobile home, group of rooms, or single room that is occupied or intended for occupancy as separate living quarters.

Housing Stock

Exhibit 11 presents comparative data on the housing stock in the City of Madera, Madera County, and California. The table breaks out the total housing stock in each area according to the type of structures in which units are located, total occupied units, and vacancy rates.

As shown in the table, single family detached housing units account for the majority of housing in the City of Madera, Madera County, and the entire state. The City of Madera has a slightly larger proportion of detached units than the state, and a smaller proportion than the County. Madera has a higher percentage of vacant units than both state and County averages.

Occupancy/Vacancy Rates*Exhibit 11: Housing Stock by Type and Vacancy*

	Madera	Madera County	California
Detached	13,039	40,432	8,190,950
Attached	324	659	994,710
2-4	2,169	3,379	1,132,562
5+	1,886	2,614	3,357,051
Mobile Homes	449	3,412	559,820
Occupied	16,484	44,210	13,085,036
% Vacant	7.7%	12.4%	8.1%

Source: American Community Survey, 2013-2017 5-Year Estimates

Vacancies are essential to the healthy function of the housing market. Vacancies are necessary to facilitate population mobility and have an important role in moderating housing prices. Too few vacancies can have an undesirable upward effect on prices. Conversely, excessive vacancy rates can have an inhibiting effect on investment in housing, including maintenance of rental properties. In most urban housing markets, a vacancy rate of about 4 percent balances both the mobility needs of residents and the investment interests of property owners. An extremely low-vacancy rate, such as 1.5 percent for apartment units, will tend to raise rents and can result in household overpayment, inability to qualify, and possibly overcrowding. Five percent is often used as a rule of thumb for a desirable gross vacancy rate in most urban areas because it allows for about a 4 percent market vacancy rate and about a 1 percent “other vacancy” rate.

Vacancy rates in 2019 for owner-occupied units were 4.2 percent. The owner-occupied vacancy rate is lower than the Countywide rate and statewide rate. Renter-occupied units had a lower vacancy rate - 1.8 percent. The renter-occupied vacancy rate is similar to the Countywide rate but higher than the statewide rate.

Exhibit 12: Vacancy Rates

	Madera	Madera County	California
Renter Occupied	1.9%	1.8%	1.2%
Owner Occupied	2.1%	4.2%	3.6%

SOURCE: American Community Survey, 2013-2017 5-Year Estimates

Housing Conditions

In the absence of a recent housing conditions survey, the City must estimate the condition of its housing stock according to the age of the stock. As shown in Exhibit 13, 29 percent of the housing stock was built before 2000 or later, which accounts for a strong housing construction cycle the City experienced during this time. Overall housing supply in Madera has increased by 5,330 housing units since 2000, though only 180 units have been built in the last 5 years. An estimated 45 percent of housing units were built before 1979. It is probable that many of these older units require some level of rehabilitation and some would require replacement.

Exhibit 13: Year Structure Built

	Units	Percent
Built 2014 or later	180	1.0%
Built 2010 to 2013	353	1.9%
Built 2000 to 2009	4,797	26.0%
Built 1990 to 1999	2,633	14.3%
Built 1980 to 1989	2,206	12.0%
Built 1970 to 1979	3,383	18.3%
Built 1960 to 1969	1,270	6.9%
Built 1950 to 1959	1,905	10.3%
Built 1940 to 1949	1,026	5.6%
Built 1939 or earlier	705	3.8%

SOURCE: American Community Survey, 2013-2017 5-Year Estimates

Overcrowding

Typically, a housing unit is considered overcrowded if there is more than one person per room and is considered severely overcrowded if there are more than 1.5 persons per room. A “room” in this context includes bedrooms and living rooms, but not kitchen or bathroom facilities. A family of five living in a three-bedroom home with one living room would be calculated as 1.25 persons per room and, therefore, would technically be considered “overcrowded.”

Exhibit 14 shows overcrowding by tenure for occupied housing units in the City and County. As shown in Exhibit 14, roughly 10 percent of occupied housing units in the City were overcrowded in 2019. This data point is made up of the following percentages (out of the total housing units):

- 6.9 percent had between 1.01 and 1.50 persons per room
- 2.7 percent had 1.51 or more persons per room

Countywide, 13.7 percent of households were overcrowded. These statistics reveal a slightly lower rate of overcrowding in the City than in the County, which is atypical.

Exhibit 14: Crowding

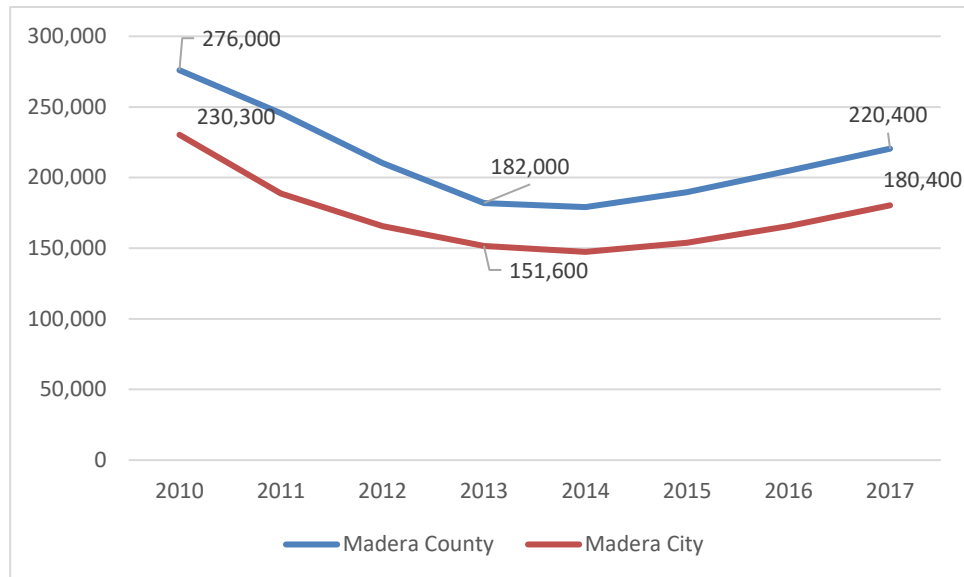
	Madera	Percent	Madera County	Percent
Occupied housing units	44,458		17,606	
1.00 or less	40,187	90.6%	15,203	86.4%
1.01 to 1.50	3,077	6.90%	1,616	9.2%
1.51 or more	1,194	2.70%	787	4.5%

SOURCE: American Community Survey, 2013-2017 5-Year Estimates

Housing Prices

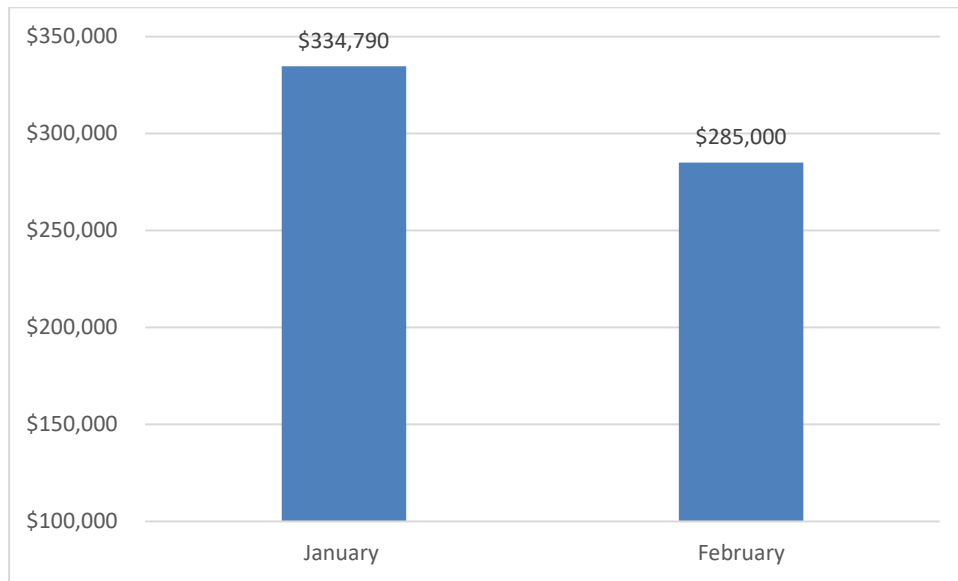
Between 1998 and 2010 there was a significant boom and then bust in local housing markets. Commonly referred to as the “housing bubble,” local markets exploded with construction and sales activity fueled by rampant speculation, loosening of credit requirements, and subprime loans for homeowners. According to data from the California Association of Realtors, from January 2002 to January 2006 the median home price in Madera more than doubled, from about \$130,000 to \$320,000, and then fell to below \$200,000 by June 2008. This trend was consistent with other jurisdictions in the region and the state. From 2010-2013, prices fell by as much as 34%, before rising back from \$182,000 to \$220,400. Recent 2020 numbers from the California Association of Realtors place home values close to \$300,000 in Madera, a confirmation of the housing uptick to this point.

Exhibit 15: Change in Home Sale Prices (2010-2017)



Source: ACS 2010-2017 Estimates

Exhibit 16: Madera Home Prices, January - February 2020



SOURCE: California Association of Realtors

The economic challenges of the past decade resulted in large price swings on Madera homes. Though the market saw a large bottoming out (along with the rest of the nation) between 2007 and 2011, values have continued to climb since then. In May 2020, the value per square foot of Madera homes was \$182, up 13% from 2019, with a median price of \$332,000, up 30% from 2019. Madera's housing market was scored 71/100, or "very competitive", according to Redfin, a real estate Brokerage. It should be noted this report was completed during the COVID-19 pandemic, which may alter the housing market in a number of ways, potentially limiting the amount of available housing stock, thus affecting prices.

With regards to lower income residents, the forecasts are not encouraging. As the cash investor market grows and competition with investors also increases, many low-income residents may be prevented from becoming homeowners. Rents for the most part have steadily increased since the lowest parts of the previous decade's economic recession.

