

# City of Madera 2025-2029 Consolidated Plan



## Table of Contents

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	2
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	5
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)	7
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	13
NA-05 Overview	18
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	20
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	27
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	31
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	35
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	36
NA-35 Public Housing – 91.205(b)	38
NA-40 Homeless Needs Assessment – 91.205(c)	46
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	50
NA-50 Non-Housing Community Development Needs – 91.215 (f)	56
MA-05 Overview	57
MA-10 Number of Housing Units – 91.210(a)&(b)(2)	58
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	61
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	64
MA-25 Public and Assisted Housing – 91.210(b)	66
MA-30 Homeless Facilities and Services – 91.210(c)	68
MA-35 Special Needs Facilities and Services – 91.210(d)	71
MA-40 Barriers to Affordable Housing – 91.210(e)	73
MA-45 Non-Housing Community Development Assets – 91.215 (f)	74
MA-50 Needs and Market Analysis Discussion	79
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	83
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	83
SP-05 Overview	85
SP-10 Geographic Priorities – 91.215 (a)(1)	85
SP-25 Priority Needs - 91.215(a)(2)	89
SP-30 Influence of Market Conditions – 91.215 (b)	91
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	92
SP-40 Institutional Delivery Structure – 91.215(k)	94
SP-45 Goals Summary – 91.215(a)(4)	99
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	101
SP-55 Barriers to affordable housing – 91.215(h)	102
SP-60 Homelessness Strategy – 91.215(d)	102
SP-65 Lead based paint Hazards – 91.215(i)	104
SP-70 Anti-Poverty Strategy – 91.215(j)	105
SP-80 Monitoring – 91.230	105
Appendix A: Community Engagement Meeting Summaries & Survey Results	107

## Executive Summary

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

#### Introduction

The Consolidated Plan serves as a comprehensive strategic planning document for the City of Madera to use to identify the overall local community needs that include: affordable and supportive housing and community and economic development. The City of Madera is an entitlement jurisdiction that receives Community Development Block Grant (CDBG) and HOME Investment Partnership 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 annual allocation from both funding sources. 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 and HOME programs.

The Consolidated Plan embodies and reflects six 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
- Administration

The City of Madera prepared this Consolidated Plan for fiscal years 2025 through 2029 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)

#### Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Needs Assessment identified local needs in the community that were housing related as well as non-housing needs. The impact of these needs was analyzed in reference to the different population groups, income categories, and household type. In addition to the review and analysis of data, the City released a community survey to capture priority concerns of the community. The outcomes of the Needs Assessment and community feedback were very much aligned. The need for increased affordable housing stock is a high priority. Additional details related to the needs identified include:

### **General Housing Needs**

There was a clear need for increased housing stock. This includes Increased supply of affordable housing for all population groups and income categories, specifically seniors, disabled persons, and households with extremely low-income and very low-income. Additionally, resources for people experiencing homelessness, especially those who are transitioning out of supportive housing, have criminal background challenges, or mental health/substance abuse issues were also identified as a high need.

### **Non-Housing Community Development Needs**

#### **Public Facilities**

Through outreach and consultation, public facility needs were identified. The consensus is that increased access to community service programs for senior, youth, and the homeless is important. Additionally, the revitalization of downtown Madera is a local need.

#### **Public Services**

Community feedback also included public services. The public service needs that remain a priority in the community include access to job training and employment programs. Additional services related to health needs are also needed. The elderly/senior community is in need of ongoing congregate meals. Finally, increased access to community college for low-income students is also a priority.

### **Economic Development and Public Improvements**

The feedback related to economic development and public improvements included infrastructure, housing development, enhanced public transportation, and infrastructure expansion for the local homeless mission. Specific strategies mentioned were accessible sidewalks and improved access to public transportation.

### **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 2019-2024 Consolidated Plan. The outcomes of the funded projects were reviewed to assist staff in prioritizing goals and funding strategies for the 2025-2029 planning period.

Affordable housing remains a high priority goal. Although efforts were made to fund projects that fulfilled this goal during the 2019-2024 planning period, the outcomes fell short of this goal. While this remains a goal, current and anticipated resources were reviewed to establish an attainable goal during this planning period.

The same methodology was applied for the remaining goals. CAPERs were reviewed to monitor progress and determine goal priorities for this planning period.

### **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:

#### **Focus Groups**

The City held four Focus Group Meetings. The meeting discussions allowed for in-person and virtual attendance. Two Focus Group meetings were designed for the community, while the other two were targeted to local stakeholders. The City publicized the Focus Group Meetings using email announcements, the City's website and social media accounts, and phone calls. Despite the announcement efforts, there were no attendees at the two community meetings, but there approximately 20 local stakeholders in attendance during the focus group discussions. The focus groups offered translation in Spanish for those who were interested.

#### **Community Needs Survey**

The City conducted a Community Needs Survey to solicit input from local community residents. The survey was released on June 13, 2025 and is available through August 13, 2025. The survey informed respondents that the City was updating the Consolidated Plan for Federal CDBG and HOME 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 through CDBG and/or HOME funds, including housing, public facilities and services, infrastructure, and economic development improvements. The City used Survey Monkey to collect responses. A total of 117 survey responses were received.

#### **Public Hearings**

The Consolidated Plan was made available for public review from July 12, 2025 to August 12, 2025. The City is anticipating to hold a public hearing during a Special meeting of the City Council on August 13, 2025 at 6 p.m. The City is anticipating to post the notice for the public hearings at City Hall, in the Madera Tribune, as well as promoting the event on the City website.

### **Summary of public comments**

#### **General Housing Needs**

There was a clear need for increased housing stock. This includes Increased supply of affordable housing for all population groups and income categories, specifically seniors, disabled persons, and households with extremely low-income and very low-income. Additionally, resources for people experiencing homelessness, especially those who are transitioning out of supportive housing, have criminal background challenges, or mental health/substance abuse issues were also identified as a high need.

## **Non-Housing Community Development Needs**

### **Public Facilities**

Through outreach and consultation, public facility needs were identified. The consensus is that increased access to community service programs for senior, youth, and the homeless is important. Additionally, the revitalization of downtown Madera is a local need.

### **Public Services**

Community feedback also included public services. The public service needs that remain a priority in the community include access to job training and employment programs. Additional services related to health needs are also needed. The elderly/senior community is in need of ongoing congregate meals. Finally, increased access to community college for low-income students is also a priority.

### **Economic Development and Public Improvements**

The feedback related to economic development and public improvements included infrastructure, housing development, enhanced public transportation, and infrastructure expansion for the local homeless mission. Specific strategies mentioned were accessible sidewalks and improved access to public transportation.

### **Summary of comments or views not accepted and the reasons for not accepting them**

No public comments or views were received and not accepted.

### **Summary**

The process of developing a Consolidated Plan is an opportunity to assess local needs, gain community and stakeholder feedback, and strategize goals to meet these needs over a five-year period. Through the review and analyzation of data, needs were determined. This data outcome was then compared to the needs identified by the community and local stakeholders. The result was an alignment of priority needs between the two. In addition to providing data, the Consolidated Plan provides a strategic roadmap to funding projects with the objective of filling the gap in priority needs.

## **The Process**

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

#### **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.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	MADERA	Finance Department, Grants Division
HOME Administrator	MADERA	Finance Department, Grants Division

**Narrative**

The City of Madera Finance Department, Grants Division is the Lead Agency for administration of the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant and HOME Investment Partnerships programs. The Grants Division 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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## PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

### Introduction

In February 2025, the City of Madera contracted with Lesar Development Consultants (Consultant) for the development and preparation of the Consolidated Plan for fiscal years 2025-2029. With the assistance of the Consultant, 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 the Consultant, 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, and community advocates. The City asked local partners to notify their clients and program beneficiaries of the important planning process 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 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, and Attachment A (Community Engagement Meeting Summaries and Survey Results).

### **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 to 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. The FMCoC membership is comprised with a broad spectrum of stakeholders, including: service providers, government agencies, housing providers, and community coalitions.

Throughout the 2019-2024 planning period, CDBG has funded Community Action Partnership of Madera County (CAPMC) to participate in the FMCoC and plan the Point-in-Time Count survey. The FMCoC includes decision makers from the City and County of Fresno. Currently, CAPMC provides the City with informational updates and Point-In-Time survey results. The City maintains a strong partnership with leadership at CAPMC which has opened discussions to overall needs of homeless persons.

Finally, through this collaboration, the City has been invited to participate in other homeless groups such as Housing our Homeless where different aspects of homelessness are addressed as well as different homeless groups of the population.

**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.

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

Local stakeholders were notified of the community survey and discussion forums. The table below identifies those agencies that were in attendance and/or provide input in the planning process.

**Agencies, groups, organizations who participated**

<b>Agency/ Group/ Organization</b>	<b>Agency/ Group/ Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>How was the Agency/ Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Madera County Food Bank	Regional Organization	Homeless Needs	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
Madera Rescue Mission	Services	Homeless Needs	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
OLIVE Foundation	Services	Homeless Needs	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
Ubaldo Garcia – Architect	Services	Market Analysis	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
RH Community Builders	Services	Homeless Needs	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
Madera Community College	Services	Needs Assessment	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
City Parks and Community Services Department, Senior Services	Other government - local	Non-Homeless Special Needs	Participation in stakeholder discussion. Increased likelihood of addressing local needs.

Housing Authority of the City of Madera	PHA	Housing Needs Assessment Homeless Needs - Unaccompanied Youth Market Analysis	Participation in stakeholder discussion. Phone interviews. Increased likelihood of ongoing collaboration to work towards filling the affordable housing gap.
Community Action Partnership of Madera County	Services - Housing Services - Children Services - Elderly Persons Services - Person with Disabilities Services - Persons with HIV/AIDS Services - Victims of Domestic Violence Services - Homeless Services - Health Services - Education Services - Employment Service - Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide	Housing Need Assessment Homelessness Strategy Market Analysis	Participation in stakeholder discussion. Increased likelihood of addressing local needs.

Madera Chamber of Commerce	Business Leaders	Economic Development Market Analysis	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
Madera County Economic Development Corporation	Regional Organization	Economic Development Market Analysis	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
Madera County Behavioral Health Services	Services-Health	Non-Homeless Special Needs	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
California Rural Legal Assistance	Regional Organization	Non-Homeless Special Needs	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
Block Grant Commission	Planning Organization	Housing Needs Assessment Non-Homeless Needs Economic Development Market Analysis	Participation in stakeholder discussion. Increased likelihood of addressing local needs.
Madera County Superintendent of Schools	Services – Children	Homelessness Needs - Unaccompanied youth	Phone interview. Increased likelihood of addressing local 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**

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 Housing Element	City of Madera	The goals of the Strategic Plan are aligned with the relevant goals of the Housing Element.
Madera County, California Comprehensive Economic Development Strategy	County of Madera	The goals outlined in the Strategy were aligned with the analysis in the Consolidated Plan and subsequent need/goal determination.

**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))**

Key stakeholders that participated in the development of specific areas of the Plan are the Housing Authority of the City of Madera and Community Action Partnership of Madera County. Their input was critical in determining local needs and gathering pertinent data. The partnerships between the City and local partners were evident in the focus group discussions. The feedback provided was rich in context and ongoing support was offered from those in attendance. The City of Madera will continue its collaborative efforts and partnerships throughout the planning period to work towards meeting the goals in the Consolidated Plan.

**Narrative (optional):**

The consultation process was successful. The City built on existing partnerships and established new ones. This process will undoubtedly support ongoing collaboration for the required Action Plans during this planning period.

## PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

### Summary of citizen participation process/Efforts made to broaden citizen participation

#### Summarize citizen participation process and how it impacted goal-setting

The City advanced a citizen participation process that included discussion meetings and surveys. The community was provided with notice and multiple opportunities to comment on the Consolidated Plan.

#### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Discussion Forum	Non-English Speaking - Specify other language: Spanish  Residents of Public and Assisted Housing  General Community Members	June 23, 2025  No attendance	None received	N/A	N/A
2	Community Discussion Forum	Non-English Speaking - Specify other language: Spanish  Residents of Public and Assisted Housing General Community Members	June 24, 2025  No attendance	None received	N/A	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Stakeholder Discussion Forum	Non-English Speaking - Specify other language: Spanish  Service Providers	June 26, 2025 <ul style="list-style-type: none"> <li>Was attended by many different organizations such as: City Parks, Madera Coalition for Community Justice, Community Action Partnership, Madera Rescue Mission, Housing authority, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Madera Rescue mission is looking for resources for new location that would have 112 beds for overnight shelter.</li> <li>Housing Authority stressed need for more affordable hosing units, there are vouchers available but not enough housing for low-income individuals including veterans.</li> <li>Would like to see more permanent supportive housing and more first housing projects options for low-income individuals.</li> <li>OLIVE mentioned that affordable housing is sometimes affiliated with drugs which makes it difficult to place individuals who have history of these issues in those areas. Is there a way to get affordable housing in different census tracts.</li> <li>Was suggested there should be a point system for CDBG</li> </ul>	All comments were accepted	N/A

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)
				allocations/ needs. • Would like to see more behavioral health resources. Community College in Madera is seeing an increase in enrollment from Students who are coming from low-income areas who would benefit from more affordable housing		
4	Stakeholder Discussion Forum	Non-English Speaking - Specify other language: Spanish Service Providers	• Was attended by many different organizations such as: City Parks, Madera Coalition for Community Justice, Community Action Partnership, Madera Rescue Mission, Housing authority, etc.	• Question about Federal requirements in order to keep track of performance. The Consolidated annual performance evaluation report (CAPER) was explained. • Food bank was unsure if they could apply for any funding offered by the City. It was explained that the services they provide could fall under Public Services and are encouraged to apply. • How are CDBG funds allocated?- The breakdown of CDBG funds was explained. There is a cap on public services of 15%,	All comments were received	N/A



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)
				<p>Administration has a cap of 20% and Capital improvements has no cap.</p> <ul style="list-style-type: none"> <li>• Do CDBG funds go to the City's General budget?- No, City staff submits a administration application and anyone else is able to do so. Community Action Partnership also submits an administration application for Fresno Madera Continuum of Care.</li> <li>• Would like to see different programs receive CDBG funds, mentioned it seems like it is always the same programs receiving the money. Would like to see new applicants.</li> <li>• Homelessness is having a big impact on businesses.</li> <li>• There are not enough mental health services</li> <li>• Was asked in what category does Economic development fall under. This would fall under a public services.</li> <li>• Question was asked if CDBG</li> </ul>		

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)
				<p>funds can be used for animal services? – Staff said they would look into that.</p> <ul style="list-style-type: none"> <li>• Suggestions given to streamline affordable housing; provide incentives for builders or developers offering low-income units and raise the limits for the market value.</li> </ul>		
5	Internet Outreach	Non-targeted/ broad community	<p>The City sent out email announcements to inform stakeholders and community members throughout the Plan process.</p> <p>Announcements were also posted on the City’s website and social media sites.</p>	N/A	N/A	<a href="http://www.cityofmadera.gov">www.cityofmadera.gov</a>
6	Public Hearing	Non-targeted/ broad community	<p>The City is anticipating to hold a public hearing during a Special Meeting of the City Council on August 13, 2025 at 6:00pm. The City is anticipating to post the notice for the public hearings at City Hall, in the Madera Tribune, as well as promoting the event on the City website.</p>			<a href="http://www.cityofmadera.gov">www.cityofmadera.gov</a>

## Needs Assessment

### NA-05 Overview

#### **Needs Assessment Overview**

In 2020 there were 65,575 residents and 17,600 households in the City of Madera, according to American Community Survey (ACS) data. Approximately 49 percent of the households in Madera are renter-occupied. The median household income in the City was \$49,335. In terms of income categories, 16 percent (2,840) of households in Madera qualify as extremely low income, 18 percent (3,235) qualify as very low income, 19.5 percent (3,435) qualify as low income, and 10.5 percent (1,850) qualify as moderate-income households. The number of households has steadily increased since 2010. According to the 2016-2020 HUD CHAS data, in the City of Madera, 39,900 households (55 percent) experience some form of overpayment, with 12,430 households (23.5 percent) experiencing severe overpayment. Overpayment is defined as households paying more than 30 percent of their gross income on housing-related expenses, including rent or mortgage payments and utilities. Households paying greater than 30 percent of their gross income on housing-related expenses are considered to be cost burdened. Severe overpayment occurs when households pay 50 percent or more of their gross income for housing. There is a significant share of the community experiencing a housing cost burden. This was evident in the community feedback received.

The City released a community survey to capture the priority concerns of the community. The dominant concern that was continually expressed throughout the 117 survey respondents is the need for affordable housing, specifically senior housing and housing for persons with disabilities. Homeless prevention and outreach were also recurring themes in the survey responses.

This section will provide a summary of an analysis of the local housing needs of Madera residents.

#### **Housing Issues**

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 shelters and support services for abused, abandoned, or neglected children.
  - This would also include greater access to information about existing services.

### **Public Housing**

The Housing Authority of the City of Madera (HACM) operates 244 Public Housing units. In addition, HACM administers a total of 804 Housing Choice Vouchers (Section 8), including 46 Project-based vouchers, 687 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 804 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 services and homeless assistance for youth.
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.
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 congregate meals for seniors.
4. Increased access to local community college for low-income students.

### **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) reduced 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. Increased infrastructure to expand services for the local homeless mission.

## **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 indicates there will be a continuing demand for affordable housing. Housing demands for low- and very low-income households will continue to be very high across the City. As determined by the Office of Housing and Community Development, the City's Regional Housing Needs Allocation (RHNA) over the 2024-2032 planning period is 5,910 total units. Understanding the demographic characteristics is an important facet of planning for the needs of a community. This section summarizes the demographics and housing characteristics by population.

The table below highlights the change in population in the city of Madera between 2009 and 2020 by population, households, and median income.

### Housing Needs Assessment Demographics

<b>Demographics</b>	<b>Base Year: 2009</b>	<b>Most Recent Year: 2020</b>	<b>% Change</b>
Population	63,055	65,575	4%
Households	16,790	17,600	5%
Median Income	\$40,457.00	\$49,335.00	22%

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

The table below separates population data by income level. The total population is assessed by household makeup/size.

### Number of Households

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	2,840	3,235	3,435	1,850	6,240
Small Family Households	1,000	1,325	1,780	840	3,205
Large Family Households	610	1,135	885	585	1,275
Household contains at least one person 62-74 years of age	600	300	520	255	1,580
Household contains at least one person age 75 or older	305	430	335	150	490
Households with one or more children 6 years old or younger	1,015	1,270	1,010	865	1,185

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

The following tables represent data for households that experience a substandard living condition. The data is representative of both owner-occupied and renter-occupied households according to income level. The substandard conditions are:

Lacking complete plumbing or kitchen facilities.

1. Severely overcrowded with greater than 1.51 people per room and complete kitchen and plumbing.
2. Overcrowded with 1.01 -1.5 people per room and no other substandard condition.
3. Housing cost burden greater than 30 percent of income and no other substandard condition.
4. Housing cost burden greater than 50 percent of income and no other substandard condition.
5. Zero/negative income and no substandard condition.

The data in the table below is representative of households with one of the listed needs. While owner-occupied households suffer from a substandard condition, renter-occupied households are impacted approximately twice as much as owner-occupied households.

### Households with One Substandard Condition

	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	55	0	0	20	75	0	15	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	170	125	205	4	504	10	0	40	45	95
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	365	560	260	275	1,460	35	25	105	40	205
Housing cost burden greater than 50% of income (and none of the above problems)	1,135	525	100	15	1,775	335	430	195	30	990

Housing cost burden greater than 30% of income (and none of the above problems)	150	600	730	145	1,625	90	355	295	135	875
Zero/negative Income (and none of the above problems)	190	0	0	0	190	40	0	0	0	40

Data Source:

2016-2020

Households with one or more of the Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden. Similar to the data trend described above, renter-occupied households are impacted twice as often in households experiencing one or more housing problem.

#### Households with Two Substandard Conditions

	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	1,725	1,210	560	315	3,810	385	470	340	115	1,310
Having none of four housing problems	585	850	1,485	805	3,725	145	700	1,050	620	2,515
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Data Source:

2016-2020 CHAS

The table below represents data of households of different makeups who have a cost burden greater than 30 percent of their income and no other substandard condition. Of the cost burdened households, renters are impacted here again at about twice the rate of owner occupied households, with small households affected the most.

#### 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	645	615	710	1,970	150	450	265	865
Large Related	500	645	55	1,200	45	215	4	264
Elderly	415	110	90	615	250	150	155	555



	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	210	220	75	505	25	0	55	80
Total need by income	1,770	1,590	930	4,290	470	815	479	1,764

Data Source: 2016-2020 CHAS

The table below represents data of households of different makeups who have a cost burden greater than 50 percent of their income and no other substandard condition. While the data still reveals that owner occupied households are most impacted, the margin is much less in this category.

#### 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	0	0	210	210	115	185	0	300
Large Related	0	0	195	195	45	165	0	210
Elderly	335	110	15	460	205	95	30	330
Other	0	190	40	230	15	0	0	15
Total need by income	335	300	460	1,095	380	445	30	855

Data Source: 2016-2020 CHAS

The tables below represents data of households who are overcrowded by more than one person per room. The data is representative of different household composition types. Renter-occupied single-family households are the most impacted. The difference between renter occupied and owner occupied households is the most significant.

#### Crowding

	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	480	630	420	184	1,714	10	25	65	40	140
Multiple, unrelated family households	25	40	45	95	205	0	0	80	45	125
Other, non-family households	30	20	0	20	70	35	0	0	0	35
Total need by income	535	690	465	299	1,989	45	25	145	85	300

	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

Data Source: 2016-2020 CHAS

Similar to the table above, this table solely represents households with children present.

*The City is still reviewing this data and will populate the table once the data is confirmed.*

	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 Present								

### **Describe the number and type of single person households in need of housing assistance.**

According to the American Community Survey 5-Year Estimates from 2016-2020, a total of 14.2% (or 2,9494 units) are made up of a single member household. This is an 11% decrease from the households reported in 2015. Service 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. In 2020, the total number of studios was 693 units while one-bedrooms were 961 units. These consist of 5.5% of all housing units respectively. Overall, between 2010 and 2020, the distribution of building types has largely remained consistent in Madera.

### **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.**

In 2020, the American Community Survey 5-Year Data reports that 12.2% (8,074) of Madera residents are disabled. Another .08% (541) residents are experiencing homelessness. The most recent Fresno Madera Point in Time Survey is from 2023. The HUD mandates an unsheltered point-in-time every other year therefore there is only sheltered data for the 2024 Point-In-Time survey. The Fresno-Madera Point in Time Count reports a total of 769 survivors of domestic violence. Additionally, many homeless adults reported experiencing a disability. A total of 36 percent reported a substance abuse disorder while another 33% reported a mental health problem.

### **What are the most common housing problems?**

The most common housing problems have remained consistent over the past several years. Housing cost burdens and overcrowding continue to pose a challenge for Madera residents. The disparity between renter and owner households also remains significant. According to the housing problems as defined by HUD, renters are affected at a rate of close to five times that of owners, or 190 renters to 40 owners.

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

The most common housing problems have remained consistent over the past several years. Housing cost burdens and overcrowding continue posing a challenge for Madera residents. The disparity between renter and owner households also remains significant. According to the housing problems as defined by HUD, renters are affected at a rate of close to five times that of owners, or 190 renters to 40 owners.

**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 at most risk of becoming unsheltered because they are in the lowest income bracket, therefore a decrease of 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 related to 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 particular 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:**

A shortage of affordable housing inventory is a key factor affecting households, specifically low and extremely low income households. While the level of need varies between owner and renter households, both are affected with household problems. The type of household also determines the level of need. Elderly households or households with at least one elderly person are impacted at a higher rate than a non-elderly household.

The increasing number of elderly persons in the population is creating more demand for affordable, accessible, and low-maintenance housing. As residents age, they may desire alternatives to single-family units. Another option for seniors looking to downsize is an Affordable Dwelling Unit (ADU). The City has developed a program to incentivize and promote ADU development to increase opportunities for lower-income households in lower-density, higher-opportunity areas of the City.

The needs of extremely low-income renter households experience both overpayment and overcrowding. According to the 2016-2020 HUD CHAS data, nearly 13.5 percent of extremely low-income households experience at least one type of housing problem. There is a particular need for extremely low-income including housing units designed for unhoused persons, multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, and workforce housing.

## **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:**

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. When the ten-percentage point threshold is reached, that number is highlighted in yellow with bold text. The four housing problems are:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than one person per room
- Cost burden greater than 30%

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all Madera households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with

one or more housing problem / total # of households for that race/ethnicity). The “Share” column identifies what percentage of the population in that row is experiencing a housing problem. A group experiencing housing problems ten percentage points above Jurisdiction as a whole is considered to be experiencing a disproportionate need.

The tables below depict the number of housing problems by race/ethnicity and income level.

Among those Madera households earning 0-30% AMI, there are no race or ethnicity groups that experience a disproportionate need.

#### 0%-30% 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	Share
Jurisdiction as a whole	2,345	495	0	83%
White	440	65	0	87%
Black / African American	130	205	0	39%
Asian	15	35	0	30%
American Indian, Alaska Native	0	0	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,760	174	0	91%

Data Source: 2016-2020 CHAS

Among those Madera households earning 30-50% AMI, Asian households experience a disproportionate housing need. The housing need for the jurisdiction as a whole is 82 percent. One hundred percent of the reported households experience at least one of the four housing problems. Since this is at least ten percentage points higher than the jurisdiction as whole, it constitutes a disproportionate need for this group.

#### 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	Share
Jurisdiction as a whole	2,640	595	0	82%
White	330	190	0	63%
Black / African American	15	130	0	10%

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	Share
Asian	95	0	0	100%
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	2,200	270	0	89%

Data Source: 2016-2020 CHAS

Among the Madera households earning 50-80% AMI, Black/African American households have a disproportionate housing need. The housing need for the jurisdiction as a whole is 56 percent. The need for this group is 96 percent, thereby exceeding the jurisdiction need by more than 10 percentage points.

#### 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	Share
Jurisdiction as a whole	1,930	1,505	0	56%
White	360	300	0	55%
Black / African American	250	10	0	96%
Asian	10	10	0	50%
American Indian, Alaska Native	0	25	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,255	1,135	0	53%

Data Source: 2016-2020 CHAS

Among the Madera households earning 80-100% AMI, Black/African American households have a disproportionate housing need. The housing need for the jurisdiction as a whole is 38 percent. The need for this group is 57 percent, thereby exceeding the jurisdiction need by more than 10 percentage points.

### 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	Share
Jurisdiction as a whole	705	1,145	0	38%
White	100	190	0	34%
Black / African American	20	15	0	57%
Asian	0	25	0	0%
American Indian, Alaska Native	0	0	0	0%
Pacific Islander	0	0	0	0%
Hispanic	590	920	0	39%

Data Source: 2016-2020 CHAS

### Discussion:

An understanding of racial and ethnic trends in a region contributes to an analysis of housing demand. According to the 2021 ACS data, Non-White populations in the City occupy multifamily units at a higher rate than White population. Race and ethnicity can be correlated to income levels. As of 2021, 80 percent of Madera residents of any race were Hispanic origin, and 20 percent were Non-Hispanic.

### Disproportionate Housing Need Among All Residents

Approximately 83 percent of all extremely low-income households had at least one housing problem. There is no race/ethnicity that has a disproportionate.

Approximately 82 percent of all very low-income residents had at least one housing problem. Every resident (100 percent) in the Asian population has at least one of the four housing problems, thereby demonstrating a disproportionate need. No other race/ethnicity have a housing need disproportionately higher than the entire population.

A total of 56 percent of all low-income households had at least one housing problem. Of the Black population, 96 percent had at least one housing problem. This constitutes a disproportionate need. No other race/ethnicity has a disproportionate need.

Of the total low- moderate income households, 38 percent have at least one housing problem. In this category, the Black population also demonstrated a disproportionate need. A total of 57 percent of residents have at least one housing problem. No other races/ethnicities have a disproportionate need.

The data demonstrates the correlation between income levels and housing needs. As the income levels rise, the overall percentage of residents with a housing problem decreases.