Rents

Annually, the U.S. Department of Housing and Urban Development (HUD) prepares a schedule of Fair Market Rents (FMRs) for the Housing Choice Voucher (HCV) Program (formerly known as Section 8), a Federal program administered by public housing authorities. Other Federal programs use this schedule as a standard to determine rent affordability for very low- to low-income households. The FMR includes the shelter rent and the cost of utilities, except for telephones. HUD sets the FMR to be high enough to provide a wider selection of units and neighborhoods for low-income families and low enough to serve as many low-income families as possible. FMRs are set at the 40th percentile rent (40 percent of the rents should be lower than the FMR and 60 percent should be higher).

HUD defines housing affordability as a household spending no more than 30 percent of their household income on rent and utilities. As shown in Exhibit 17, the average rent of apartments in Madera was under the California FMR in 2019, suggesting that rents are generally affordable in Madera.

Exhibit 17: Fair Market Rent

Unit Size	Madera	California
Studio	\$883	\$914
One-Bedroom	\$839	\$1,050
Two-Bedroom	\$1,105	\$1,337
Three-Bedroom	\$1,584	\$1,865
Four-Bedroom	\$1,717	\$2,166

SOURCE: HUD FMR

2.5 Assisted Housing Resources

The availability and location of public and private assisted housing may be a fair housing concern. If such housing is concentrated in one area of a community or a region, a household seeking affordable housing is limited in their choices. Public and private assisted housing must also be accessible to qualified households regardless of race/ethnicity, disability, or other special characteristics. The Housing Authority of the City of Madera is the City's Public Housing Agency. The Housing Authority operates the Housing Choice Voucher (HCV) program and administers Public Housing rental assistance programs to lower-income families.

Housing Choice Voucher Program

The HCV Program (previously Section 8) is a rent subsidy program that helps very low-income families and seniors pay rent for private units. HCV tenants pay a maximum of 30 percent of their income for rent. The local housing authority pays the difference up to a payment standard they establish based on the FMR. The program offers very low-income households the opportunity to obtain affordable, privately-owned rental housing and to increase their housing choices. The owner's asking price must be supported by comparable rents in the area. Any amount in excess of the payment standard is paid by the program participant.

Exhibit 18: Housing Choice Voucher Waiting List

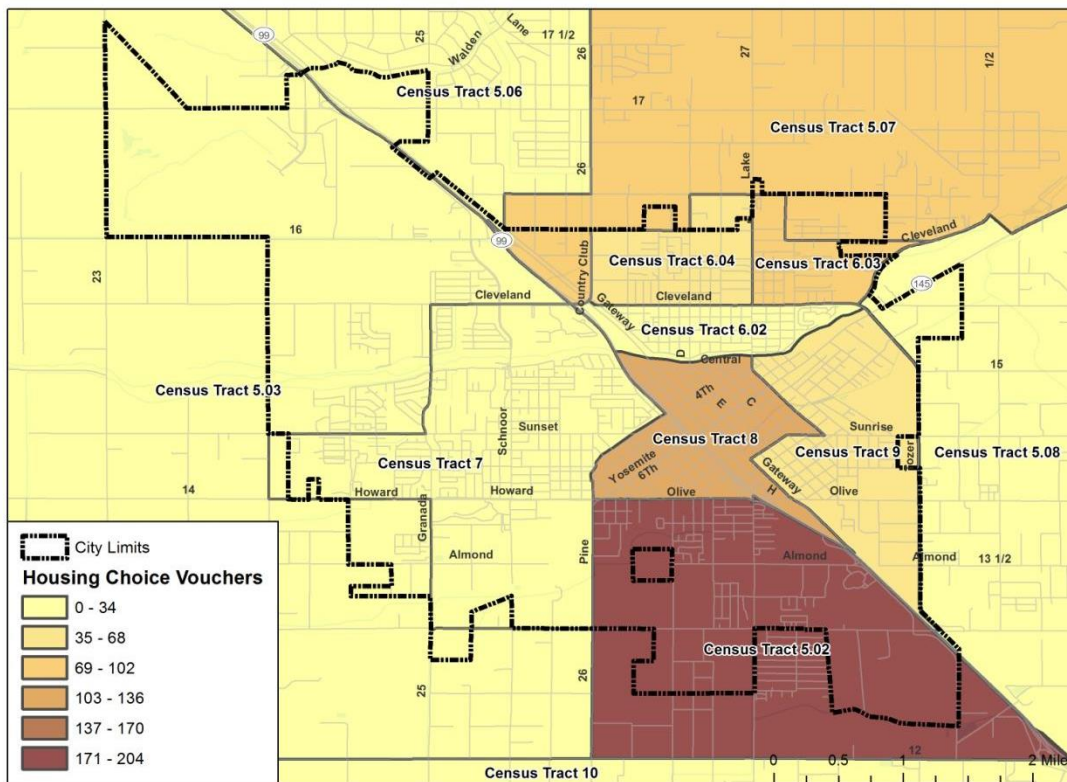
Criteria	Number of Applicants	Percent of Total Applicants
Waiting list total	767	100%
Income		
Extremely low-income <=30% AMI	547	71.3%
Very low-income (>30% but <=50% AMI)	102	13.3%
Low-income (>50% but <80% AMI)	85	11.1%
Family Type		
Families with children	509	66.4%
Elderly families	83	10.8%
Families with disabilities	100	13.0%
Race/Ethnicity		
American Indian	32	4.2%
Asian/Pacific Islander	8	1.0%
Black/African American	224	29.2%
White Non-Hispanic	102	13.3%
Hispanic/Latino	386	50.3%

Source: Housing Authority of the City of Madera, May 2020.

As shown in Exhibit 19 HCV applicants are primarily Black/African American (29.2 percent) or Hispanic/Latino (50.3 percent). Compared to the overall racial/ethnic makeup of Madera residents, African American residents are over-represented among HCV applicants, making up the majority of applicants, but only 3.2 percent of the total population in the City. The majority of applicants are extremely low-income households (71.3 percent or 547). Of the 767 HCV applicants, 66 percent (509) are families with children, 13 percent (100) are families with disabilities, and 10.8 percent (83) are elderly families.

Exhibit 19 shows the general distribution of Housing Choice Vouchers by census tract in the City in 2017. Census Tracts 6.03 (portion), 6.04 (portion), 5.02 (portion), and all of 8 had the highest concentration of Housing Choice Vouchers. These census tracts are located on the northern and southern ends of the City.

Exhibit 19: Housing Choice Vouchers by Census Tract



Source: TRF Policy Map, 2017.

Exhibit 21 shows information about the applicants on the Housing Authority waiting list for public housing in Madera. As shown in the table, the characteristics of the applicants on the waiting list for public housing are like those on the waiting list for the HCV program. The majority are Hispanic (66.9 percent). Most applicants (72.2 percent) are extremely low-income households; about 57.7 percent are families with children, and about 13.0 percent are families with disabilities.

Exhibit 21: Public Housing Waiting List

Criteria	Number of Applicants	Percent of Total Applicants
Waiting list total	1,173	100%
Income		
Extremely low-income <=30% AMI	847	72.2%
Very low-income(>30% but <=50% AMI)	182	15.5%
Low-income (>50% but <80% AMI)	92	7.8%
Family Type		
Families with children	677	57.7%
Elderly families	160	13.6%
Families with disabilities	153	13.0%
Race/Ethnicity		
American Indian	33	2.8%
Asian/Pacific Islander	12	1.0%
Black/African American	142	12.1%
White Non-Hispanic	192	83.2%
Hispanic/Latino	386	50.3%

Source: Housing Authority of the City of Madera, May 2020.

The Housing Authority provides a fair housing briefing packet to HCV recipients and public housing residents. Information provided includes descriptions of types and examples of unlawful discrimination and avenues available to families who believe they are victims of a discriminatory act. Additionally, Housing Authority staff attend the annual Central Valley Fair Housing Conference.

Other Assisted Housing

Publicly-assisted housing is defined as units for which all or part of the costs are subsidized by the public sector so that housing is affordable to lower-income households. This includes units subsidized through programs administered by HUD, the Low Income Housing Tax Credit Program (LIHTC), and the U.S. Department of Agriculture’s Rural Housing Assistance (USDA) program. As shown below, there are a total of 825 assisted housing units in the City of Madera.

Exhibit 22: Assisted Housing Units

Property	Address	Total Units	Total Affordable Units	Target Population
Cottonwood Creek	2236 Tozer	40	39	Special Needs
Valle de Las Brisas	101 East Adell Street	81	80	Senior
Madera Apartments	1525 East Cleveland Avenue	68	67	Non-Targeted
Madera Garden Apartments	1600 N. Lake Street	65	58	Non-Targeted
Sunrise Terrace	601 Sunrise Avenue	52	52	Large Family
Sherwood Pointe Apartments	338 Sherwood Way	81	80	Large Family
The Crossings at Madera	120 W. Adell Street	64	63	Large Family
Lakewood Terrace	1995 North Lake St.	76	76	Large Family
Valley Vista	1832 Merced Street	60	60	Large Family

The Village of Madera	501 Monterey Street	75	75	Large Family
Madera Family Apartments	785 Milano	40	40	-
Yosemite Manor	108 P Street	76	76	-
Arborpoint Apartments	300 W. Clark St.	64	32	Large Family
Madera Villa Apartments	2190 Schnoor	136	28	Non-Targeted
Total		978	825	

Source: City of Madera, 2020.

In addition to these assisted multifamily units, there are hundreds of units, many of which are single family homes, that were assisted with Redevelopment Agency funding. These units have affordability restrictions for a variety of lengths from 30 to 55 years.

Licensed Community Care Facilities

A community care facility provides non-medical care and supervision to children and adults. Community care facilities provide a supportive housing environment to persons with special needs in a group situation. In California these facilities are licensed by the Community Care Licensing Division of the California Department of Social Services. Restrictions that deter or prevent these types of facilities from locating in a community may impede access to adequate housing for special needs groups requiring particular housing arrangements.