Alternatively, there are a higher number of residents with a housing problem in the extremely low-income levels. This can be correlated to education levels, job attainment, or ability to maintain the residence.

The Black population demonstrated a disproportionate need in two income levels. It should be noted, this population is also one of the smallest in Madera, but the overwhelming majority of these households are living in substandard conditions

## 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:

Note that the tables below identify *severe* housing problems, as opposed to the tables above that identified non-severe housing problems. Severe housing problems differ from non-severe in two instances. Those differences are underlined below:

The four *severe* housing problems are:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than 1.5 persons per room
- Cost Burden greater than 50%

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. When the ten-percentage point threshold is reached, that number is highlighted in **yellow and in bold**.

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all Madera households at that income level that experience the problem. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity”). The “Share” column identifies what percentage of the population in that row is experiencing a housing problem. A group experiencing housing problems ten percentage points above *Jurisdiction as a whole* is considered to be experiencing a disproportionate need.



### 0%-30% of Area Median Income

Among the Madera households earning 0-30% AMI, no race/ethnicity group has a greater disproportionate housing need of severe household problems.

#### Severe Housing Problems 0 - 30% AMI

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	Share
Jurisdiction as a whole	2,110	730	0	74%
White	380	125	0	75%
Black / African American	105	230	0	31%
Asian	15	35	0	30%
American Indian, Alaska Native	0	0	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,605	330	0	83%

Data Source: 2016-2020 CHAS

Among the Madera households earning 30-50% AMI, Asian households experience a greater disproportionate housing need of severe household problems. One hundred percent of their households have at least one of the four housing problems.

### 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	Share
Jurisdiction as a whole	1,680	1,550	0	52%
White	230	295	0	44%
Black / African American	0	145	0	0%
Asian	95	0	0	100%
American Indian, Alaska Native	0	0	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,360	1,110	0	55%

Data Source: 2016-2020 CHAS

Among the Madera households earning 50-80% AMI, Asian households experience a greater disproportionate housing need of severe household problems. One hundred percent of their households have at least one of the four housing problems.

#### 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	Share
Jurisdiction as a whole	900	2,535	0	34%
White	115	545	0	17%
Black / African American	0	260	0	0%
Asian	10	10	0	100%
American Indian, Alaska Native	0	25	0	0%
Pacific Islander	0	0	0	0%
Hispanic	725	1,670	0	42%

Data Source: 2016-2020 CHAS

Among the Madera households earning 80-100% AMI, Black/African American households experience a greater disproportionate housing need of severe household problems. The percentage of the whole jurisdiction that experiences a greater need is 23 percent. Fifty seven percent of this groups' households have at least one of the four housing problems.

#### 80%-100% 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	Share
Jurisdiction as a whole	430	1,425	0	23%
White	0	285	0	0%
Black / African American	20	15	0	57%
Asian	0	25	0	0%
American Indian, Alaska Native	0	0	0	0%

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Share</b>
Pacific Islander	0	0	0	0%
Hispanic	410	1,100	0	27%

Data Source: 2016-2020 CHAS

### Discussion:

Review and analysis of the data suggests that two groups suffer a disproportionate greater severe housing needs, Asians and Black/African Americans. Both groups are the minority population in Madera and both also experienced housing problems as described in NA -15.

The total households in the extremely low-income population (0 – 30% AMI with at least one housing problem is 2,110 or 74 percent of the population. There is no disproportionate greater need among any of the race/ethnicity groups. However, the Hispanic group is just one point below the threshold. The housing need for the jurisdiction as a whole is 74 percent, while the need for this group is 83 percent.

There is a disproportionate need for the Asian population in the very low-income population 30 – 50% AMI Asian households experience a greater disproportionate housing need of severe household problems. One hundred percent of their households have at least one of the four housing problems.

The Asian population also has a greater need in the low-income population 50 – 80% AMI . In this income level 34 percent of the whole population has at least one severe housing problem.

Finally, of the 430 households with at least one housing problem in the moderate-income population group 80 – 100% AMI, 23 percent are affected by one or more severe housing problems. The Black/African American households have a greater disproportionate severe housing need, with 57 percent (or 20 of the 35 households) experiencing at least one severe housing problem.

## 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:

The data table below shows the number of households by income level and race/ethnicity that experience housing cost burdens. HUD defines a household as cost burdened if the household pays more than 30 percent of their income for housing. If a household pays 50 percent or more of their income on housing costs, HUD considers them severely cost burdened. A disproportionate housing cost burden is defined as any racial or ethnic group that exceeds the jurisdiction-wide rate that it more than ten (10) or more percentage points. Households that are disproportionately cost burdened may have difficulty affording other necessities such as food, clothing, transportation, and medical care.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,665	3,390	3,250	290
White	2,460	645	710	34
Black / African American	550	285	70	155
Asian	165	15	95	0
American Indian, Alaska Native	40	0	0	0
Pacific Islander	0	0	0	0
Hispanic	7,300	2,445	2,345	99

Data Source: 2016-2020 CHAS

### Discussion:

To determine housing cost burden of a particular race/ethnic group, the same methodology applied in NA-15 and NA-20 is used. The cost burden of the jurisdiction as a whole is determined by taking the entire population, which is 17,595 households and determining the percentage with a cost burden. There are 3,390 households with a cost burden. This is equal to 19 percent of the whole population (3,390 divided by 17,595). There are 3,250 households with a severe housing cost burden or 18 percent. As a whole jurisdiction there are 10,665 households or 61 percent with no cost burden.

There are no race/ethnic groups with a greater cost burden in the 30-50% AMI. However, in the >50% AMI, Asian households are disproportionately severely cost burdened. Of the 275 households, 15 (or 5% are cost burdened) but 95 households are severely cost burdened. That

is equal to 35 percent of the households. When compared to the jurisdiction as a whole at this same AMI, this exceeds the threshold of 10 percentage points. Thus, resulting in a disproportionate need. This result is consistent with the data from NA-15 and NA-20 where the Asian group suffers a disproportionate housing and severe housing need.

## **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?**

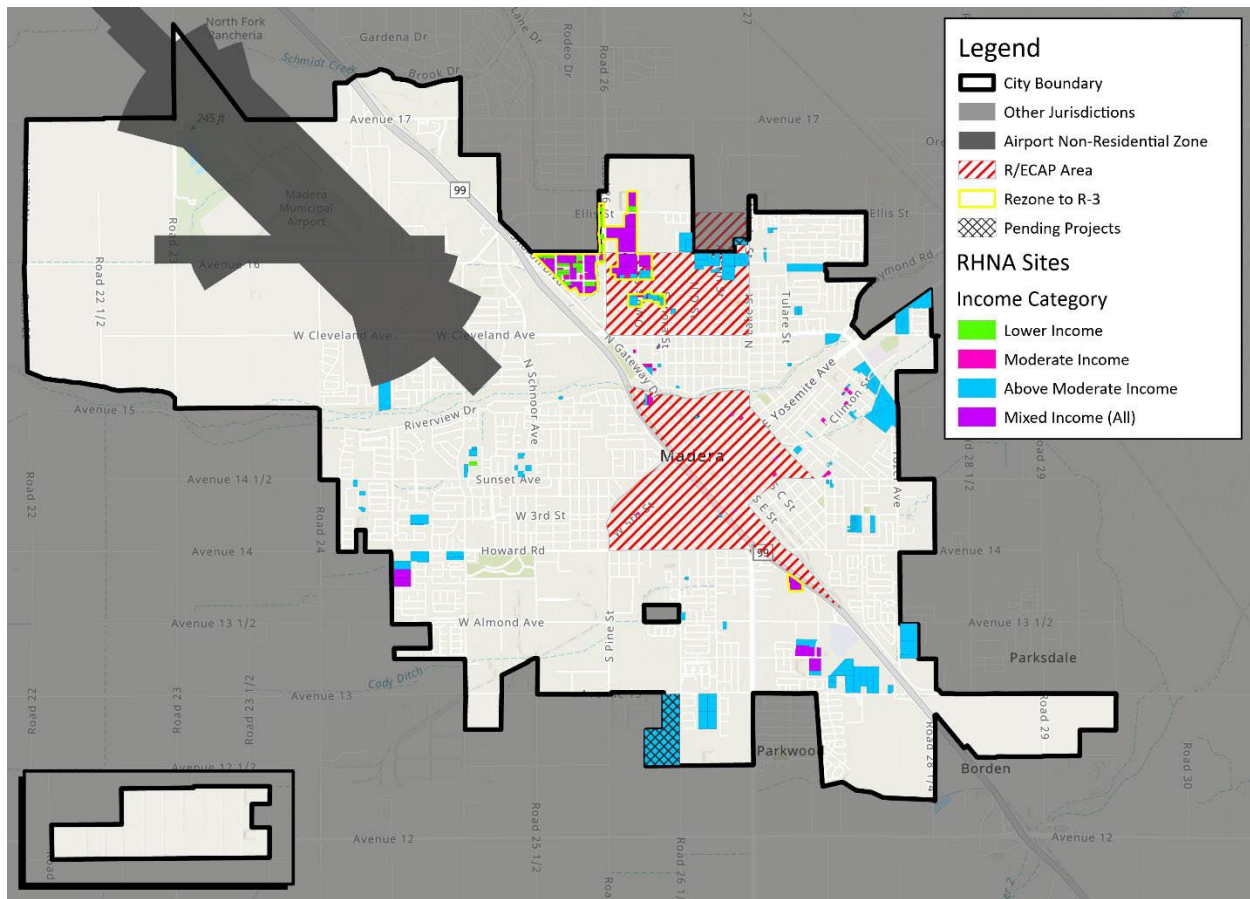
The data analyzed in the previous sections, NA-15, NA-20, and NA-25 suggest that Asians and Black/African Americans have greater disproportionate needs. The disproportionate need is most prevalent within the very-low to low-moderate income levels. The data did not suggest a disproportionate need in the extremely-low income category. Additional details related to the break down of the disproportionate needs can be found in NA-15, NA-20, and NA-25.

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

There are no additional identified needs.

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

The eastern census tracts have higher non-white populations. The map below identifies two areas of poverty (otherwise referred to as R/ECAPs - Racially and Ethnically Concentrated Areas of Poverty). Both are located in the City in census tracts 6.04 and 8.00. The tracts are shown in the map below by income level.



R/ECAP Vicinity and RHNA Sites

0 0.5 1 Miles



## NA-35 Public Housing – 91.205(b)

### **Introduction:**

The Housing Authority of the City of Madera (HACM) serves as the designated Public Housing Agency (PHA) responsible for managing the public housing inventory and the Housing Choice Voucher (HCV), commonly known as Section 8 program in the City of Madera. HACM operates independently from the City of Madera, and the City administration retains no oversight or control over their programs or housing units.

HACM's mission is to provide housing opportunities for low, very low, and extremely low-income families through strategic program administration. The agency distributes an average of \$477,000 monthly towards rental assistance subsidies, totaling \$5.7 million annually. HACM receives public housing capital funds and capital reserves annually for modernization work for its public housing portfolio. The Capital Fund Operation reserves are an annual allocation.

HACM has an annual budget exceeding \$10 million, nearly all of which is restricted funding for its affordable housing programs, which ensures the continued operation of essential housing services. HACM's portfolio includes:

- 244 Public Housing Units, directly managed to support affordable housing stability
- 804 Housing Choice Vouchers, providing rental assistance to eligible households

Within the HCV program, HACM administers:

- 46 Project-Based Vouchers (PBVs), supporting dedicated units within developments
- 687 Tenant-Based Vouchers (TBVs), enabling families to secure privately-owned rental housing
- 54 Veterans Affairs Supportive Housing (VASH) Vouchers, assisting homeless veterans through HUD funding and VA services
- 17 Family Unification Program (FUP) Vouchers, serving families and youth aging out of foster care

While HACM does not currently administer designated special purpose vouchers for persons with disabilities, 259 households with a disabled family member receive rental assistance through the HCV program and 59 households in the public housing program.

The tables below include an analysis of public housing program types, characteristics of residents by program type, race of residents, and ethnicity of residents. It also includes a discussion of the Section 504 Needs Assessment, which describes the needs of public housing tenants and applicants on the waiting list for accessible units.

## Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	244	804	46	687	54	17	0

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

Data Source: Housing Authority of the City of Madera

## Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	\$27,292	\$21,054	\$19,887	\$22,579	\$18,500	\$23,249	
Average length of stay	0	0	10	8	3	9	6	3	
Average Household size	0	0	3	3	3	3	2	4	
# Homeless at admission	0	0	4	14	0	8	2	4	
# of Elderly Program Participants (>62)	0	0	107	227	15	194	17	0	
# of Disabled Families	0	0	101	257	17	221	19	1	
# of Families requesting accessibility features	0	0	N/A	N/A	0	N/A	N/A	N/A	



Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: Housing Authority of the Cit of Madera

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	225	492	38	422	19	13	0
Black/African American	0	0	9	97	2	87	6	0	0
Asian	0	0	4	9	1	7	0	1	0
American Indian/Alaska Native	0	0	3	18	1	17	0	0	0
Pacific Islander	0	0	1	5	1	4	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Data Source: Housing Authority of the City of Madera

## Ethnicity of Residents

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	215	407	31	355	7	14	0
Not Hispanic	0	0	25	208	12	178	18	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Data Source: Housing Authority of the City of Madera

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

Data from the Housing Authority of the City of Madera (HACM) indicates that 40 families receiving public housing assistance include at least one member with a disability. Additionally, 4 families have specifically requested accessibility features in their units. Residents with disabilities may require a range of modifications to support mobility and independent living, including:

- Wider doorways for wheelchair access
- Accessible bathrooms with grab bars and roll-in showers
- Adaptive features that enable older adults to safely age in place

These accessibility considerations are critical to ensuring equal housing opportunities for residents with disabilities, reinforcing the need for continued investment in unit modifications and accommodations.

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

To increase self-sufficiency among public housing residents and voucher holders, proximity to public transit remains essential for access to healthcare, education, and employment services. Additionally, workforce development efforts are critical to improving economic mobility for assisted households.

Discussions with service providers have highlighted an urgent need for employment training programs, including:

- Soft skills development, such as interview techniques and professional communication
- Technical skills training, including welding, construction, basic computer literacy, and typing
- Application guidance, ensuring residents can navigate job-seeking processes effectively

Expanding access to workforce training and employment support can significantly enhance long-term housing stability, enabling residents to achieve financial independence and reduce reliance on rental assistance.

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

Public housing residents include significant numbers of elderly program participants and persons with disabilities. Compared to the population at large, these residents have a more substantial need for accessibility upgrades, especially mobility units with modifications such as walk-in showers, raised toilets, and grab bars.

**Discussion:**

The Low-Income Public Housing Program, administered by the U.S. Department of Housing and Urban Development (HUD), provides affordable rental housing for eligible low-income families, seniors, and individuals with disabilities. This program ensures access to decent, safe, and sanitary housing based on 30% of families adjusted monthly household income. HACM receives

an annual Public Operation Budget from HUD along with rental income for the public housing units.

Public housing units vary in size and type, ranging from single-family homes to multi-family units. HACM manages 244 units located at scattered sites throughout the City of Madera, including 19 single family homes under its public housing portfolio. HACM oversees resident eligibility, maintenance, and compliance with federal and state regulations.

**Eligibility Criteria:**

- Households must meet HUD-defined income limits, typically set at no more than 80% of the area median income (AMI).
- Applicants must qualify as U.S. Citizens or hold eligible immigration status
- PHAs assess applicants based on rental history and suitability to ensure a stable living environment.

**Program Benefits:**

- Provides stable, affordable housing for vulnerable population.
- Supports community development by maintaining well-managed housing stock.
- Ensure tenant protection and compliance with HUD housing quality standards.

Public housing plays a vital role in addressing housing affordability challenges, supporting economic stability, and fostering community well-being. The HCV program, commonly known as Section 8, provides rental subsidies to eligible low-income families who might not otherwise be able to afford to rent decent, safe, and sanitary housing in private rental markets. This federally funded program is administered by the U.S. Department of Housing and Urban Development (HUD) and supports housing stability for qualifying households. To be eligible, applicants must meet certain requirements such as:

- Meet income limits established by HUD
- Qualify as a U.S. citizens or hold eligible immigration status
- Pass a background check to ensure compliance with program requirements

Once awarded a voucher, families may select rental housing in the private market, giving them greater choice and flexibility in securing a home that meets their needs. The voucher can be portable, meaning a family can transfer to another jurisdiction (city or state) if they meet the eligibility criteria of the receiving agency. Before tenancy begins, the rental unit must pass HUD's Housing Quality Standards (HQS) and be rent reasonable, meaning the rental amount aligns with comparable unassisted rental units in the immediate area.

As part of the HCV program, HACM currently (2025) administers 733 Tenant-Based Vouchers in total. This includes:

- 687 Tenant-Based Vouchers (TBVs), provide families with the ability to select and lease rental housing in the private market

- 46 Project-Based Vouchers (PBVs) which are attached to specific housing units to ensure long-term affordability within designated properties

Project-Based Vouchers (PBVs) play a critical role in expanding access to stable, affordable housing. PHAs may allocate up to 20% of its total voucher assistance to specific housing units if the property owner:

- Rehabilitates or constructs new units, or
- Sets aside a portion of existing units within a development for voucher-holders

PBVs enhance housing stability and accessibility, while Tenant-Based Vouchers (TBVs) empower families with housing mobility by allowing them to secure safe, decent, and affordable rental units. Together, these programs contribute to the City's broader housing strategy, ensuring equitable access to rental assistance and addressing local affordability challenges.

As part of the Housing Choice Voucher (HCV) program, the Housing Authority of the City of Madera (HACM) administers multiple sub-programs that provide targeted rental assistance to vulnerable populations.

HACM currently administers 17 vouchers through the Family Unification Program (FUP), which serves families at risk of separation due to housing instability and youth aging out of foster care. FUP provides vouchers to:

- Families where the lack of adequate housing is a primary factor in the imminent placement of a child into out-of-home care or delays their return home.
- Youth between 18 and 21 years old who left foster care at age 16 or older and lack stable housing. Eligible youth receive up to 18 months of rental assistance to support their transition to independence.

HACM also administers 54 vouchers through the Veterans Affairs Supportive Housing (VASH) program, which provides rental assistance and supportive services for qualifying homeless veterans. Funded by HUD, VASH operates through a cooperative partnership that includes:

- Long-term case management and permanent housing support.
- Comprehensive services from the Department of Veterans Affairs, including support for physical and mental health, substance use recovery, and reintegration.
- A focus on stability and independence for veterans and their families.

This initiative addresses housing insecurity among veterans while promoting recovery, self-sufficiency, and permanent housing stability.

#### Demonstrated Need for Affordable Housing

The ongoing demand for rental assistance highlights the critical need for expanded housing resources. As of June 2025, 269 households remain on the HCV program waiting list, underscoring the continued gap in available affordable housing within the community.

### Average Annual Household Income by Program

The Housing Authority of the City of Madera (HACM) serves a diverse population through its Public Housing and Housing Choice Voucher (HCV) Programs, with income levels reflecting the economic challenges faced by assisted households.

These figures underscore the financial need amount participating households, reinforcing the importance of rental assistance programs in providing housing stability.

### Length of Program Participation:

Public housing residents remain in the program for an average of ten years, highlighting long-term housing support for vulnerable families. Similar trends exist within the HCV program, where voucher holders also demonstrate sustained reliance on rental assistance.

The data illustrates the critical role of HACM's affordable housing initiatives in addressing economic hardship, stabilizing low-income households, and promoting long-term housing security.

The Housing Authority of the City of Madera (HACM) serves a diverse population through its Public Housing and Housing Choice Voucher (HCV) Programs. The racial and ethnic composition of program participants reflect the local community's housing needs.

### Public Housing Programs:

Among 244 households in the HACM's public housing inventory:

- 93% (225 households) are headed by a White head of household
- 0.04% (9 households) are headed by a Black/African American head of household
- 0.016% (4 households) are headed by an Asian head of household
- 0.012% (3 households) are headed by an American Indian/Alaska Native head of household
- 0.004% (1household) are headed by a Pacific Islander head of household

### Housing Choice Voucher (HCV) Program:

- 492 households are headed by a White head of household
- 97 households are headed by a Black/African American head of household
- 9 households are headed by an Asian head of household
- 18 households are headed by an American Indian/Alaska Native head of household
- 5 household are headed by a Pacific Islander head of household

## 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 (PIT) count 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.

### Housing Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		*Estimate the # experiencing homelessness each year	*Estimate the # becoming homelessness each year	*Estimate the # exiting homelessness each year	*Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in households with Adult(s) and Child(ren)	10	37				
Persons in households with only Child(ren)	0	0				
Persons in households with only Adults	288	206				
Chronically Homeless Individuals	82	48				
Chronically Homeless Families	0	0				
Veterans	14	22				
Un-accompanied Youth	6	9				
Persons with HIV	1	1				
*Data is unavailable. Please refer to the discussion below.						



**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):**

The most recent Fresno Madera Point in Time Survey is from 2023. HUD mandates an unsheltered point-in-time every other year therefore there is only sheltered data for the 2024 Point-In-Time survey. The data from the 2023 Fresno-Madera Continuum of Care, Point-in-Time Count suggests there were 323 sheltered and 401 unsheltered persons in Madera. Of these, 37 households with adults and children were sheltered, while 10 were unsheltered. There was a total of 206 adult only sheltered households and 288 unsheltered. There were 48 sheltered households with chronically homeless individuals and 82 unsheltered households. A total of 22 sheltered and 14 unsheltered households were veterans. There were 9 sheltered and 6 unsheltered unaccompanied youth households. Finally, there was 1 sheltered and 1 unsheltered household with a person with HIV/AIDS.

Additionally, in 2024, FMCoC conducted a Sheltered Point-in-Time Count. The total number of sheltered households in Madera County was 190. There is no additional data for this PIT.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The 2023 FMCoC Point In Time Count accounts for homeless persons in Madera and Fresno, CA. A total of 4,493 persons were surveyed on January 24, 2023. Of these survey respondents, approximately 7 percent of homeless persons were households with adults and children (303 persons) in Madera. U. S. military veterans accounted for 6 percent (235 persons) of the entire population.

The Point in Time survey reflects how many homeless persons may be homeless on any given day. It also assists counties to determine the bed inventory a jurisdiction may need for homeless persons. Madera's documented need per the 2023 survey is 500 homeless persons.

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

The breakdown of racial and ethnic group according to the 2023 FMCoC Point in Time survey for Madera homeless persons is as follows:

Race

White: 110 Sheltered, 158 unsheltered

Black or African American: 55 Sheltered, 58 Unsheltered

Asian: 1 Sheltered, 1 Unsheltered

American Indian/Alaska Native: 9 Sheltered, 24 Unsheltered

Pacific Islander: 1 Sheltered, 3 Unsheltered

Multiple Races/Other: 24 Sheltered/ 44 Unsheltered

### Ethnic Group

Hispanic/Latino: 94 Sheltered, 138 Unsheltered

Non-Hispanic/Non-Latino: 112 Sheltered, 156 Unsheltered

It should be noted that while the majority of the City's population is Hispanic/Latino, there were more Non-Hispanic/Non-Latino participants. This may be attributed to an unwillingness to share any information for reasons related to citizenship status. However, it may also be an opportunity for the FMCoC and the City to focus outreach efforts in the underserved segments of the Hispanic/Latino population.

### **Nature and Extent of Homelessness:**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered</b>
<b>White</b>	110	158
<b>Black or African American</b>	55	58
<b>Asian</b>	1	1
<b>American Indian or Alaska Native</b>	9	24
<b>Pacific Islander</b>	1	3
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered</b>
<b>Hispanic</b>	94	138
<b>Non-Hispanic</b>	112	156

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

As previously stated, there were a total of 4,493 survey respondents during the 2023 Point in Time count in 2023. This is a 7 percent increase from 2022. Of these, 541 homeless persons live in Madera. Data representing solely the Madera homeless population is limited.

In terms of sheltered status, there were 336 sheltered and 205 unsheltered homeless persons in Madera. The table below provides additional details related to the homeless population.

<b>Homeless Population</b>	<b>2022</b>			<b>2023</b>			<b>% Change</b>	<b>% Total</b>
	<b>Unsheltered</b>	<b>Sheltered</b>	<b>Total</b>	<b>Sheltered</b>	<b>Unsheltered</b>	<b>Total</b>		
<b>City of Madera</b>	73	150	223	205	336	541	142.6%	12.0%
<b>Madera County</b>	55	0	55	140	0	140	154.5%	3.1%
<b>Fresno and Madera Region Total</b>	2,338	1,878	4,216	2,758	1,735	4,493	6.6%	100%

**Discussion:**

Among the FMCoC's homeless population at the time of the count, 2,758 (61 percent) were unsheltered, 1,431 were staying at an emergency shelter, and 304 (7 percent) were enrolled in a transitional housing program. Single adults and couples accounted for 86 percent while persons in family households accounted for 14 percent. Many homeless adults reported experiencing a disability, including 36 percent who reported a substance abuse disorder and 33 percent who reported a mental health problem.

Additional data describing the homeless population is as follows:

- 1,500 persons (33 percent) were chronically homeless
- 389 persons (9 percent) were under 18
- 34 (1 percent) were 64 or older

Among the homeless adults in the FMCoC:

- 769 (19 percent) identified as victims of survivors of domestic violence
- 235 (6 percent) were US military veterans
- 34 (1 percent) had an HIV/AIDS related illness

On January 24, 2023 there were 3,814 year-round beds available for homeless and formerly homeless persons, a 25 percent decrease from 5,101 beds in 2022. The FMCoC's year-round bed inventory in 2023 included 1,480 emergency shelter beds, 349 transitional housing beds, 441 rapid rehousing beds (or vouchers), 1,491 permanent supportive housing beds (or vouchers) and 53 other permanent housing beds.

In Madera, there are two facilities with 127 total beds for persons experiencing homelessness.

## 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:**

Due to special needs or circumstances related to income, family or household characteristics, age, and disability, certain groups have historically had greater difficulties finding quality affordable housing. They also often have a higher prevalence of special circumstances leading to housing problems such as lower incomes, higher housing cost burdens, and higher rates of overcrowding. State law therefore requires evaluation of housing needs of these groups, in particular senior households, female-headed households, persons with physical, mental and developmental disabilities, large households, and farmworkers.

The table below provides an overview of the special needs groups in Madera as of 2020.

<b>Special Needs Group</b>	<b># of People</b>	<b>% of Population</b>
Persons with Disability	8,074	12.2%
Persons Experiencing Homelessness	541	0.8%
Farmworkers	15,654	23.6%
<b>Special Needs Group</b>	<b># of Households</b>	<b>% of Households</b>
Households Age 65+	1,908	10.8%
Large Households	5,068	28.8%
Female-Headed Households	3,351	19.0%
Extremely Low-Income Households	519	5.9%

### Elderly

The US Census defines persons 65 years of age and older as elderly. The City of Madera's elderly population has special housing needs associated with affordability, maintenance, and upkeep of their homes, as well as physical access. Elderly persons are more likely to have fixed incomes and have a substantial portion of their financial resources in non-liquid assets, such as property. They often spend a higher percentage of their income on food, housing, medical care, and personal care comparative to non-elderly persons. Elderly persons may have special needs related to housing location and construction. Because of limited mobility, elderly persons typically need closer access to medical services, shopping, public transit, and other amenities. In terms of housing construction, elderly persons may need ramps, handrails, elevators, lower cabinets and counters, and special security devices to allow for greater self-protection. In addition, the elderly may require assistance with housekeeping, maintenance, and repairs to remain in their own homes for as long as possible.

According to the 2016-2020 ACS Survey of people aged 65 and above, 18.9 percent have one type of disability and 26.5 percent have two or more disabilities. Additionally, the 2020 median income for households with a resident 65 or older was \$39,548. The lower income is likely because fewer elderly persons are working full-time, and most income comes from a fixed income such as Social Security and/or part-time work. Further, 39.6 percent of all elderly households experience some type of housing problem.

### Farmworkers

Traditionally, agricultural workers are defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. The 2021 ACS found that approximately 5,565 Madera residents were employed in the agriculture, forestry, fishing and hunting, and mining industry. This equates to about 21 percent of all employed individuals in the City over 16 years old.