According to California's Community Care Licensing Division of the Department of Social Services, several licensed community care facilities are located in Madera County, not counting child day care facilities. This includes a diversity of facilities and specialized services such as children's residential group homes, adult residential and day care, and assisted living care for the elderly. Specific facilities by type are as follows:

Children’s Residential Group Homes include:

- La Jolla Court
- Promesa, Madera House
- Valley Teen Ranch

Adult Residential Facility (adults ages 18 through 59)

- Coronado ARF
- Desert Moon
- Farr’s Family Facility
- Granada House
- Jackson House Kensington
- McAlister Guest Home I
- McAlister Guest Home II
- Taylor Adult Residential Facility
- Thompson Adult Residential Care
- Watt’s Residential Ridge Way

Adult Day Care (adults 18 and older)

- Golden Years Adult Day Care
- Heartland Center
- Madera Adult Day Care
- Star Center, ADP
- SVS Oakhurst Adult Day Program

Assisted Living Residential Care for the Elderly

- Cedar Creek Senior Living
- Country Rose Guest Home
- Farr’s Family Facility, Elderly

- Golden Years Residential Care Home
- Johnnie's Place
- Loden Board & Care Center
- McAlister's Residential Center for the Elderly
- Oakhurst Board & Care for the Elderly
- Sierra Estates Assisted Living

Down Payment Assistance Program

The City of Madera operates a CalHome first time homebuyer down payment assistance program, with the goal of increasing homeownership opportunities for low-income first-time homebuyers. Through the program the City provides deferred interest housing loans to assist in the purchase of a home located within Madera City limits. This program is limited to the former RDA Target Area. In addition, the City, in collaboration with the County of Madera, administers the Neighborhood Stabilization Program 3 (NSP3). This program provides deferred payment “silent” second priority loans as gap financing toward the purchase price and closing costs of affordable housing units. NSP3 is limited to the HUD target area, which is the Parkwood subdivision area in Madera, and is administered by Self-Help Enterprises.

Exhibit 23 shows characteristics of recipients of the Down Payment Assistance and the NSP3 Program. Since the 2010/1011 program year, the City has provided assistance to roughly 30 households through these programs. A majority of recipients are Hispanic. As shown in the table, two recipients are extremely low-income households, nine are very low-income, and eight are low-income households. In addition, two people were identified as having a disability.

Exhibit 23: Characteristics of Down Payment Assistance and NSP3 Program Recipients

	Characteristic	Number
Race ¹	Black	1
	White	7
	Other	21
Ethnicity ¹	Hispanic	24
	Non-Hispanic	5
Income	Extremely Low and Very Low	15
	Low	8
	Moderate	1
	Above Moderate	5
Sex	Male	16
	Female	13
Disability	Yes	2
	No	27
Familial Status	Married	12
	Single	17
<i>Source: City of Madera, May 2020.</i>		
<i>¹Race and ethnicity is self-reported and does not necessarily align with the Census definitions of race and ethnicity.</i>		

SECTION 3. IMPEDIMENTS TO FAIR HOUSING CHOICE

3.1 Impediments in the Public Sector

Public policies established at the regional and local levels can affect housing development and, therefore, may impact the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment, and an assessment of public policies and practices can help determine potential impediments to fair housing opportunity. This section presents an overview of government regulations, policies, and practices enacted by the City of Madera that have the potential to impact fair housing choice.

California law contains several provisions aimed at removing barriers to housing for lower-income residents and those with special housing needs. As described in this section, the City updated its Zoning Ordinance to comply with State law requirements and remove barriers to housing production. Therefore, very few potential impediments remain.

General Plan

Required by California law in every City and County, a general plan establishes a vision and provides long-range goals and policies to help guide a jurisdiction achieve its vision and goals over the long term. Two of the seven State-mandated general plan elements, housing and land use, have direct impacts on the local housing market in terms of the amount and range of housing choice.

Housing Element

California law requires that housing elements be updated on a regular basis. The City's most recent Housing Element serves the planning period from 2016 to 2024. The housing element is subject to review by the California Department of Housing and Community Development (HCD) for compliance with State law. Housing element law assumes that, for the private market to adequately address housing needs and demand, local governments must provide opportunities for and not constrain development of housing for all income levels. Specifically, through its housing element, the City must do the following:

- Identify available sites that are appropriately zoned and have adequate public infrastructure and services necessary to facilitate the development of a range of housing types.
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households.

- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.
- Conserve and improve the condition of the existing affordable housing stock.
- Preserve assisted housing developments at-risk of converting to market-rate.
- Promote equal housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The Housing Element contains several policies and actions that seek to remove governmental constraints on housing. These actions are identified throughout this section of the Analysis of Impediments Report.

Land Use Element

The land use element of a general plan designates the general distribution, location, and extent of development of housing, business, industry, open space, community facilities, and other land uses. As it applies to housing, the land use element establishes a range of residential land use densities. Residential land use policy is implemented through zoning districts and development standards specified in the City's zoning ordinance. State law requires that the zoning ordinance be consistent with the general plan.

Residential Land Use Densities

The allowable density range of residentially designated land is perhaps the one governmental factor that most directly influences the supply and cost of housing in a local housing market. In general, higher densities allow developers to take advantage of economies of scale and reduce the per-unit cost of land, improvements, and construction. Higher residential densities also increase the potential for producing affordable housing.

As shown in Exhibit 24, the General Plan includes four residential designations and Community Commercial and Village Mixed Use designations that permit a range of residential development types.

The Department of Housing and Community Development (HCD) considers 20 units per acre an adequate density, in most cases, to allow for the production of affordable housing in Madera. The City of Madera General Plan allows a range of single family (0 to 50 du/ac) and multifamily (7.1 to 50 du/ac) residential uses. According to Pacific Companies, a local developer, and the Housing Authority of the City of Madera (co-partner with Pacific Companies in a recent affordable housing project called Arbor Point), 15 units per acre is the most ideal density in Madera to achieve economies of scale that allow developers to provide affordable housing units. This is largely due to the relatively lower cost of land in the area and the higher construction costs associated with building more than two stories. The residential densities allowed by the City of Madera General Plan are not an impediment to affordable housing.

Exhibit 24: Zoning Ordinance

General Plan Designation	Residential Use	Density	Minimum Lot Size	Corresponding Zoning Districts
Residential Land Use Designations				
Very Low-Density Residential (VLD)	Single family units	0-2 units/net acre	0.5 acres	--
Low-Density Residential (LD)	Single family units	2.1-7 units/ net acre	6,000 sq. ft.	R-A, R-1, PD
Medium-Density Residential (MDR)	Zero-lot line single family units and all multifamily units	7.1-15 units/ net acre	None	R-2
High-Density Residential (HD)	Single family and multifamily units; intended to be applied to lands within walking distance of existing or planned shopping districts and in Village Centers	15.1-50 units/ net acre	None	R-3
Commercial Land Use Designations				
Community Commercial	Single family and multifamily units	N/A, residential only allowed with special review		Mixed-Use Overlay
Mixed Use Designations				
Village Mixed-Use	This category provides for a mix of uses generally corresponding to the Medium Density Residential, High Density Residential, Neighborhood Commercial, and Community Commercial land use categories. This designation is to be applied in the Village Centers and implemented through standard zoning districts, specific plans, planned development, or other methods.	Villages: 6-8 du/acre; Village Centers: 8-18 du/acre	N/A	Mixed-Use
<i>Source: City of Madera 2016-2020 Land Use Element.</i>				

The Zoning Ordinance implements the City’s General Plan by establishing zoning districts that correspond with General Plan land use designations. Development standards and permitted uses in each zoning district are specified to regulate the density, type, and design of different land uses (Government Code, Sections 65800-65863). Several aspects of a zoning ordinance that may affect access to housing or limit the range of available housing choices are described in this section. The City conducted a comprehensive update to its Zoning Ordinance, which addressed several of the potential impediments identified in the 2015 Analysis of Impediments to Fair Housing Choice.

Restrictions on Single Family Units in Multifamily Districts

Single and multifamily housing types include detached and attached single family homes, duplexes or half-plexes, townhomes, condominiums, and apartments. Zoning ordinances typically specify the districts in which each of these uses is permitted by right. Zoning ordinances should avoid “pyramid” or “cumulative zoning” which permits lower-density single family uses in multifamily zones. Such practice reduces the potential for multifamily residential development. The City allows single family housing as a permitted use in all residential zones, including higher-density residential districts (i.e., R3). This has the potential to be an impediment to the development of higher-density, multifamily housing.

Density Bonus Provisions

State law (California Government Code Section 65915) requires local governments to grant a density bonus and/or financially equivalent incentives to developers who agree to provide a specified percentage of affordable housing or child care facilities for lower-income families as part of a residential development. The amount of bonus units or incentives depends on the percentage of affordable housing units provided. Developments can receive up to a 35 percent density bonus and up to three incentives. The City updated the Density Bonus Ordinance to comply with State law in 2015.

Definition of Family

A zoning ordinance can potentially restrict access to housing by defining families in a restrictive manner. California Courts have ruled that an ordinance that defines a “family” as: 1) an individual; 2) two or more persons related by blood, marriage, or adoption; or 3) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the jurisdiction and, therefore, violates rights of privacy under the California Constitution. A zoning ordinance also cannot regulate residency by relying on a definition of family inconsistent with State law.

The City of Madera updated its Zoning ordinance to define “family” as, “One or more persons related by blood or legal status or persons not so related who are functioning as a family or single-housekeeping unit, meaning that they have established ties and familiarity with each other, jointly use common areas, interact with each other, share meals, household activities, expenses and responsibilities” This definition of family is not restrictive.

Second Units

A second unit is an attached or detached residential dwelling unit that provides complete independent living facilities for one or more persons. It includes permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the primary single-family dwelling. A second unit also includes attached or detached efficiency units, or manufactured homes, as defined in Sections 17958.1 and 18007 of the Health and Safety Code.

State law requires localities to allow ministerial review for second units (i.e., without discretionary review or hearings). To be considered a ministerial review, the process used to approve second units must “apply predictable, objective, fixed, quantifiable, and clear standards.” Applications for second units should not be subject to onerous conditions of approval or public hearing process or public comment. The second unit law also established maximum standards for second units on lots zoned for residential use that contain existing single-family dwellings.