Among other issues, farmworker typically face low wages, leading to high rates of housing cost burden for farm working families. According to the Bureau of Labor Statistics, California's mean

farmworker wages range from \$30,370 to \$42,480 per year and the median wage for farmworkers in Madera in 2020 was \$33,000 (\$15.87 per hour).

### Large Households

State Housing Law defines large households as those consisting of five or more members. Large households are considered a special needs group because it may be difficult for these households to secure adequately sized, affordable housing. In order to balance affordable housing along with other financial responsibilities, large households tend to reside in smaller dwelling units, which may lead to overcrowding.

In 2020, approximately 28 percent (5,068) of Madera's 17,598 households were considered large households. Of those large households, 23.8 percent (2,121) lived in owner-occupied units, while 33.9 percent (2,947) lived in rental housing. Between 2010 and 2020, the percentage of large households in the City remained unchanged, however the distribution between renters and homeowners of large households increased marginally. In 2010, approximately 26 percent (4,104) of Madera's 15,857 households were considered large households. Of those large households in 2010, 20 percent (1,631) lived in owner-occupied units, while 32 percent (2,473) lived in rental housing.

In the City of Madera, the proportion of large households that are owners (23.8 percent) is significantly lower to the general proportion of ownership households citywide (50.6 percent). Based on HUD's 2016-2020 CHAS data shown in the table below, 58.7 percent of large households in Madera are in one of the lower-income categories.

Housing Area Median Family Income (HAMFI) Distribution, Large Households

Income	Madera	
	Number	%
Less than or equal to 30% of HAMFI	1,215	13.6%
Greater than 30% but less than or equal to 80% of HAMFI	2,265	25.3%
Greater than 50% but less than or equal to 80% of HAMFI	1,769	19.8%
Greater than 80% but less than or equal to 100% of HAMFI	1,159	13%
Greater than 100% of HAMFI	2,540	28.4%
Total	8,947	100%

Large households tend to have more difficulty purchasing housing due to the financial constraints of supporting a larger household and because there is limited housing stock of adequate size. Additionally, rental units with three or more bedrooms are not common, and

large affordable rental units are even less common. This can lead to overcrowded housing conditions.

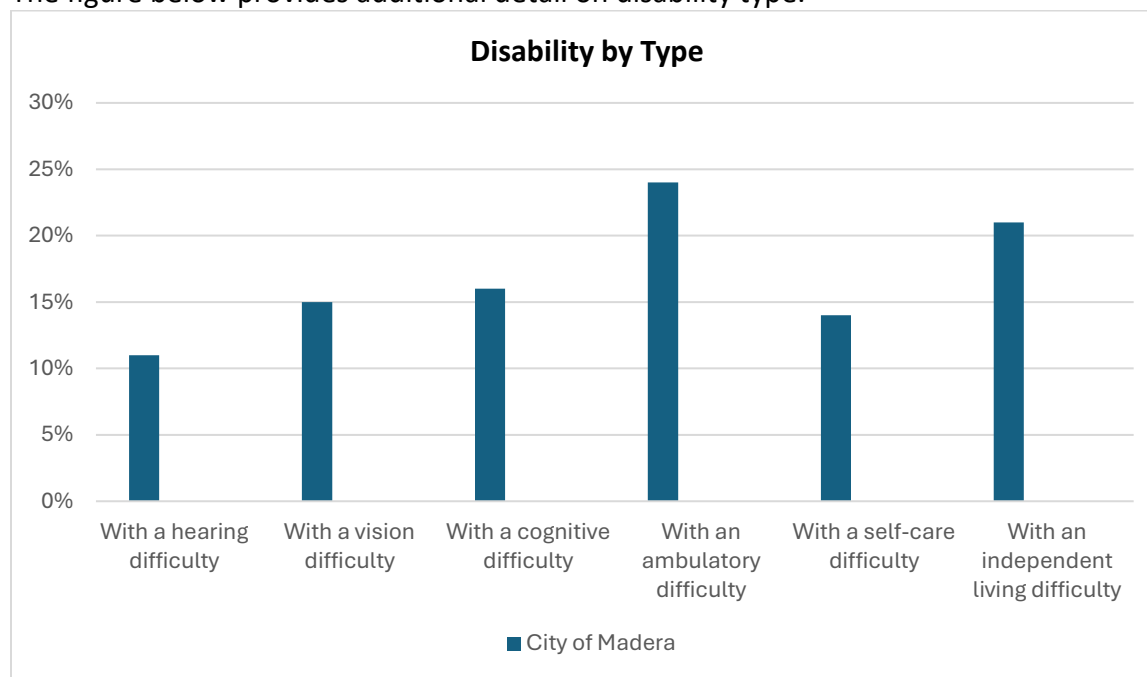
### Female-Headed Households

Female-headed households who do not have a spouse present are a special needs group because they tend to experience comparatively lower rates of homeownership, lower incomes, and higher poverty rates. Female-headed households are often further characterized by whether they have children in the household. In 2020, 19 percent of households in the City of Madera were female-headed households. Female-headed households in the City have a homeownership rate of 11.8 percent. Of the 3,351 female-headed households in the City of Madera, 11.4 percent had children under 18.

### Disabilities

People living with disabilities may have a wide range of housing needs, depending on the type and severity of their disability. Housing affordability is a major concern for individuals with disabilities, particularly for those whose disability impacts their income earning potential. Based on the 2016–2020 ACS, there are 7,658 individuals, or 11.8 percent of the population, living with at least one form of disability in Madera. Ambulatory issues are the highest reported disability Countywide. A large population with walking difficulty creates a need for single-story housing, elevators, transit access, wheelchair access, larger homes for live-in help, and proximity to health facilities. For many in need of live-in help or living assistance, accessory dwelling units (ADUs) may serve as a caregiver unit.

The figure below provides additional detail on disability type.



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

City recently updated its Housing Element for the 2024-2032 planning period. This development process included local community engagement. Through this process, local needs for high-risk populations were determined.

### Elderly

The increasing number of elderly persons in the population is creating more demand for affordable, accessible, and low-maintenance housing. As residents age, they may desire alternatives to single-family units, opting for smaller multifamily units or assisted care living. Based on the demographic trends, the need for senior housing is considered a high priority.

### Farmworkers

A report prepared for the Housing Authority of the City of Madera and the Darrin M. Camarena Health Centers, Inc., was developed to present the needs and issues of agricultural workers in Madera County. The study included stakeholder surveys and focus groups to identify current and future health and housing needs of farmworkers. The study concluded that factors such as very low wages, the seasonal nature of farm labor, and the rising housing costs in the Central Valley pose serious constraints for Madera agricultural workers to obtain adequate affordable housing. Undocumented workers are ineligible for government-sponsored housing programs, challenging their ability to obtain affordable housing.

### Large Households

CHAS 2016–2020 data indicates that 58 percent of large household's experience at least one of the housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30 percent). Sixty five percent of larges households have at least one housing problem.

As of 2020, 27 percent of the City's housing stock have four or more bedrooms. This equates to 4,778 housing units with four or more bedrooms to serve the estimated 5,068 large households that require at least four bedrooms to avoid over-crowded conditions. However, these figures do not consider if it is actually large households that occupy these housing units. Sixteen percent of large households in the City experience a cost burden and 9 percent experience a severe cost burden. Large household renters have a higher overpayment rate than homeowners, at 23 percent and 7 percent, respectively.

### Female-Headed Households

In the City of Madera, 28.9 percent of households below the poverty line are female-headed households (1,172 households). This is attributed to solely one-income. Female-headed households are also cost-burdened and experience at least one hosing problem.

### Disabilities

Many developmentally disabled persons are able to live and work independently. However, more severely disabled individuals require a group living environment with supervision, or an

institutional environment with medical attention and physical therapy. When developmental disabilities exist before adulthood, the first housing issue for that individual is the transition from living with a parent/guardian as a child to an appropriate level of independence as an adult.

A number of housing types are appropriate for people living with a developmental disability, including rent-subsidized homes, licensed single-family homes, and homes available through the Housing Choice Voucher program. The design of housing accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the considerations that are important in serving this group. Incorporating barrier-free designs in all new multifamily housing is especially important in housing for disabled residents.

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

The California Department of Public Health California HIV Surveillance Report – 2023 summarizes information about people diagnosed with HIV infection. In summary:

- There were 24 new AIDS/HIV diagnosis in 2023
- 289 persons living with diagnosed HIV infection
- 56.6 percent of the infected population is Hispanic/Latino
- An overwhelming majority, 81 percent, is male
- The highest rate of diagnosis is 19 percent among the population between the ages of 30 to 34

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Madera will not establish a preference for a HOME TBRA activity for persons with a specific category of disabilities.

**Discussion:**

An analysis of the housing in the City of Madera reveals a number of trends.

- Population. The population grew by 8 percent from 2010 to 2020, to 66,224 people.
- Demographics. Adults ages 45 to 54 are the fastest growing age group in the City, and now comprise 11 percent of the population. While adults ages 25 to 34 remain the largest age group in the City (15 percent), the proportion of adults ages 25-34 and 35-44 remained constant since 2010.
- Race and Ethnicity. The Hispanic or Latino population continues to grow, comprising 80 percent (75 percent increase since 2010). The Black/African American and Asian population in the City continues to decline and currently makes up 2.3 percent and 1.8 percent of the total population, respectively.
- Household Income. The median household income in Madera was \$67,454 in 2022, according to the American Community Survey. Based on HUD's income definitions, about 54 percent of the City's households are considered lower income.



- **Overpayment.** The City's households spend a large proportion of their income on rent. In 2022, 62 percent of households spent 30 percent or more on rent and 35 percent of households spent 50 percent or more of their income on rent.
- **Farmworkers.** In 2020, Farmworkers comprised 24 percent of City's population. Additionally, farmworkers in the City make an annual median wage of \$33,000 which falls within the lower end of the Very Low income category.
- **Large Households.** Households of five-persons or more make up nearly 29 percent of the total households in the City of Madera. Of the 5,068 large households, 58 percent rent.

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

### **Describe the jurisdiction's need for Public Facilities:**

While public facilities were not directly identified as a priority need, economic development emerged as a critical need, with strong support for redevelopment or demolition of abandoned properties as well as improvements for storefronts, financial assistance for community organizations and financial assistance to entrepreneurs and local businesses.

### **How were these needs determined?**

The City released a community survey to assess local needs. Over one hundred residents responded. As a result, key priorities among residents were identified.

### **Describe the jurisdiction's need for Public Improvements:**

Community infrastructure and service needs categorized most important were redevelopment or demolition of abandoned properties.

### **How were these needs determined?**

The City released a community survey to assess local needs. Over one hundred residents responded. As a result, key priorities among residents were identified.

### **Describe the jurisdiction's need for Public Services:**

In terms of public services, the highest rated priorities included child abuse prevention, drug abuse education/ crime prevention, medical and dental services, senior services, as well as after school services and/or other youth services and neighborhood cleanups. Addressing homelessness was another major concern, with homelessness prevention, outreach to homeless persons and access to homeless shelters being rated highly important.

### **How were these needs determined?**

The City released a community survey to assess local needs. Over one hundred residents responded. As a result, key priorities among residents were identified.

# 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 (2025-2029). 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. A thorough overview will touch on the key points of the following sections:

### **MA-10 Units Available**

There were 8,910 owner-occupied units and 8,690 renter-occupied units in Madera, for a total of 17,600 housing units. Approximately 50 percent of housing units in the City have 3 or more bedrooms. Additionally, there are 18,710 units of different property types. Seventy four percent of the units are single units.

### **MA-15 Cost of Housing**

In 2020 the median home value in the City of Madera was \$237,500 an increase of 54 percent from 2009. The median rent is \$894 which is a 13 percent increase between 2009 and 2020.

### **MA-20 Condition of Housing**

The total number of owner-occupied households is 8,910. Renter-occupied households are slightly less with 8,690 total units. Despite the minimal difference in quantity, there is a significant difference in the overall condition of the units. The majority owner-occupied households in the City, 70 percent (or 6,205 households), had no indication of substandard housing conditions. While only 34 percent of renter-occupied households (2,970) lived in a unit with no substandard condition. About 70 percent (6,160) 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 and administers 804 Housing Choice Vouchers. There are vouchers for those underserved populations such as veterans and family unification available.

### **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 96 Emergency Shelter beds available in Madera. There are 23 Transitional Housing beds available. There are 15 Permanent Supportive housing for individuals with disabilities.

### 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. Approximately 66 percent of Madera residents have at least a high school diploma or equivalent. Approximately 74 percent have a college degree or higher. Individuals who earned the highest educational attainment level have the highest median earnings (\$65,481), while individuals who earned the lowest educational attainment level, less than a high school graduate, have the lowest median earnings (\$20,605) – a difference close to \$45,000 annually.

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

### Introduction

This section discusses the housing stock in Madera, including change in housing units, unit size, and unit type. By analyzing past and current housing trends in the housing stock, future housing needs can be assessed.

The following two tables include data related to the current property types and sizes. Most of the available housing units in Madera have two or three bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,860	74%
1-unit, attached structure	350	2%
2-4 units	2,105	11%
5-19 units	1,395	7%
20 or more units	790	4%
Mobile Home, boat, RV, van, etc	210	1%
<b>Total</b>	<b>18,710</b>	<b>100%</b>

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	85	1%	610	7%
1 bedroom	35	0%	925	11%
2 bedrooms	830	9%	2,785	32%
3 or more bedrooms	7,960	89%	4,370	50%
<b>Total</b>	<b>8,910</b>	<b>99%</b>	<b>8,690</b>	<b>100%</b>

Data Source: 2016-2020 ACS

### 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 Housing Authority of the City of Madera (HACM) 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 Low-Income Public Housing Program, administered by the U.S. Department of Housing and Urban Development (HUD), provides affordable rental housing for eligible low-income families, seniors, and individuals with disabilities. This program ensures access to decent, safe, and sanitary housing based on 30% of families adjusted monthly household income. HACM receives an annual Public Operation Budget from HUD along with rental income for the public housing units.

Public housing units vary in size and type, ranging from single-family homes to multi-family units. HACM manages 244 units located at scattered sites throughout the City of Madera, including 19 single family homes under its public housing portfolio. HACM oversees resident eligibility, maintenance, and compliance with federal and state regulations.

The Housing Choice Voucher (HCV) program, commonly known as Section 8, provides rental subsidies to eligible low-income families who might not otherwise be able to afford to rent decent, safe, and sanitary housing in private rental markets. This federally funded program is administered by the U.S. Department of Housing and Urban Development (HUD) and supports housing stability for qualifying households.

As part of the HCV program, the Housing Authority of the City of Madera (HACM) administers multiple sub-programs that provide targeted rental assistance to vulnerable populations.

HACM currently administers 17 vouchers through the Family Unification Program (FUP), which serves families at risk of separation due to housing instability and youth aging out of foster care. FUP provides vouchers to:

- Families where the lack of adequate housing is a primary factor in the imminent placement of a child into out-of-home care or delays their return home.

- Youth between 18 and 21 years old who left foster care at age 16 or older and lack stable housing. Eligible youth receive up to 18 months of rental assistance to support their transition to independence.

HACM also administers 54 vouchers through the Veterans Affairs Supportive Housing (VASH) program, which provides rental assistance and supportive services for qualifying homeless veterans. Funded by HUD, VASH operates through a cooperative partnership that includes:

- Long-term case management and permanent housing support
- Comprehensive services from the Department of Veterans Affairs, including support for physical and mental health, substance use recovery, and reintegration
- A focus on stability and independence for veterans and their families

As part of the HCV program, HACM currently (2025) administers 733 Tenant-Based Vouchers in total. This includes:

- 687 Tenant-Based Vouchers (TBVs), provide families with the ability to select and lease rental housing in the private market
- 46 Project-Based Vouchers (PBVs) which are attached to specific housing units to ensure long-term affordability within designated properties

The average annual income for a resident of public housing is \$27,972 while the average annual income for a voucher assisted family (HCV) is 21,054. The average annual income for FUP households is \$23,249 and for VASH households is \$18,500.

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

HACM's mission is to provide housing opportunities for low, very low, and extremely low-income families through strategic program administration. The agency distributes an average of \$477,000 monthly towards rental assistance subsidies, totaling \$5.7 million annually. HACM receives public housing capital funds and capital reserves annually for modernization work for its public housing portfolio. The Capital Fund Operation reserves are an annual allocation. With an annual budget exceeding \$10 million, nearly all of which is restricted funding for its affordable housing programs, ensures the continued operation of essential housing services. HACM's portfolio currently (2025) includes:

- 244 Public Housing Units, directly managed to support affordable housing stability
- 804 Housing Choice Vouchers, providing rental assistance to eligible households

If federal funding remains consistent, none of the units or vouchers are at risk of expiring in the current or subsequent 5-year planning period.

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

In 2020, the Census reported 18,713 housing units in the City. Approximately 50% are owner occupied while 49% are renter occupied.

A total of 38 percent (13,290) of renter households are cost-burdened and another 11.5 percent are severely cost burdened. In comparison, 24.3 percent of owner households are cost burdened, and 12.2 percent are severely cost burdened. Hence, renter households are most impacted by housing costs.

In 2021, the American Community Survey reported approximately 1,665 households, roughly 9 percent of households, in the City of Madera, were experiencing overcrowding or severe overcrowding in 2021. This includes 426 owner-occupied and 1,239 renter-occupied households.

Therefore, the available housing units does not meet the demand of the population.

#### **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.

#### **Discussion**

The availability of affordable housing remains in demand in Madera and will remain a priority during the period of this Plan. The most common unit size for renter-occupied units was 3-bedroom units, followed by 2-bedroom units. The most common size for owner-occupied units was 3-bedroom units, followed by 4-bedroom units. Diversifying Madera's housing stock to include more affordable multifamily housing in both rental and ownership forms has the potential to provide more affordable and diverse housing options. Affordable multifamily housing can also be beneficial for seniors, people with disabilities, and those who prefer less home maintenance or do not need the yard space characteristic of single-family properties.

### **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.

The following tables provide data related to housing affordability including average home values, average rent paid, housing affordability based on household earnings, and fair market rents by bedroom.

#### **Cost of Housing**

	<b>Base Year: 2009</b>	<b>Most Recent Year: 2020</b>	<b>% Change</b>
Median Home Value	153,800	237,500	54%
Median Contract Rent	788	894	13%

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,165	13.4%
\$500-999	4,440	51.1%
\$1,000-1,499	2,650	30.5%
\$1,500-1,999	375	4.3%
\$2,000 or more	48	0.6%
<b>Total</b>	<b>8,678</b>	<b>99.9%</b>

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	500	No Data
50% HAMFI	1,760	220
80% HAMFI	5,875	1,825
100% HAMFI	No Data	3,055
<b>Total</b>	<b>8,135</b>	<b>5,100</b>

Data Source: 2016-2020 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,099	1,106	1,433	2,008	2,293
High HOME Rent	981	1,053	1,264	1,452	1,600
Low HOME Rent	770	825	990	1,143	1,275

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

According to the 2016-2020 CHAS data, most (approximately 50 percent of both owner-occupied and renter-occupied households) are cost burdened. Extremely low-, very low-income, and low-income households have a difficult time locating affordable housing. Housing is generally not affordable to low- and moderate-income residents. The City has minimal 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?

Home values in the City decreased by 3.2 percent between July 2022 and July 2023, from \$532,236 to \$515,403. Since a household can typically qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, the City's median income of about \$49,358 implies that the median sales price should be between \$123,395 and \$148,074.2. The home value index of approximately \$394,746 indicates a high potential for housing cost burden in the City.

In 2021, the median rental price in Madera was \$1,086. This is a 14 percent increase from the 10-year low of \$949 in 2015. The City has seen a steady increase in rental prices since 2015, with the exception being around 2018. It should be noted that these median rental prices do not fully capture the housing market effects of the global COVID-19 pandemic. One of the economic impacts seen in California during the COVID-19 pandemic was a rapid increase in home prices, potentially caused by a rapid increase in remote work and higher demand for housing in suburban settings such as Madera. As a result, rental values in the years following the onset of the pandemic are estimated to be significantly higher and continue to rise through 2022.

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

As stated, in 2021 the area median rent was \$1,086 which is relatively low compared to both fair market and HOME rents. It should be noted that the median rental prices do not fully capture the housing market effects of the global COVID-19 pandemic. One of the economic impacts seen in California during the COVID-19 pandemic was a rapid increase in home prices, potentially caused by a rapid increase in remote work and higher demand for housing in suburban settings such as Madera. As a result, rental values in the years following the onset of the pandemic are estimated to be significantly higher and continue to rise.

The kind of home that can be rented for the fair market rent is in decent condition, but not luxury housing. According to the HUD FY 2023 Fair Market Rent Documentation System for Madera, the annual salary to afford a decent home is well above the average salary in Madera. The methodology used to calculate hourly wage and annual salary required to afford the fair market rents without spending greater than 30 percent of income on housing is provided by the National Low Income Housing Coalition. See table below.

Unit Size	Average Fair Market Rent <sup>1</sup>	Annual Salary Required to Afford <sup>2</sup>
Studio	\$1,083	\$43,320
One Bedroom	\$1,090	\$43,600
Two Bedroom	\$1,432	\$57,280
Three Bedroom	\$1,998	\$79,920
Four Bedroom	\$2,208	\$88,320

1 HUD FY 2023 Fair Market Rent Documentation System for Madera, CA HUD Metro Fair Market Rent Area.

2 Multiply the fair market rent by 12 to get yearly rental cost. Then divide by .3 to determine the total annual income needed to afford the fair market rent without spending more than 30 percent of income on housing.

The overall median income for Madera residents is \$67,454. For renter-occupied residents, the average income is lower, reported at \$40,454. The median incomes do not align with the average rents. Increased affordable housing stock is necessary to decrease overcrowding and cost burden among the most vulnerable populations in Madera.



## Discussion

The data presented in this section are evidence of the need for an increase in affordable housing. Far too few residents can afford a decent home without being either cost burdened or overcrowded. Both rental prices and median home values continue to increase. However, the median income is not increasing at the same rate as either rent prices or home values. This puts a strain on the affordability of decent living for extremely low, very low, and low households.

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

### Introduction

This section focuses on the condition of a unit of standard versus substandard status. The comparison between unit conditions for renter-occupied households compared to owner-occupied households is presented in the Condition of Units table below to demonstrate the differences between the two. Further, the year unit built and the lead base exposure is also reviewed in this section. The tables below present data as it relates to these criteria.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation"

HUD defines housing “conditions” similarly to the way housing problems are evaluated in the Needs Assessment. These conditions, include: (1) overcrowding, (2) cost burden greater than 30 percent, (4) a lack of complete plumbing, or (4) lack of 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.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,630	30%	4,660	54%
With two selected Conditions	75	1%	1,020	12%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,205	70%	2,970	34%
<b>Total</b>	<b>8,910</b>	<b>101%</b>	<b>8,690</b>	<b>100%</b>

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,790	43%	2,390	28%
1980-1999	2,445	27%	2,820	32%
1950-1979	1,965	22%	2,670	31%
Before 1950	705	8%	820	9%
<b>Total</b>	<b>8,905</b>	<b>100%</b>	<b>8,700</b>	<b>100%</b>

Data Source: 2016-2020 CHAS

### 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	2,670	30%	3,490	40%
Housing Units build before 1980 with children present	3,580	40%	1,665	19%

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

*The City is still reviewing this data and will populate the table once the data is confirmed.*

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

### Need for Owner and Rental Rehabilitation

#### **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

Overall, renter-occupied households are more likely to live in substandard unit. Additionally, there is a greater number of renters living in a unit that was built pre-1980 therefore increasing their exposure to lead-based paint. The data presented further supports the need for decent and safe housing for renter-occupied households.

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

### Introduction

The Housing Authority of the City of Madera (HACM) serves as the designated Public Housing Agency (PHA) responsible for managing the public housing inventory and the Housing Choice Voucher (HCV), commonly known as Section 8 program in the City of Madera. HACM operates independently from the City of Madera, and the City administration retains no oversight or control over their programs or housing units.

With an annual budget exceeding \$10 million, nearly all of which is restricted funding for its affordable housing programs, HACM ensures the continued operation of essential housing services. HACM's portfolio includes:

- 244 Public Housing Units, directly managed to support affordable housing stability
- 804 Housing Choice Vouchers, providing rental assistance to eligible households

### Totals Number of Units

*The City is still reviewing this data and will populate the table once the data is confirmed.*

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	244	804	46	687	54	17	0
# of accessible units	0	0		0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Data Source:** Housing Authority of the City of Madera

**Describe the supply of public housing developments:**

The Low-Income Public Housing Program, administered by the U.S. Department of Housing and Urban Development (HUD), provides affordable rental housing for eligible low-income families, seniors, and individuals with disabilities. This program ensures access to decent, safe, and sanitary housing based on 30% of families adjusted monthly household income. HACM receives an annual Public Operation Budget from HUD along with rental income for the public housing units.

Public housing units vary in size and type, ranging from single-family homes to multi-family units. HACM manages 244 units. HACM oversees resident eligibility, maintenance, and compliance with federal and state regulations.

**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 of the City of Madera owns 244 public housing units. The HACM upkeepes 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.

**Public Housing Condition**

*The City is still reviewing this data and will populate the table once the data is confirmed.*

Public Housing Development	Average Inspection Score

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

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

### Introduction

*The City is still reviewing this data and will populate the table once the data is confirmed.*

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

**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 childcare 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.**

Data on homelessness in Madera County is based on the 2023 Point-In-Time Count (PITC), information provided to HUD by the Fresno-Madera Continuum of Care (FMCoC). The PITC provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days of January for the Fresno and Madera region. A follow-up survey sampling of unsheltered and sheltered individuals is conducted two weeks following the count. The count was conducted on January 24, 2023. No PITC was conducted in Fresno and Madera counties in 2024.

There were 724 homeless persons survey in Madera, 401 of whom were unsheltered. There are two facilities with 127 total beds for persons experiencing homelessness.

Shunammite Place is a supportive housing program that operates under the umbrella of Community Action Partnership of Madera County. The Shunammite Place program provides supportive housing to chronically homeless single men, women, and families. Shunammite Place utilizes the Housing First model to ensure the lowest possible barriers for individuals coming from the streets, places not meant for human habitation, or emergency shelters. The table below provides additional community resources for the homeless population.

Facility Name	Type of Facility	Target Population	Number of Shelter Beds
<b>Madera Rescue Mission Emergency Shelter</b>	Emergency Shelter	Individuals and Families	78
<b>Madera Rescue Mission Women's Transitional</b>	Transitional Housing	Women	
<b>Martha Diaz Shelter</b>	Emergency Shelter	Victims of domestic violence, sexual assault, or human trafficking	18
<b>OLIVE Bennet House</b>	Transitional Housing	Victims of human trafficking	7
<b>Sugar Pine Village</b>	Transitional Housing	Individuals and families	16
<b>Shunammite Place</b>	Permanent Supportive Housing	Individuals with disabilities	15

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

### Introduction

Due to special needs or circumstances related to income, family or household characteristics, age, and disability, certain groups have historically had greater difficulties finding quality affordable housing. Special population groups include the elderly, persons with disabilities (both physical and mental), persons suffering from alcoholism and/or addiction, persons with HIV/AIDS, or public housing residents.

In addition to facing challenges related to housing, persons in these special circumstances may also have difficulty accessing community supportive social services. Over the term of this Plan, the City of Madera will continue improving partnerships that will increase access to supportive services to all persons, despite special needs.

### **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.

Elderly persons have special housing needs associated with affordability, maintenance, and upkeep of their homes, as well as physical access. They may also have special housing needs related to housing location and construction. Because of limited mobility, elderly persons typically need closer access to medical services, shopping, public transit, and other amenities.

Persons with disabilities may have a wide range of housing needs, depending on the type and severity of their disability. Housing affordability is a major concern for individuals with disabilities. Design accommodations to navigate their home and to/from the residence is another challenge.

A subgroup of disabled residents is those who are developmentally disabled. Many developmentally disabled individuals are able to live and work independently. However, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy.

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.

Finally, public housing residents have special needs that may include many of those previously discussed. Overall housing affordability is a major concern for these residents.