The City updated its Zoning Ordinance to permit second units on all lots where one single family detached dwelling is permitted, consistent with State law.

Manufactured Housing and Mobile Homes

Manufactured housing can provide quality housing at an affordable price. The recent trend in State legislation has been to encourage homeowners to place and finance manufactured homes on single family lots. As a result, mobile homes as well as factory-built housing may now be taxed as real estate and may be set on permanent foundations, like conventional site-built housing.

California law (Government Code Sections 65852.3 and 65852.4) prohibits local jurisdictions from excluding manufactured homes from all lots zoned for single family dwellings; in other words, limiting the location of these homes to mobile home parks is forbidden. However, the law does allow the local jurisdiction to designate certain single family lots for manufactured homes based on compatibility for this type of use. The City of Madera Zoning Ordinance permits manufactured housing in residential zones upon approval by the Zoning Administrator. Therefore, the Zoning Ordinance does not act as a constraint to manufactured housing.

Emergency Shelters

In effect since January 1, 2008, Senate Bill (SB) 2 (Cedillo, 2007) requires the City to allow emergency shelters without any discretionary action in at least one zone that is appropriate for permanent emergency shelters. The law also requires that the City demonstrate site capacity in the zone identified to be appropriate for the development of emergency shelters. Within the identified zone, only objective development and management standards may be applied, given they are designed to encourage and facilitate the development of or conversion to an emergency shelter. Those standards may include:

1. The maximum number of beds or persons permitted to be served nightly by the facility;
2. Off-street parking based upon demonstrated need, provided that the standards do not require more parking for emergency shelters than for other residential or commercial uses within the same zone.
3. The size and location of exterior and interior on-site waiting and client intake areas;
4. The provision of on-site management.
5. The proximity to other emergency shelters provided that emergency shelters are not required to be more than 300 feet apart.
6. The length of stay.
7. Lighting; and
8. Security during hours that the emergency shelter is in operation.

The City updated its Zoning Ordinance to permit emergency shelters by-right in the C-2 (Heavy Commercial) zone, in compliance with State law.

Transitional and Supportive Housing

Transitional housing is defined by California law as rental housing for stays of at least six months, but where the units are recirculated to another program recipient after a set period. It may be designated for a homeless individual or family transitioning to permanent housing. This housing can take many structural forms, such as group housing and multifamily units, and may include supportive services to allow individuals to gain necessary life skills in support of independent living.

Supportive housing is defined by California law as housing with on-site or off-site services with no limit on the length of stay and occupied by a target population (i.e., low-income person with mental disabilities, AIDS, substance abuse, or chronic health conditions; or persons whose disabilities originated before the age of 18). Services linked to supportive housing are usually focused on retaining housing, living and working in the community, and/or health improvement.

California law requires that transitional and supportive housing types be treated as residential uses subject only to those restrictions that apply to other residential uses of the same type in the same zone. The City updated its Zoning Ordinance to comply with State law and permit transitional and supportive housing in all zones permitting residential uses, subject to the same permit requirements of other residential uses of the same type in the same zone.

Group Homes

Currently (2020) the City of Madera considers group homes part of the “foster homes, day care facilities, rehabilitation center, and other related facilities which provide housing for six or fewer unrelated persons” category. The Madera Zoning Ordinance allows group homes and other related facilities (six or fewer persons) in residential zones upon administrative approval. Administrative approval does not require an application or staff review. Group homes that provide housing for more than six persons are allowed in residential zones upon obtaining a conditional use permit from the Planning Commission. These facilities are also allowed with a conditional use permit in the Light Commercial (C-1) and Heavy Commercial (C-2) zones. Group homes are not permitted in any other zones. The City’s provisions for group homes do not act as a constraint.

Reasonable Accommodation Procedures

The Fair Housing Act prohibits discrimination against applicants or residents because of their disability and from treating persons with disabilities less favorably than others because of their disability. In addition, the Act makes it unlawful for persons to refuse to make reasonable accommodations in “rules, policies, practices, or services” when necessary for persons with disabilities. Reasonable accommodation refers to a change, exception, or an adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling or public and common areas.

The City updated its Zoning Ordinance to formalize a reasonable accommodation procedure to remove housing constraints for persons with disabilities and will make information available about requesting reasonable accommodation

Building Codes and Accessibility

The City has adopted the 2007/2008 Uniform Building Code with no additional local provisions. The City actively enforces ADA requirements, as well as Title 24 of the California Administrative Code, which regulates disabled accessibility to facilities. While the City has considered universal design elements, the City has not adopted these code provisions.

Transit Services

City transit services provide access to employment centers, educational opportunities, and shopping. In addition, there are special options available to seniors and persons with disabilities. The City operates two bus services: Madera Metro (MM), a fixed-route system, and Dial-A-Ride, a general public demand-response system. All buses are wheelchair accessible and the City provides discounted fare for Seniors, the disabled, and Medicare cardholders. Overall, the transit system connects residents with major employment areas of the City, shopping opportunities, the Madera Community Hospital, and City services.

MM is available weekdays from 7:00 a.m. to 6:30 p.m. and on Saturdays from 9:00 a.m. to 4:00 p.m. The MM system consists of three routes using four buses throughout the day. Route 1 operates on a 35-minute headway from Cleveland Avenue and Schnoor Avenue through Central Madera, with alternating route ends operating hourly to the Madera County Government complex on Road 28 and the Madera Community Hospital. Route 2 operates on a 70-minute headway from Cleveland Avenue and Schnoor Avenue to Community Hospital via Howard Road. MAX provides over 140,000 passenger trips per year with approximately 12,500 service hours. The fare is \$1.00 for a one-way trip. Half fare (\$0.50) is in effect from 10:00 a.m. until 2:00 p.m. for senior, disabled, and Medicare riders.

Dial-A-Ride is a general public transit system primarily serving the elderly and disabled. Dial-A-Ride provides an alternative service for passengers preferring the convenience of curbside-to-curbside transportation due to age, disability, or distance from a transit route. Although Dial-A-Ride is available to any member of the general public, its first priority is to provide complementary paratransit service in response to the Americans with Disabilities Act (ADA). The service operates weekdays from 7:00 a.m. to 6:30 p.m., Saturdays from 9:00 a.m. to 4:00 p.m., and Sundays from 8:30 a.m. to 2:30 p.m. The one-way DAR fare within the fixed route area, other parts of the City, and parts of the County is \$1.00 for ADA riders and seniors and \$3.00 for the public. The fare for all riders in the DAR service area outside the \$1.00 County area is \$3.00 for all riders. Dial-A-Ride operations take place within the Madera urban area, covering a five-mile radius from the downtown area, and transport approximately 70,000 riders annually. The City provides an ADA-Paratransit brochure in both English and Spanish.

3.2 Impediments in the Private Sector

Equal Opportunity in Mortgage and Home Improvement Financing

The majority of potential homeowners within the United States require a loan to finance the cost of purchasing a home. Under the Home Mortgage Disclosure Act (HMDA), most banks, savings associations, and many mortgage brokers must disclose the racial, gender, and income characteristics of all home loan applicants and whether these applications were approved. This data makes it possible to analyze lending experiences for different groups and the performance of individual lenders. The HMDA data presented in this section applies to the Madera-Chowchilla Metropolitan Statistical Area (MSA).

As shown in Exhibit 25, 700 households applied for conventional home loans and 792 households applied for government insured home purchase loans in the Madera-Chowchilla MSA in 2017. The majority of loan applicants (40.2 percent) were upper-income households earning 120 percent or more of the area median income (MI). Moderate-income (80 to 119 percent of MI) and lower-income (less than 80 percent of MI) households accounted for 27.3 percent and 32.5 percent of loan applicants, respectively.

Analysis of loan application disposition considers both approval and denial rates, primarily because withdrawal of applications can significantly affect these rates. Analyzing both approval and denial rates provides a clearer view of loan activity and trends by allowing multiple points of comparison. The approval rate of conventional loans as expected, increased with income.

Overall for conventional loans, White applicants had higher approval rates (71.7 percent) and lower denial rates (12.1 percent) than non-White applicant approval rates (62.7 percent) and denial rates (17.9 percent). For nearly every income category White applicants had higher approval rates and lower denial rates than non-White applicants (except for 100-119 percent median income, where non-Whites had a higher approval rating). The nine percent difference in approval rates between Whites and non-Whites is similar to the difference in approval rates based on income. This indicates that race and ethnicity may be a similar factor of loan approval rates than income in the Madera-Chowchilla MSA.

Federally backed loans are those guaranteed or insured by a Federal government agency, such as FHA or VA home loans. Because these loans are Federally guaranteed, they offer additional means of acquiring financing for home purchases for those unable to qualify for conventional home loans. As shown in Exhibit 25, 792 applications were made for government-backed loans to purchase homes within the Madera-Chowchilla MSA in 2017. Upper-income applicants represented 30.4 percent of these loan applications, while moderate-income households represented 13.3 percent of applicants, and lower-income households comprised 45.6 percent of applicants. Overall, denial rates are slightly higher for government-backed loans than conventional loans. The approval rates varied by income and by race. White applicants had higher approval rates than non-White applicants.