**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.

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.

The California Department of Developmental Services (DDS) currently provides community-based services through 21 community-based nonprofit corporations known as regional centers. The regional centers serve as a local resource to help find and access services and support available to individuals and families once eligibility is determined. The Central Valley Regional Center provides service to developmentally disabled individuals throughout Madera County.

The Madera Housing Authority offers vouchers through the Housing Choice Voucher program for youth transitioning out of the foster care system. Additionally, they offer vouchers specifically for veterans who in many cases suffer from a mental/physical disability.

**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 focus on supporting nonprofits and local community service agencies 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. The specific goals for the -year planning period can be reviewed in SP-45 and in the projects section of the 2025/26 Annual Action Plan, AP-35.

**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))**

For a thorough review of goals and plans related to housing and homelessness, see the Goals section SP-45 and projects section AP-35.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Constraints to the development of adequate and affordable housing can be posed by market, governmental, infrastructure, and environmental factors. These constraints may result in housing that is not affordable to low- and moderate-income households or may render residential construction economically infeasible for developers. Constraints to housing production can significantly and disproportionately impact households with lower to moderate incomes and/or special needs.

Local governments have little or no influence on federal monetary policies or national economic forces; yet these factors carry substantial weight on the overall cost of housing. The local housing market, however, can be encouraged and assisted locally. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that address housing needs for a diversity of the population, address public health and safety, and facilitate reducing the cost of housing production.

The City of Madera’s primary policies and regulations that affect residential development and housing affordability include the following: land use controls, development processing procedures and fees, impact fees, on- and off-site improvement requirements, building and housing codes, and code enforcement. This section discusses these policies and regulations and assesses whether any serve as a governmental constraint to the production of housing.

Governmental and market constraints on new development have continually stymied housing supply, especially affordable housing. Low levels of housing result in greater demand for available units and ultimately higher market rents. With rapidly rising rental rates across the City, residents in some areas are more at risk of displacement relative to others. Vulnerable communities at risk of displacement in the City are primarily located in the east half of the City. Displacement is considered a constraint to housing in these areas due to economic pressures.

NIMBYism, or “Not In My Backyard,” is a social and political movement that opposes housing or commercial development in local communities. NIMBY complaints often involve affordable housing, with reasons ranging from traffic concerns to small town quality to, in some cases, thinly veiled racism. During the community engagement process, local stakeholders recognized this challenge as an ongoing barrier to affordable housing.

## 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. Employment trends in a region also influence housing needs. The quality and/or pay of available employment can determine the need for various types and prices.

The labor force increased by over 4,000 between 2010 and 2020; the population not in the labor force also increased over this time period. However, the population not in the labor force decreased from 2015 to 2020 by just under 1,000 people. The unemployment rate decreased from 12.6 percent to 10.6 percent between 2010 and 2020 and, according to Local Area Unemployment Statistics, it decreased from 17.6 percent in 2010 to 9.9 percent in 2020. In 2020, the unemployment rate for the City of Madera at 9.9 percent was nearly identical to the County's unemployment rate of 9.6 percent, according to the 2020 Census.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	3,588	4,198	20	28	8
Arts, Entertainment, Accommodations	1,787	1,305	10	9	-1
Construction	1,114	655	6	4	-2
Education and Health Care Services	3,360	3,708	19	25	6
Finance, Insurance, and Real Estate	517	361	3	2	-1
Information	180	63	1	0	-1
Manufacturing	1,884	1,176	11	8	-3
Other Services	451	343	3	2	0
Professional, Scientific, Management Services	636	318	4	2	-1
Public Administration	0	0	0	0	0
Retail Trade	1,924	2,006	11	13	2
Transportation and Warehousing	570	203	3	1	-2
Wholesale Trade	651	368	4	2	-1
Total	16,662	14,704	--	--	--

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	28,745
Civilian Employed Population 16 years and over	25,690
Unemployment Rate	10.65
Unemployment Rate for Ages 16-24	23.49
Unemployment Rate for Ages 25-65	6.36

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,945
Farming, fisheries and forestry occupations	2,350
Service	2,825
Sales and office	4,905
Construction, extraction, maintenance and repair	7,155
Production, transportation and material moving	1,165

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,397	57%
30-59 Minutes	7,270	31%
60 or More Minutes	2,824	12%
<b>Total</b>	<b>23,491</b>	<b>100%</b>

Data Source: 2016-2020 ACS

## Education:

### 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	6,970	955	4,145
High school graduate (includes equivalency)	4,415	390	1,840
Some college or Associate's degree	6,755	475	1,930
Bachelor's degree or higher	2,700	155	295

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	325	1,745	1,945	4,345	2,110
9th to 12th grade, no diploma	990	1,285	1,165	1,585	755

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
High school graduate, GED, or alternative	2,280	2,235	1,795	2,615	1,255
Some college, no degree	2,905	3,005	2,205	2,255	910
Associate's degree	165	730	220	785	230
Bachelor's degree	355	790	940	670	315
Graduate or professional degree	0	125	340	290	230

Data Source: 2016-2020 ACS

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,605
High school graduate (includes equivalency)	31,254
Some college or Associate's degree	31,855
Bachelor's degree	55,686
Graduate or professional degree	65,481

Data Source: 2016-2020 ACS

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

The top three business sectors in the community are (1) agriculture, mining, oil & gas extraction, (2) education and health care services, and (3) retail trade. These top three business sectors have consistently dominated over the last five years.

#### Describe the workforce and infrastructure needs of the business community:

According to the Madera County, 2025-2030 Comprehensive Economic Development Strategy (CEDS), there are multiple labor market issues as well as infrastructure and development constraints.

##### Labor Market Issues:

- Labor force growth is concentrated in older age groups, while the population of younger workers is expected to decline.
- There is an estimated skills gap of 67,900 (within the Fresno, Madera, and Chowchilla region) new and replacement jobs.
- The portion of the population with some college or a two-year degree has declined in the past five years.
- Keeping local workforce through career advancement opportunities and income growth remains a challenge.

##### Infrastructure and Development Constraints:

- Highway 99 constraints and interchange limitations.
- Older industrial/commercial buildings remain vacant due to the cost of bringing them up to current codes.

- Although there is industrial land planned and zoned for development, many developing areas lack the necessary infrastructure to accommodate growth.
- Many areas of the county suffer from poor or no internet connectivity.

**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.**

By focusing strategies and actions on opportunity areas, Madera can enhance its appeal as a business location, improve the quality of life for residents, and ensure sustainable economic growth and development. Examples of investments or initiatives that may affect job and business growth while impacting the needs of workforce development, business support or infrastructure follow.

#### Regulatory Investments

- Implement online processing for applications, permits, and payments to streamline business interactions with the City. Such implementation may likely affect the timeliness of permit and application processing. Currently an online process is not available.
- Continuously monitor and adjust business development fees to remain competitive with regional peers. The City last updated permits and impact fees in 2018. At this time, those fees remain competitive with neighboring cities and counties. However, ongoing monitoring of the fees remains important.

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

Madera County overall has a younger workforce compared to the state average, which can be advantageous for long-term economic growth and vitality. Madera Community College (MCC) supports local decision making, benefitting both students and local businesses by addressing skills gaps and talent development. There has been an improvement in the share of the population with only or less than a high school education since 2018, and the share of residents with a bachelor's degree or higher is also improving.

According to the Business Activity table in this section, there are less jobs than workers in over half of the business sectors. As a result, the unemployment rate may be impacted. However, data as presented in the Educational Attainment by Employment Status (Population 16 and Older) table indicates there are fewer unemployed persons in the workforce with at least a high school diploma and fewer persons simply not in the labor force.

#### **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 CEDS report provides opportunities to improve the talent supply of the workforce and education. Some of the initiatives that directly align with the Consolidated Plan include:

- Collaboration with education and workforce training providers to enhance skills and education attainment of the local workforce. During the 2025/26 CDBG Program Year, the City funded an In-Home Childcare Entrepreneur Project. The goals of the project include providing entrepreneurship education to persons seeking to open an In-Home Child Care site. If successfully completed, the participants will receive a financial stipend to begin their business. This project is administered by the Madera County Workforce.
- Offer needed support like transportation and childcare to remove barriers to employment. The City's public transit system offers free public transportation to most individuals. The City partners with local agencies to provide bus passes to the clients of local partners, such as Madera Community College, Madera Unified School District, and the Madera County Public Health Department. As part of its community engagement process for future CDBG Annual Action Plans, the City will remain focused on engaging additional partners to increase this partnership and reduce barriers to employment.

Additionally, the Workforce Assistance Center is a partnership of community agencies specializing in meeting a variety of needs from training to job placement to public housing. The goal is to provide a community resource center that will make it easier for customers to obtain information about local programs and services.

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

Yes, Madera does participate in a Comprehensive Economic Development Strategy.

**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.**

One of the goals associated with the Consolidated Plan is Improvements to Infrastructure.

Infrastructure projects that will support economic development are ongoing in the City.

- Improvements to sidewalks in residential areas have been funded with Community Development Block Grant monies and successfully complete. These improvements improve walkability to major streets and roads hence increasing access to businesses.
- The City is working collaboratively with Caltrans in the CAPM project which is focused on improving State Highway 145 which runs in the center downtown district of Madera. These improvements are intended to attract visitors rather than simply pass through Madera. Additionally, the CAPM project will improve pedestrian-access to local businesses and increase public transit bus stops. Such improvements directly impact business growth in Madera.
- Additionally, as part of its Capital Improvement Plan (CIP), Madera is improving walkability throughout census tract zones outside of those that are CDBG eligible. Thus, improving access to businesses throughout the City which aligns with this Consolidated Plan

**Discussion**

In summary, Madera has a combination of strategic planning, economic structure, workforce demographics, educational opportunities, transportation infrastructure, and on-going investments that make it a promising location for growth and development. While the workforce is comparatively

younger, the increase of employees in the labor force with at least a high school diploma is promising. Madera is a community that partners well. Such partnerships will support the ongoing improvement of community assets. Many of which will align with the Consolidated Plan over the next five years.

## 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.

Housing is considered substandard when conditions are found to be below the minimum standard of living as defined in the California Health and Safety Code. Substandard housing units include those in need of repair and/or replacement. Households living in substandard conditions are considered to be in need of housing assistance, due to threats to health and safety, even if they are not seeking alternative housing arrangements.

A household is considered substandard, or to have a housing problem, if it has one or more of the four following housing problems:

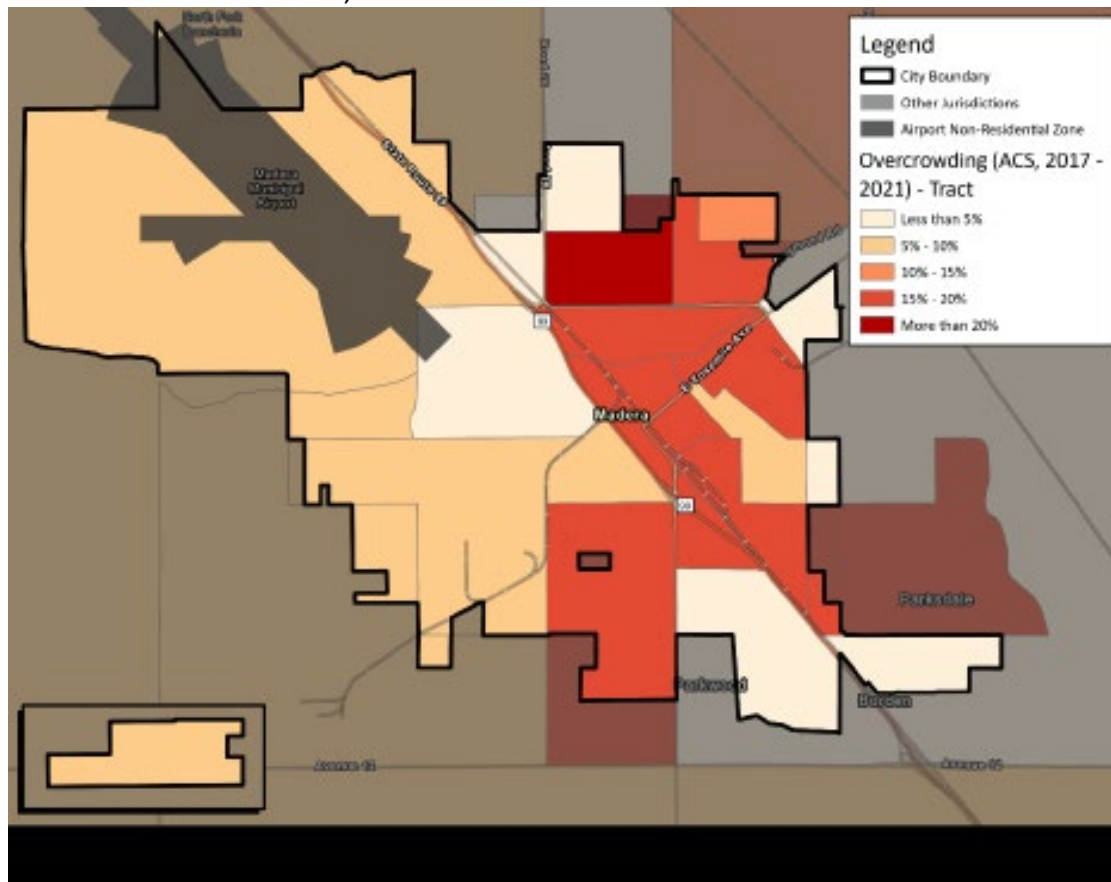
- Housing unit lacks complete kitchen facilities.
- Housing unit lacks complete plumbing facilities.
- Housing unit is overcrowded.
- Household is cost burdened.

Of the 11 census tracts that intersect Madera, seven have the majority of their area located inside City limits. These seven tracts vary in demographic makeup, with tracts on average having lower incomes and more predominant non-White populations in central and northern Madera, and tracts having higher incomes and a more predominant White population in southwestern Madera. While there is little variation in the tracts surrounding the City, the majority follow the opportunity trends of the western and southern areas of Madera. The southeastern areas have particularly low levels of opportunity compared to the region. There is high variation in resource categories within the City, with low resource or areas of high segregation and poverty in the southern and downtown areas, moderate resource northeast areas, and high resource areas in the western areas of the City.