Exhibit 25: Disposition of Home Loans by Percentage of Median Income and Race/Ethnicity¹

		Less than 50 percent MI		50 to 79 percent MI		80 to 99 percent MI		100 to 119 percent MI		120 percent or more MI		Total		Total	
		White ²	Non-White ³	White ²	Non-White ³	White ²	Non-White ³	White ²	Non-White ³	White ²	Non-White ³	White ²	Non-White ³		
Conventional Home Purchase Loans	Total Applications Received	20	31	49	73	54	34	47	33	251	108	421	279	700	
	Approved ⁴	#	13	19	33	34	39	20	31	23	186	79	302	175	477
		%	65.0%	61.3%	67.3%	46.6%	72.2%	58.8%	66.0%	69.7%	74.1%	73.1%	71.7%	62.7%	68.1%
	Applications Denied ⁵	#	6	8	8	18	8	6	4	5	25	13	51	50	101
		%	30.0%	25.8%	16.3%	24.7%	14.8%	17.6%	8.5%	15.2%	10.0%	12.0%	12.1%	17.9%	14.4%
	Other ⁶	#	1	4	8	21	7	8	12	5	40	16	68	54	122
		%	5.0%	12.9%	16.3%	28.8%	13.0%	23.5%	25.5%	15.2%	15.9%	14.8%	16.2%	19.4%	17.4%
Government Insured Home Purchase Loans	Total Applications Received	14	71	45	182	55	79	46	59	133	108	293	499	792	
	Approved ⁴	#	8	41	31	120	39	55	42	39	97	78	217	333	550
		%	57.1%	57.7%	68.9%	65.9%	70.9%	69.6%	91.3%	66.1%	72.9%	72.2%	74.1%	66.7%	69.4%
	Applications Denied ⁵	#	3	15	8	32	7	12	1	9	20	16	39	84	123
		%	21.4%	21.1%	17.8%	17.6%	12.7%	15.2%	2.2%	15.3%	15.0%	14.8%	13.3%	16.8%	15.5%
	Other ⁶	#	3	15	6	30	9	12	3	11	16	14	37	82	119
		%	21.4%	21.1%	13.3%	16.5%	16.4%	15.2%	6.5%	18.6%	12.0%	13.0%	12.6%	16.4%	15.0%

¹ SOURCE: HDMA, 2017

SECTION 4. ASSESSMENT OF CURRENT FAIR HOUSING

4.1 Fair Housing Practices in Madera

Typically, fair housing services for renters and homebuyers include the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Tenant/landlord counseling is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under California law and mediating conflicts between tenants and landlords. While the City of Madera has had limited resources to devote to these activities, it has worked with other organizations and agencies in the past to promote fair housing in Madera.

Fair Housing Organizations

Fair Housing Council of Central California

The Fair Housing Council of Central California (FHCCC) has worked with the City in the past in a number of areas to promote fair housing. The FHCCC is a private, non-profit agency that facilitates equal access to apartments, homes, mortgage loans, and insurance policies for residents of the Central Valley. As an operating member of the National Fair Housing Alliance, the FHCCC is dedicated to educating the housing industry and community in regard to State and Federal housing laws; conducting research into the nature and extent of housing, lending, and insurance discrimination; and enforcing the Federal Fair Housing Act to increase housing opportunities for all people. The FHCCC provides services and accepts complaints from residents throughout the Central Valley. Its activities include developing and implementing auditing and testing programs to assess discriminatory practices in the housing market.

California Rural Legal Assistance

California Rural Legal Assistance (CRLA) is a non-profit legal and political advocacy group that promotes the interests of migrant laborers and the rural poor. While CRLA's mission is much broader than fair housing issues, CRLA does deal with fair housing complaints on behalf of its clients. Specifically related to housing, CRLA addresses matters involving tenants' rights, sub-standard housing, lockouts and utility shut offs by landlords, housing discrimination, farmworker housing, rent deposit refunds, and eviction defense. CRLA has a regional office located in the City of Madera.

Housing Authority of the City of Madera

The Housing Authority of the City of Madera provides fair housing information to its Housing Voucher participants to assist them as they look for housing and negotiate with property owners. Also, like previously mentioned, the Housing Authority provides a fair housing briefing packet to HCV recipients and public housing residents. Additionally, Housing Authority staff attend the annual Central Valley Fair Housing Conference.

Resources for Independence Central Valley

The Resources for Independence Central Valley is a non-profit advocacy organization that assists people with disabilities in living more independently. The Resources for Independence Central Valley provides housing-related services, which include information and referral, landlord/tenant advocacy, home modification resources, apartment referral list, and homeowner/rental assistance.

Auditing and Testing in Madera

In October and November 1998 FHCCC conducted an Audit of Race and Familial Status Discrimination in the City of Madera, with the results presented to the City Council in June 1999. Sixteen paired tests were conducted on 12 apartment complexes in Madera. Testing sought to uncover discrimination based on race, the presence of children, and the number of children. Based on race, African Americans experienced discrimination in 88 percent of their attempts to enter into a rental agreement. Families with children experienced discrimination in 71 percent of their attempts to enter into a rental agreement. Recommendations from the audit included the following:

- Conduct fair housing training for housing providers, consumers, faith-based, educational, and civic groups.
- Investigate and resolve fair housing violations.
- Encourage recipients of CDBG funds to integrate their mission with the goal of promoting fair housing; and
- Work in a collaborative effort to proactively further fair housing.

Nine years later, in October 2007, FHCCC conducted a similar audit. Fifteen properties were audited within Madera. Properties were in different parts of the City and were all apartment complexes. These properties represented about 80 percent of available rental properties at the time of the audit. Tests were set up as pairs, with one African American profiled as the “protected” tester and one White tester profiled as the “control” tester. Two sets of pairs were used in the audit. Results indicated that the African American tester was treated differently or given different information than the White tester 75 percent of the time. Only three projects treated both testers the same and provided the same availability and rental information. Seven administrative lawsuits were filed by the FHCCC as a result of this testing.

4.2 Public Participation

The City held seven focus group discussions spanning the weeks of April 13-24, 2020 to compile quantitative research on housing needs. In addition to the information collected at community meetings, the City conducted key stakeholder interviews with Madera residents and officials. Input gathered at these meetings and interviews was used to inform the City’s actions for the next program years.

The City conducted an extensive community outreach program during the process of developing the Consolidated Plan. Specifically, the public consultation process included the following components:

Consultation with Public and Nonprofit Agencies

In preparing the Consolidated Plan, the City consulted with a variety of agencies, including local and regional service providers, the Housing Authority, business groups, nonprofits, and many others. The City also attended meetings and spoke with local housing and homeless service providers to gain additional input. The goal of the consultation process was to gather data, inform the community, and determine priority needs of Madera residents to develop the priorities and strategies contained within this five-year plan.

Focus Groups

From April 21-23, 2020, the City held 7 Focus Group Meetings. Due to restrictions from COVID-19, the meetings were held digitally, via Zoom technology. The City publicized the Focus Group Meetings using email announcements, the City’s website and social media accounts, and at a City Council Meeting. Outreach was conducted in both English and Spanish. Approximately 20 people attended the focus group discussions, which offered a

Spanish language group for those who were interested.

Community Needs Survey

The City conducted a Community Needs Survey to solicit input from residents and workers. The survey informed respondents that the City was updating the Consolidated Plan for Federal CDBG funds that primarily serve low- to moderate-income residents. The survey polled respondents about the level of need in the City for various types of improvements that can potentially be addressed by the use of CDBG funds, including housing, public facilities and services, infrastructure, and economic development improvements. The City collected 302 survey responses, including surveys collected electronically and on paper. Of the 302 surveys, 270 individuals responded to the survey in English and 32 individuals responded in Spanish.

Summary of the objectives and outcomes identified in the Citizen Participation

The Needs Assessment identified several types of programs, projects, and services that are needed in the community, including the following:

General Housing Needs

1. Increased supply of affordable housing.
Rentals for those with extremely low-income and very low-income. This would also include rental assistance programs.
Increased supply of housing (e.g., apartments and lower-cost homes) for people on a fixed income or otherwise at-risk of being “priced out” of the area – specifically, low-income seniors, people living with disabilities, and others on a fixed income.
2. Additional resources for people experiencing homelessness.
Additional capacity of temporary shelters.
Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues.
Housing for homeless young people and young people transitioning out of foster care.
3. Increased supply of apartments suitable for people living with disabilities.
4. Additional specialized housing (e.g., seasonal or congregate-style units) for agricultural workers.
5. Additional, centralized sources of housing information for low income residents – especially in select areas in Madera.
6. Additional resources to improve the quality of existing apartments and houses such as energy efficient improvements.

7. Additional shelters and support services for abused, abandoned, or neglected children; this would also include greater access to information about existing services.
8. Urgent resources for individuals and families impacted by the COVID-19 pandemic including information and support services (e.g., food, clothing, sanitation, and job support services) for those at-risk of becoming homeless, easily accessible information regarding foreclosure and eviction laws and rights, increased supply of temporary shelters (as noted above).

Non-housing community development needs

Public Facilities

1. Additional health and wellness activities for youth such as Teen Activity programs, new / renovated Teen Centers, and other community-led activities.
2. Increased downtown revitalization.
3. Increased / improved services for people experiencing homelessness including but not limited to food, clothing, healthcare including behavioral healthcare, showers, toilets, and child support/day care.

Public Services

1. Expanded job training and employment opportunity programs. Program to assist with job-skills development and job placement. This may increase in priority as the current COVID-19 pandemic continues to impact communities and the related economic need.
2. Additional services to address community health needs, e.g., mental health, substance misuse / abuse; intimate partner violence; services for abused, abandoned, or neglected children; and people living with HIV/AIDS.
3. Expanded Meals-on-Wheels for home-bound seniors.

Economic Development and Public Improvements

1. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks.
2. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility.
3. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities.

4.3 Fair Housing Complaints, Compliance Reviews, or Discrimination Suits

Fair Housing Agency Complaints

Complaints alleging housing discrimination can be filed at the Federal and State level. At the Federal level complaints are filed with HUD's Office of Fair Housing and Equal Employment Opportunity (FHEO). FHEO administers the Fair Housing Assistance Program (FHAP) which awards and manages the Fair Housing Initiatives Program grants and proposes fair housing legislation. Complaints can be submitted to the central HUD office or to field offices located in each state.

Exhibit 26 shows the number of cases closed with HUD from January 1, 2013, to September 30, 2016. Cases filed in one year are not necessarily closed in the same year. None of the complaints filed were based on national origin, sex, or familial status. The most common type of complaints filed were cases that dealt with a disability.

Exhibit 26: Fair Housing Complaints

Date	Number of Filed Cases	Number of Filed Cases with a Race Basis	Number of Filed Cases with a Black or African-American Race Basis	Number of Filed Cases with a Disability Basis	Number of Filed Cases with a Retaliation Basis
1/8/2013	1			1	1
1/17/2013	1			1	
1/28/2013	1	1	1		
8/8/2013	1			1	
8/12/2013	1			1	
9/4/2014	1			1	
10/8/2015	1			1	
8/25/2016	1			1	

¹ There were no complaints filed based on national origin, sex, or familial status. All other complaints were filed with FHEO's Fair Housing Assistance Program (FHAP).

² One complaint case had two bases (Disability and Retaliation) counted as a single case.

Source: San Francisco Regional Office, HUD Fair Housing, January 2017.

Section 504 Compliance

Section 504 of the Federal Rehabilitation Act of 1973 prohibits discrimination based on disability in any program receiving Federal financial assistance. This includes provisions for providing reasonable modifications in all rules, policies, and procedures. Programs must be readily accessible to and useable by individuals with disabilities. Major alterations or construction of dwelling units must provide at least 5 percent of units accessible to people with mobility impairments and at least 2 percent of units accessible to people with visual or hearing impairments. According to the FHEO there have been 8 Section 504 complaints filed against the City or the Housing Authority of the City of Madera during the period of January, 2013 and August, 2016.

Hate Crimes

When people are kept from moving or locating in certain neighborhoods by a fear of hate crimes, this constitutes a fair housing violation. To a certain degree, hate crimes can also be an indicator of discrimination. Hate crimes are committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. Examples of hate speech include name-calling, epithets, and the display or distribution of hate material in public places, and the display of offensive hate-motivated material on one's property. Freedom of hateful speech is constitutionally protected as long as it does not interfere with the civil rights of others.

In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation (FBI) Uniform Crime Reporting Program collects statistics on these incidents as reported by local law enforcement agencies. Because motivation is subjective, it is sometimes difficult to know with certainty whether a crime resulted from an offender's bias. Moreover, the presence of a bias alone does not necessarily mean that a crime can be considered a hate crime. According to the FBI, only when law enforcement investigation reveals sufficient evidence to lead a reasonable and prudent person to conclude that the offender's criminal actions were motivated, in whole or in part, by his or her bias, should an incident be reported as a hate crime.

The Madera Police Department provided hate crime data since 2009. While there were no hate crimes reported in 2009, there were a total of nine hate crimes reported in 2010. However, the total number of reported hate crimes per year has decreased since 2010. In 2011 a total of two hate crimes were reported; in 2012 a total of three; in 2013 a total of two; and from 2014 - 2019 no hate crimes were reported.

SECTION 5. FAIR HOUSING ACTION PLAN

This section of the report builds upon the previous analysis and presents a list of specific ongoing actions the City will continue to undertake in order to address the impediments.

Access to Information

Action 1: The City of Madera will provide fair housing information on its website as well as links to housing services and resources, fair housing, and consumer information on housing choices. The City will make available such information at local service centers, City offices, the Housing Authority office, the public library, and other public facilities.

Priority: High

Action 2: The City will provide education on fair housing to City staff members who administer and oversee housing programs and code enforcement activities so they can respond to phone calls from the public about fair housing and landlord/tenant issues.

Priority: Medium

Fair Housing Services and Outreach

Action 3: The City will continue to work with local agencies to designate an organization that will act as the lead agency for fair housing issues and formalize a system for processing fair housing complaints in Madera.

Priority: High

Action 4: The City will seek opportunities to work with a fair housing organization to conduct an auditing program of fair housing problems in the City.

Timeframe: Ongoing

Priority: Medium

Action 5: The City will work with partner agencies, including fair housing service providers, the Housing Authority, California Rural Legal Assistance, local apartment and realtor associations, and disability rights groups to reach out to landlords and property managers about fair housing issues. This outreach may include compiling mailing lists of rental property owners and managers to provide informational materials regarding fair housing rights and responsibilities, including rights of persons with disabilities; and conducting fair housing workshops.

Priority: Medium

Public Policies and Programs

Action 6: The City will continue to comply with antidiscrimination requirements, including all applicable Federal regulations as demonstrated in the City's application for Community Development Block Grant, HOME, and other Federal funds.

Priority: High

Action 7: The City will continue to implement policies and programs identified in its Housing Element and implement Zoning Ordinance amendments necessary to further fair housing.

Priority: Medium

Action 8: The City will continue to implement the recommended actions in the *City of Madera ADA Self-Evaluation and Transition Plan* to modify its policies, practices and procedures to avoid discrimination against people with disabilities.

Priority: High

APPENDIX A: SOURCES

California Association of Realtors

California Department of Fair Employment and Housing

California Department of Finance

California Rural Legal Assistance (telephone interview)

City of Madera ADA Self-Evaluation and Transition Plan, 2009

City of Madera Housing Element, 2009

City of Madera Consolidated Plan, 2020-2024

City of Madera Police Department

Fair Housing Council of Central California (telephone interview)

Federal Bureau of Investigation (FBI) Uniform Crime Reporting Program

Fresno-Madera Continuum of Care Point-in-Time Count, 2014

Home Mortgage Disclosure Act (HMDA) data, 2017

Housing Authority of the City of Madera

U.S. Department of Housing and Urban Development. HUD User Data Sets. Fair Market Rent, 2013

U.S. Department of Housing and Urban Development Fair Housing, San Francisco Regional Office

U.S. Census Bureau, American Community Survey

U.S. Census Bureau, 2010 Census

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APPENDIX B: ADOPTING RESOLUTION

Placeholder

Exhibit C

City of Madera

2020-2021 Action Plan



Expected Resources

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

Introduction

The City anticipates continuing to receive CDBG funding throughout the Consolidated Plan period. The City also expects to apply for and receive HOME grants from the California Department of Housing and Community Development.

Exhibit 1: 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	911,725	0	892,893	1,804,618	3,646,900	The City is a CDBG entitlement jurisdiction.
HOME	Public - Federal	Housing Other	224,014	299,944	0	523,959	0	DAP and OOR funding through HCD

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: \$		
RLF	Public - Federal	Other	72,504	0	0	72,504	0	The City is a CDBG entitlement jurisdiction. Note: This is an estimate of the Revolving Loan Fund (RLF) earnings for 2020/2021. It is not an amount we program for 2020/2021. It is not a prior year CDBG resource. These funds contribute to the amount of funding on hand to use before CDBG funds are drawn. We have no way of knowing what the RLF will earn.
PLHA	Public - State	Housing	422,319	0	0	422,319	0	A state grant to local governments for housing-related projects and programs that assist in addressing the unmet housing needs of local communities.
AHSC	Public- State	Housing	11,074,460	0	0	11,074,460	0	This is a competitive grant. 48-unit community of affordable housing options for veterans, seniors, and families. Also, for designated sidewalk improvements in City.

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

The CDBG program does not have a matching requirement. However, in evaluating the proposals for CDBG funding each year, the City uses the availability of matching funds as a factor in determining recommended allocations.

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

No publicly owned land or property within the City has been identified that would be used to address identified needs. However, the City could use some CDBG funding to acquire such land over the course of the planning period. Furthermore, the City may consider the use of surplus land for the development of affordable housing units.

Discussion

The City attempts to maximize the use of all its available funding sources by encouraging projects that access private financing (grants, loans, and donations) or other Federal or State funding resources, including tax credits. The City actively pursues available grants for housing and community development programs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Exhibit 2: Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Access to affordable Housing	2020	2024	Affordable Housing	City of Madera City Limits	Housing Needs	\$215,000	Health and safety improvements to a minimum of 20 homes within the City of Madera
2	Improve access to community services	2020	2024	Community Services	City of Madera City Limits	Community Services	\$96,759	School mentorship program to a minimum of 20 low mod- income students. 270 served for low mod-income families receiving mandated Family Court services, and Senior food distribution and services for 550 seniors annually.
3	Enhance economic well-being	2020	2024	Economic Development	City of Madera City Limits	Community Services Economic Development	\$10,000	Assistance to 10 low mod-income families to create or expand a business, job skills development, job placement.
4	Enhance quality of infrastructure	2020	2024	Infrastructure	City of Madera City Limits	Public Improvements and Public Infrastructure	\$377,621	Rehabilitation of local park servicing 43,500 duplicated users. 1,500 duplicated

								persons with disabilities and seniors. Sidewalk creation near Middle School serving approximately 9,500 residents annually. ADA compliance.
5	Prevent and reduce homelessness	2020	2024	Homelessness	City of Madera City Limits	Homeless needs and services	\$30,000	Shelter 100 men, women and children nightly. Serve 200 meals daily.
6	Administration	2020	2024		City of Madera City Limits	Needs Addressed Housing Needs Community Services Economic Development Public Improvements and Public Infrastructure Homeless Needs and Services	\$182,345	Successfully manage Local Administration and CAPMC Administration to help meet community needs

Exhibit 3: Goal Descriptions

1	Goal Name	Access to affordable Housing
	Goal Description	<p>1. Increased supply of affordable housing. Rentals for those with extremely low-income and very low-income. This would also include rental assistance programs. Increased supply of housing (e.g., apartments and lower-cost homes) for people on a fixed income or otherwise at-risk of being “priced out” of the area – specifically, low-income seniors, people living with disabilities, and others on a fixed income.</p> <p>2. Additional resources for people experiencing homelessness. Additional capacity of temporary shelters. Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues. Housing for homeless young people and young people transitioning out of foster care.</p> <p>3. Increased supply of apartments suitable for people living with disabilities.</p> <p>4. Additional specialized housing (e.g., seasonal or congregate-style units) for agricultural workers.</p> <p>5. Additional, centralized sources of housing information for low income residents – especially in select areas in Madera.</p> <p>6. Additional resources to improve the quality of existing apartments and houses such as energy efficient improvements.</p> <p>7. Additional shelters and support services for abused, abandoned, or neglected children; this would also include greater access to information about existing services.</p> <p>8. Urgent resources for individuals and families impacted by the COVID-19 pandemic including information and support services (e.g., food, clothing, sanitation, and job support services) for those at-risk of becoming homeless, easily accessible information regarding foreclosure and eviction laws and rights, increased supply of temporary shelters (as noted above).</p> <p>Funding will come from CDBG.</p>
2	Goal Name	Improve access to services
	Goal Description	<p>1. Expanded job training and employment opportunity programs. Program to assist with job-skills development and job placement. This may increase in priority as the current COVID-19 pandemic continues to impact communities and the related economic need.</p> <p>2. Additional services to address community health needs, e.g., mental health, substance misuse / abuse; intimate partner violence; services for abused, abandoned, or neglected children; and people living with HIV/AIDS.</p> <p>3. Expanded Meals-on-Wheels for home-bound seniors.</p> <p>Funding will come from CDBG.</p>
3	Goal Name	Enhance economic well-being

	Goal Description	<ol style="list-style-type: none"> 1. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks. 2. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility. 3. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities. <p>Funding will come from CDBG.</p>
4	Goal Name	Enhance quality of infrastructure
	Goal Description	<ol style="list-style-type: none"> 1. Additional health and wellness activities for youth such as Teen Activity programs, new / renovated Teen Centers, and other community-led activities. 2. Increased downtown revitalization. 3. Increased / improved services for people experiencing homelessness including but not limited to food, clothing, healthcare including behavioral healthcare, showers, toilets, and child support/day care. 4. Improved infrastructure such as street maintenance; additional, accessible sidewalks; and, improved maintenance of existing sidewalks. 5. Additional incentives to incentivize new development such as (but not limited to) reduce regulatory and permitting fees, increased zoning and building requirement flexibility. 6. Enhanced public transportation – including better access for seniors, youth, and people living with disabilities. <p>Funding will come from CDBG.</p>
5	Goal Name	Prevent and reduce homelessness
	Goal Description	<p>Additional capacity of temporary shelters. Transitional support housing for individuals who are experiencing homelessness, mental health and/or substance use issues. Housing for homeless young people and young people transitioning out of foster care.</p> <p>Funding will come from CDBG</p>
5	Goal Name	Administration

Goal Description	Administer funds in accordance with program requirements. Funding will come from CDBG
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Projects

AP-35 Projects – 91.220(d)

Introduction

The activities to be undertaken during 2020-21 with CDBG funds are summarized below. This does not include programs funded by HOME and CalHOME funds or other sources. All activities identified are expected to be completed no later than June 30, 2021.

Exhibit 4: Projects

#	Project Name
1	Local Administration
2	CAPMC Administration
3	City of Madera Parks & Community Services Senior Nutrition and Recreation Program
4	Madera Rescue Mission
5	Big Brothers Big Sisters of Central California High School Bigs Program
6	Doors of Hope Parenting Center Building Better Parents
7	Pequenos Empresarios
8	Madera Coalition for Community Justice
9	Habitat for Humanity Greater Fresno Area Home Rehabilitation Program
10	City of Madera Parks & Community Services McNally Park Rehabilitation Project
11	City of Madera Engineering Department Sidewalks, Ramps, Drive Approach Improvements, Various Census Tract Locations
12	City of Madera Engineering Department Lilly St. & Vineyard Ave. Sidewalk Improvements Near Martin Luther King Middle School
13	City of Madera Engineering Department Installation of Flashing Stop Signs, Lake & Adell
14	City of Madera Engineering Department ADA Compliant Front Counter at Former RDA Building

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

While there are several constraints to meeting the needs of low-income residents, the primary obstacle is that there is a lack of funding to fully address all needs. The economic challenges facing the nation have forced many nonprofits to cut services at a time when governmental entities and others are least able to provide them.

AP-38 Project Summary

Exhibit 5: Project Summary Information

Project Name	Local Administration	
Target Area	City of Madera City Limits	
Goals Supported	Administration	
Needs Addressed	Housing Needs Community Services Economic Development Public Improvements and Public Infrastructure Homeless Needs and Services	
Funding	CDBG: \$162,345	
Description	This activity funds labor and overhead costs associated with carrying out the oversight of the City's CDBG Program.	
Target Date	6/30/2021	
Estimate the number and type of families that will benefit from the proposed activities	From all Public Service and Capital Project/Public Improvements, approximately 20,000 families will benefit from the proposed activities.	
Location Description	Administration: 205 W. 4th Street, Madera, CA 93637. (City of Madera City Limits)	
Planned Activities	Planned activities consist of CDBG Administration.	
2	Project Name	CAPMC Administration
	Target Area	City of Madera City Limits
	Goals Supported	Administration
	Needs Addressed	Homeless Needs and Services

	Housing Needs Community Services
Funding	CDBG: \$20,000
Description	To address community challenges created by homelessness and to coordinate the annual Point-In-Time Count, partner with the Fresno/Madera Continuum of Care and local social services and homeless assistance providers.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Approximately 310 homeless individuals will benefit from the Annual Point-In-Time count.
Location Description	1225 Gill Ave, Madera, CA 93637
Planned Activities	Coordinate the Annual Point-In-Time count, the Fresno/Madera Continuum of Care and the Madera Homeless Coalition.
3 Project Name	City of Madera Parks & Community Services Senior Nutrition and Recreation Program
Target Area	City of Madera City Limits
Goals Supported	Improve access to services
Needs Addressed	Community Services
Funding	CDBG: \$37,609
Description	Support staffing, supplies, and associated programming costs for suite of senior activities which are in Madera's disadvantaged neighborhoods, at the Frank Bergon Senior Center and the Pan American Community Center.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Approximately 550 seniors will benefit from the proposed activity.
Location Description	701 East 5th Street, Madera, CA 93638
Planned Activities	Senior Meal Program - this program provides a nutritious and balanced meal five days per week throughout the year, excluding holidays the the Pan American Community Center and Frank Bergon Senior Center. Wellness and nutrition program offered throughout the week include Tai-Chi, aerobics, Yoga, walking, Zumba, balance and stretching. Also, throughout the week, nutritional healthy food education/classes are provided on a regular basis. Presentations on enhancing wellness, healthy living, managing depression and safety at home are

		given regularly. Discussions also include senior fraud/scams led by local law enforcement, technology related programs, arts and crafts, ceramic classes, social dances, karaoke and a wide variety of local excursions and regional trips.
4	Project Name	Madera Rescue Mission
	Target Area	City of Madera City Limits
	Goals Supported	Prevent and reduce homelessness
	Needs Addressed	Prevent and reduce homelessness
	Funding	CDBG: \$30,000
	Description	Provide shelter to homeless Madeirans, serve daily meals, provide counseling services, and assist with clothes washing services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Shelter approximately 100 men, women and children nightly. Serve approximately 200 meals daily.
	Location Description	1305 Clinton Street, Madera, CA 93637
	Planned Activities	Shelter approximately 100 men, women and children nightly. Serve approximately 200 meals daily.
5	Project Name	Big Brothers Big Sisters of Central California High School Bigs Program
	Target Area	City of Madera City Limits
	Goals Supported	Improve access to services
	Needs Addressed	Community Services Economic Development
	Funding	CDBG: \$10,000
	Description	Support High School Bigs STEM program to provide youth in the community an opportunity to reach their full potential.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 youth will be partnered with 20 High School students. At this time, the number and type of families benefiting is unknown.

	Location Description	2300 W. Industrial Ave. Madera, CA 93637
	Planned Activities	To pair at-risk youth with High School student mentors and increase the youths' self-awareness, community involvement and improve grades.
6	Project Name	Doors of Hope Parenting Center Building Better Parents
	Target Area	City of Madera City Limits
	Goals Supported	Improve access to services
	Needs Addressed	Community Services
	Funding	CDBG: \$15,300
	Description	Prenatal/child development education, parenting classes, anger management counseling.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 270 individuals, unmarried couples and married parents will benefit from the proposed activity.
	Location Description	500 E Almond Ave. Suite 5A, Madera, CA 93637
	Planned Activities	To provide parenting and anger management skills, pregnancy testing and to coordinate with Child Protective Services and Madera County Probation to provide certificates of completion for family reunification.
7	Project Name	Pequenos Empresarios
	Target Area	City of Madera City Limits
	Goals Supported	Improve access to services
	Needs Addressed	Community Services Economic Development
	Funding	CDBG: \$10,000

	Description	Childcare/development to help children improve personal development.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 youth from single parent, with unmarried parents or with both parents will benefit from the activity.
	Location Description	16905 Rd 26 Suite 103, Madera, CA 93638
	Planned Activities	To provide early childhood education and to reinforce etiquette, healthy food choices and knowledge of financial/money management, entrepreneur skills and environmental awareness.
8	Project Name	Madera Coalition for Community Justice
	Target Area	City of Madera City Limits
	Goals Supported	Improve access to services
	Needs Addressed	Community Services Economic Development
	Funding	CDBG: \$33,850
	Description	Provide direction and support to disenfranchised or at-risk Madera youth to pave a path for life success.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program proposes to serve 40 youth; however, siblings are counted individually. In some cases, the youth are from single-parents, couples and married parents or live with a relative. Therefore, an estimate of the number and type of families served is not available at this time. The program recruits throughout the year. This results in an increased number of participants; however, the increased number is unknown.
	Location Description	219 S D St, Madera, CA 93638
	Planned Activities	To assist students through childhood trauma and compounded obstacles to overcome to reach their educational and career goals and leadership skills.
9	Project Name	Habitat for Humanity Greater Fresno Area Home Rehabilitation Program
	Target Area	City of Madera City Limits
	Goals Supported	Access to affordable Housing
	Needs Addressed	Homeless Needs and Services Housing Needs Community Services
	Funding	CDBG: \$215,000

	Description	Provide critical home and accessibility improvements Madera homes.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 owner-occupants, single, unmarried or married couples will benefit from this activity.
	Location Description	4991 East McKinley Avenue, Suite 123, Fresno, CA 93727
	Planned Activities	To provide home repairs consisting of, yet not limited to, roof repair/replacement, HVAC systems, water heaters, electrical, plumbing and accessibility improvements.
10	Project Name	City of Madera Parks & Community Services McNally Park Rehabilitation Project
	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure
	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$196,221
	Description	Rehabilitation of McNally park.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 43,500 duplicated users would benefit from the proposed amenities on an annual basis. Approximately 1,500 duplicated persons with disabilities or seniors will be served.
	Location Description	825 S A St Madera CA
	Planned Activities	Replacement of park amenities, such as playground equipment, bike racks, benches, trash receptacles, drinking fountains, basketball rings and nets, and barbeques. All community members with disabilities would be provided increased access as the equipment being proposed for the park upgrade, particularly the playground equipment, will be designed and constructed to the most current Federal ADA standard.
11	Project Name	City of Madera Engineering Department Sidewalks, Ramps, Drive Approach Improvements, Various Census Tract Locations
	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure

	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$36,755
	Description	Improve paths of travel for students and all residents.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 families will benefit. The project is in a low-income area with a high minority population. The area currently has minimal pedestrian facilities on the local roads leading to the schools and commercial areas.
	Location Description	Tracts 5.02, 6.02, 6.03, 8 and 9
	Planned Activities	The project involves the maintenance of existing pedestrian facilities including sidewalk, access curb ramps and drive approaches. will begin to improve the condition of the existing sidewalks along direct routes to school while also providing ADA compliant corner ramps and adjust existing approaches as required. The project includes various locations in the City of Madera within CDBG eligible Census Tracts.
12	Project Name	City of Madera Engineering Department Lilly St. & Vineyard Ave. Sidewalk Improvements Near Martin Luther King Middle School
	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure
	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$97,065
	Description	Improve paths of travel for students and all residents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 9,500 residents in the surrounding area would benefit from construction of sidewalks and ADA facilities.
	Location Description	Tracts, 5.02, 6.02, 6.03, 8 and 9
	Planned Activities	To install approximately 1,440 liner feet of sidewalks adjacent to Martin Luther King Middle School.
13	Project Name	City of Madera Engineering Department Installation of Flashing Stop Signs, Lake & Adell

	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure
	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$22,580
	Description	Improve pedestrian facilities/safety.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1400 families will benefit. The project is in a low-income area with a high minority population. Approximately 5,653 residents in the surrounding area would benefit from the installation of flashing stop signs.
	Location Description	Lake Street and Adell Street
	Planned Activities	The project involves the installation of flashing stop signs at the intersection of Lake Street and Adell Street. The existing pedestrian facilities at this intersection are used daily by children walking to school. A determination has been made that additional measures need to be taken to provide a safer route through the intersection by installing higher visibility stop signs such as flashing stop signs.
14	Project Name	City of Madera Engineering Department ADA Compliant Front Counter at Former RDA Building
	Target Area	City of Madera City Limits
	Goals Supported	Enhance quality of infrastructure
	Needs Addressed	Public Improvements and Public Infrastructure
	Funding	CDBG: \$25,000
	Description	ADA compliance. Improve pedestrian facilities/safety.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 families will benefit. The project is in a low-income area with a high minority population.
	Location Description	428 E Yosemite Ave.

Planned Activities	Installation of ADA compliant front counter. The City Building, Planning and Engineering Departments are relocating to the former Redevelopment Agency building. A portion of the Engineering Department has already moved in accordance with COVID-19 measures. These departments provide services to the general public which result in many in-person visits to these departments. The existing front counter is not ADA compliant which can result in the inability to provide equal access to persons with disabilities.
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AP-50 Geographic Distribution – 91.220(f)

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

The City is not proposing any geographic area targeting. Therefore, the Geographic Priority Areas table is not included. However, the City uses CDBG funds within eligible CDBG census tracts and has submitted a request for a technical assistance grant to identify and establish a geographic area of operation to qualify as a Community Based Development Organization (CBDO). This would allow the City to establish new programs and would likely result in the City proposing geographic targeting in subsequent consolidated plans and/or annual plans.

Exhibit 6: Geographic Distribution

Target Area	Percentage of Funds

Left intentionally blank

Rationale for the priorities for allocating investments geographically

The City did not allocate investments geographically.

Discussion

No geographic priorities are proposed.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Although the Consolidated Plan and Action Plan focus on affordable housing, the City's only HUD funding source is CDBG, which limits the amount of funding that can be spent on affordable housing by prohibiting new construction of housing. (Other HUD programs, such as HOME, are specifically targeted to developing affordable housing. Since Madera is not an entitlement City for HOME funds, they are available to Madera on a competitive basis through the HOME and CalHOME programs only.) Other funding sources are provided to support affordable housing as available.

Exhibit 7: One Year Goals for Affordable Housing by Support Requirement

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

Exhibit 8: One Year Goals for Affordable Housing by Support Type

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	0
Total	8

Discussion

The City uses other funding sources, such as HOME and CalHOME, to support affordable housing goals.

AP-60 Public Housing – 91.220(h)

Introduction

Public housing needs are addressed through the Housing Authority of the City of Madera (HACM). The HACM is independent of the City of Madera, and the City retains no control over its funding or implementation of programs.

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

Please refer to the HA's Public Housing Authority Annual Plan for information on the ways that the Housing Authority plans to address public housing needs.

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

HACM encourages residents to participate by holding resident meetings and question and answer workshops. HACM sends out informational flyers in both English and Spanish to inform residents of any updates and encourage feedback and comments regarding any changes.

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

The HACM is not designated as "troubled" and is in good standing under 24 CFR 902.

Discussion

Detailed information on HACM and their programs, housing resources, budgets, and financial planning and reporting is available on their website at: www.maderaha.org.

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

Introduction

The City's strategy related to the needs of the homeless, those at risk of homelessness, and other special needs populations is focused on providing funding to the Fresno-Madera Continuum of Care (FMCoC).

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

In 2020-2021 the City will be providing funding to the FMCoC to allow the Community Action Partnership of Madera County (CAPMC) staff to continue to participate in the FMCoC efforts. This funding will support the FMCoC annual point-in-time count, which assesses the needs of the homeless population. It will also support FMCoC outreach and education efforts to make sure homeless individuals and those at-risk of becoming homeless are aware of the resources available to them.

Addressing the emergency shelter and transitional housing needs of homeless persons

The FMCoC applies for and receives almost \$10 million annually in HUD homeless funds. Providing CDBG funding for CAPMC participation in the FMCoC will ensure that Madera remains eligible for HUD funds to address homelessness. For example, the FMCoC was recently awarded funding to serve permanent supportive housing project in Madera for an additional fourteen chronically homeless men.

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 FMCoC applies for HUD funds to continue to provide operational and supportive services for the Shunammite Place permanent supportive housing facilities. In addition, the opening of the new permanent supportive housing project in Madera will provide services to seven chronically homeless men.

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 funding for the FMCoC will support efforts to bring community awareness to the homeless populations and their issues and provide outreach and education on the resources available for residents at-risk of becoming homeless. The Homeless Awareness Day Event in the City of Madera is a good example of this outreach and education.

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

Introduction:

Market and governmental factors pose constraints to the provision of adequate and affordable housing. These factors tend to disproportionately affect lower-income households due to their limited resources for absorbing the costs. Local jurisdictions have little influence over the market factors, such as the cost of labor and construction materials, cost of land, and the availability of financing, or statewide and national policies, such as prevailing wage requirements and environmental protection. As discussed in the Market Analysis, other local factors that could impede affordable housing development include:

- Land Use Controls
- Residential Development Standards
- Off-site Improvement Requirements
- Permit and approval process

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

The City is undertaking several actions to reduce potential barriers and constraints to affordable housing, as well as promote housing for special needs populations. These actions include providing funds in support of affordable housing development, a comprehensive Zoning Ordinance Update, regulatory incentives, and density bonuses. These are described in more detail in the City's Draft 2016-2024 Housing Element.

Discussion:

More information is available in the City's Draft 2016-2024 Housing Element.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Madera uses a range of strategies to address the housing, homeless, and community development goals identified in the Consolidated Plan. This section discusses actions planned to foster and maintain affordable housing, to reduce lead-based paint hazards, to reduce the number of poverty-level families in Madera, and to coordinate activities in these areas with other entities.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the limited amount of Federal, State, and local resources available to meet the many needs in the community. The City of Madera will continue to pursue State and Federal resources as available to meet underserved needs and support efforts of nonprofits serving the community.

Actions planned to foster and maintain affordable housing

As described earlier, the City applies for HOME and CalHome funds to support its affordable housing programs. The City will continue to foster and maintain affordable housing through the following programs:

- The Down Payment Assistance Program for First Time Homebuyers;
- Counseling for first time homebuyers;
- The (On-Site) Owner-Occupied Residential Rehabilitation Program; and
- The Manufactured Housing Owner-Occupied Rehabilitation Program.

Actions planned to reduce lead-based paint hazards

Lead-based paint hazards are identified and abated prior to construction or close of escrow when the City assists a housing unit built before 1978. Also, the City will continue to provide deferred, zero-interest loans through the Owner-Occupied Residential Rehabilitation Program (OOR) to abate lead-based paint hazards. This program is funded by an award from the State's HOME and CalHome Programs. The City estimates providing assistance to eight owner occupants annually.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy is based on addressing and preventing homelessness and providing a range of employment opportunities and supportive services aimed at enabling those in poverty to move into the workforce. For the 2020-21 program year, four activities will be funded to address this need. These activities are:

- The Community Action Partnership of Madera County and Fresno/Madera Continuum of Care Coordination;
- Madera County Workforce Investment Center scholarships for adults learning and training;
- Madera Coalition for Community Justice Youth Leaders Program; and
- Providing small business loans through the Small Business Revolving Loan Fund.

Actions planned to develop institutional structure

The City's Administrative Services Department is responsible for the management, implementation, and monitoring of the Consolidated Plan documents, including the Action Plan. The Grants Administration Division within the department is specifically charged with these tasks. The City also has a designated staff position (Grants Program Manager) to administer the programs and activities funded with CDBG funds. Staff works with the individual City divisions, such as Public Works and Planning, and the City's CDBG Review and Advisory Committee to develop procedures and coordination for administering programs. Thus, the City has already developed its institutional structure to coordinate Consolidated Plan activities.

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

The City will continue to work with many of the local nonprofits that provide a range of services to low-income residents. The City will also continue to participate in the Madera Homeless Coalition and Fresno-Madera Continuum of Care to implement the Ten-Year Plan to End Homelessness.

Discussion (optional):

Program Specific Requirements

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

Introduction:

The program-specific requirements that apply to the City are those for the CDBG program.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Discussion:

The program-specific requirements that apply to the City are those for the CDBG program.