The table below is representative of cost-burdened households by census tract.



## Overcrowded Households, 2021



Source HCD AFFH Data Viewer

The table above depicts that the majority of cost burdened households reside in central, eastern, and southeast portion of the City.

### **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. According to 2021 American Community Survey (ACS) data, Non-White populations in the City of Madera occupy multifamily units at a higher rate than White populations. Race and ethnicity characteristics also can be correlated with income levels. As of 2021, 80 percent of Madera residents of any race were of Hispanic origin and 20 percent were Non-Hispanic. Of the Non-Hispanic population, 12.7 percent were White, and between 2011 and 2021 the White Non-Hispanic population decreased by 5 percent. No Non-Hispanic racial and ethnic group increased from 2011 to 2021.

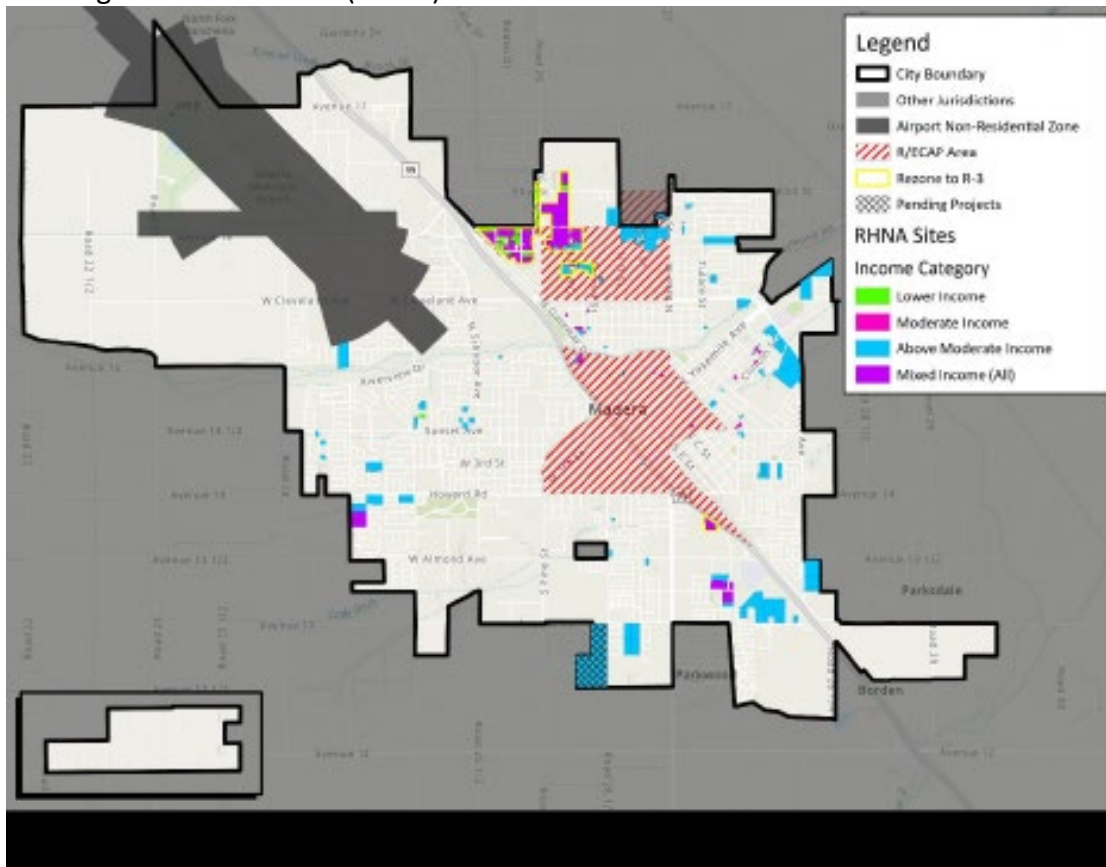
HUD defines a Low to Moderate Income (LMI) area as a census tract or block group where over 51 percent of the population is LMI. The definition of low or moderate income is based on HUD income definitions of up to 80 percent of the AMI.

The eastern, central, and southern areas of the City have the highest percentage of LMI populations, where 50 to 75 percent of the population is considered LMI. The northwestern areas of the City have considerably smaller percentages of the population considered LMI, at less than 25 percent of the population.

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, 73.8 percent of renter occupied households are below 80 percent of the median family income, and 42.9 percent of owner-occupied households are below 80 percent of the median family income.

The map below depicts the areas of racial or ethnic concentration by income level.

Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) in the City and Vicinity and Regional Housing Needs Allocation (RHNA) Sites



Source: HCD AFFH Data Viewer

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

Typically, housing over 30 years old is more likely to have rehabilitation needs, which may include replacing plumbing, roof repairs, foundation work, and other repairs. Housing units built before 1978 may have health risks such as lead-based paint and asbestos. Housing issues prompted by disrepair such as mold may elevate health conditions (e.g., asthma). Based upon the substandard housing notices of violation over the past 4 years, the City has estimated that there are approximately 138 substandard housing units.

Approximately 55 percent of the housing stock in Madera County is more than 30 years old. These units are potentially in need of repair and modernization improvements. Most of the County's housing stock was constructed between 1970 and 2009.

White, Hispanic, elderly, and large household renters in the City experience high rates of housing problems, over 50 percent, while less than 20 percent of Black owners and Asian renters experience housing problems. Rates of housing problems are notably higher for renters across most categories. Large household renters experience housing problems at the highest rate in the City of Madera.

**Are there any community assets in these areas/neighborhoods?**

Recent improvements to assets in concentrated areas of poverty include:

- Centennial Park with inclusive playground and newly renovated pool complex (pool improvements paid for with CDBG funds).
- McNally Park, recently rehabilitated with new equipment, musical instruments, and a basketball park (paid for with CDBG funds).
- Sidewalk improvements, transit improvements, bike lanes, and safety improvements to improve accessibility and provide sidewalk gap closure along 5th Street and C Street, providing access to grocery stores, the medical clinic, library, and childcare facilities; bike lanes to provide connectivity from key destinations to the proposed Veteran Housing Project (\$3.6 million, part of which funded by the Affordable Housing and Sustainable Communities Grant).
- New playground at Millview Park
- Sunrise Rotary Sports Complex new park installation

Additional assets include Courthouse Park, Knox Park, Rotary Park, Community Gardens, Frank Bergon Senior Center, Pan American Community Center and Park, Millview Gym, Rotary Youth Hut, and the Vern McCullough Fresno River Trail. 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 in or within a short distance of the central core of Downtown Madera. Several strategic opportunities are in process and will be completed during the term of this Plan. These include:

- Design, engineering, and construction of James Taubert Park, a new park in a historically underserved area.

- Enhancements to the Caltrans Downtown Madera CAPM Project including wider sidewalks, landscaping, pedestrian safety, and enhanced crosswalks.
- Design, engineering, and construction of Tozer Park, a new park that will offer high-quality recreational opportunities to an underserved area.

## 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.**

According to the U.S. Census data, 2019-2023, 90.5 percent of households reported a broadband internet subscription. This same data source reports that 95.0 percent of households own a computer. Data from the California Interactive Broadband Map ([broadbandmap.ca.gov](http://broadbandmap.ca.gov)) reports that on average, greater than 60 percent but less than 80 percent of households in areas of high poverty concentration have a fixed consumer broadband connection. Data reported on Broadband Now indicates that city-wide, households have at minimum two service providers to choose from despite where they reside. However, areas of less poverty have at least three options, while areas with higher poverty rates have two.

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

As stated in the previous section, all census tracts located in the City have access to at least two service providers. However, residents will benefit from increased competition to compare costs and broadband speed.

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Wildland fires are an ongoing concern for Madera County. The City of Madera is within a Local Responsibility Area, meaning the City is responsible for wildfire protection. Wildfire threat within the City ranges from low to moderate. The highest threat occurs along the eastern edge of the City. There are no notable wildfire events within the City limits within recent history. Vegetation fires that occur during the dry months are small and quickly contained. According to the Madera County Local Hazard Mitigation Plan, a total of 91 residents in Madera are at risk of moderate or higher wildfire risk.

Madera is traversed by several stream systems and is at risk of both the 100-year and 500-year flood. Federal Emergency Management Agency (FEMA) has identified flood zones for the City. In the past, flooding in Madera was a relatively frequent event.

While flooding from the waterways is not considered a major risk, the City's General Plan identifies flooding associated with poor storm drainage as a major issue. In future flooding events, the extent of damage will depend upon the area inundated and the level of urbanization that exists in flood-prone areas. The map below depicts FEMA identified flood zones.

## FEMA Flood Zones



Source: FEMA DFRM, 20029

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Environmental constraints pose constraints that can be generally mitigated through design or limitations on operations. However, the risk to low-and-moderate-income households is higher based on the data reported in this Plan as most households are renter-occupied and the average median income is less than the state average. These two criteria alone put these households at greater risk because (1) they are dependent on the owner of the home fixing necessary repairs and (2) they have less financial means to relocate if necessary.



## 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) and the Home Investment Partnerships Program (HOME) funding during the 2025-2029 planning period. The City of Madera's priority needs were identified through an extensive public input process. The City will use its available CDBG and HOME resources to fund activities that will achieve the goals identified in the plan and address the priority needs.

The Consolidated Plan embodies and reflects six 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 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
- Administration

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)

#### Geographic Area

1	<b>Area Name:</b>	City of Madera City Limits
	<b>Area Type:</b>	Madera City Limits
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	City of Madera, California City Limits
	<b>Include specific housing and commercial characteristics of this target area.</b>	City of Madera, California City Limits

<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	City of Madera, California City Limits
<b>Identify the needs in this target area.</b>	The City of Madera does not intend to target funds on a geographic basis, but rather based on need over the planning period. In consultation with City staff, service providers, and community groups, no areas were identified as needing a high level of investment.
<b>What are the opportunities for improvement in this target area?</b>	The City of Madera does not intend to target funds on a geographic basis, but rather based on need over the planning period. In consultation with City staff, service providers, and community groups, no areas were identified as needing a high level of investment.
<b>Are there barriers to improvement in this target area?</b>	The City of Madera does not intend to target funds on a geographic basis, but rather based on need over the planning period. In consultation with City staff, service providers, and community groups, no 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 based on need over the planning period. In consultation with City staff, service providers, and community groups, no 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.

### **Geographic Area**

The City is not proposing any geographic area targeting. The Geographic Priority Areas table is therefore not included.

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

### Priority Needs

#### Priority Needs Summary

1	<b>Priority Need Name</b>	<b>Increase Affordable Housing</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Low- to moderate- income households Family types: Large families Families with children Elderly
	<b>Geographic Areas Affected</b>	City of Madera City Limits
	<b>Associated Goals</b>	Low- to moderate-income citizens will have access to safe, decent, and affordable housing Prevent and reduce homelessness
	<b>Description</b>	Use CDBG and HOME funds to advance the development of affordable housing and owner occupied rehabilitation including disability access/improvements and similar projects.
	<b>Basis for Relative Priority</b>	Community survey, stakeholder interviews, public workshops, needs assessment, and the housing market analysis identified this as a priority need.
2	<b>Priority Need Name</b>	<b>Enhance Public Improvements and Public Infrastructure</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Low- to moderate- income households Family types: Families with children Elderly
	<b>Geographic Areas Affected</b>	City of Madera City Limits
	<b>Associated Goals</b>	Enhance the quality and use of the physical infrastructure of Madera



	<b>Description</b>	Addressing this need will work to improve public facilities and/or the physical structures throughout the City in CDBG program eligible areas. Improved infrastructure allows for further development of housing and community assets.
	<b>Basis for Relative Priority</b>	Community survey, stakeholder interviews, public workshops, needs assessment, and the housing market analysis identified this as a priority need.
<b>3</b>	<b>Priority Need Name</b>	<b>Address Homeless Needs and Services</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Chronic homelessness individuals, families with children, veterans, elderly
	<b>Geographic Areas Affected</b>	City of Madera City Limits
	<b>Associated Goals</b>	Prevent and reduce homelessness
	<b>Description</b>	Addressing the individuals and families that are experiencing homelessness and preventing others from becoming homeless was among the top needs identified during the public meetings and surveys that were completed. There is a need to provide services to those experiencing homelessness and temporary shelter situations so the homeless individuals and families may regain housing stability.
	<b>Basis for Relative Priority</b>	Data from the needs assessment and market analysis and public outreach indicate that addressing and preventing homelessness in Madera and throughout the region is a top priority. As housing costs continue to rise while wages for lower-income earners fail to keep pace, more families and individuals are increasingly at risk of homelessness.
<b>4</b>	<b>Priority Need Name</b>	<b>Improve Public Services</b>
	<b>Priority Level</b>	High

	<b>Population</b>	Low- to moderate- income households Family types: Families with children Elderly
	<b>Geographic Areas Affected</b>	City of Madera City Limits
	<b>Associated Goals</b>	Improve the quality and access to programs and facilities for health and safety, transportation, and recreation services
	<b>Description</b>	Housing and general cost of living expenses continue to increase. Lower income households may need support services to obtain and maintain standard affordable housing. Providing support services including but not limited to childcare, after-school programs for youth, recreational activities for seniors and supportive services for at-risk populations will assist lower income households obtain and maintain standard affordable housing.
	<b>Basis for Relative Priority</b>	Based on feedback during the community engagement and community survey, the need for social and supportive services remains a critical area of need throughout the City of Madera.
5	<b>Priority Need Name</b>	<b>Community and Economic Development</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Low- to moderate- income households Family types: Families with children Elderly
	<b>Geographic Areas Affected</b>	City of Madera City Limits
	<b>Associated Goals</b>	Enhance the economic well-being of all citizens through education and training, employment opportunities, and business development
	<b>Description</b>	With the rising cost of living, there is a growing need to help lower-income households increase their earnings. Providing job training and educational opportunities can empower low- and moderate-income households to improve their financial stability. The City will also continue seeking new partnerships with businesses, developers, and service providers to advance community and economic development.
	<b>Basis for Relative Priority</b>	Based on the needs assessment and community engagement process there is a need to increase the number of jobs paying a living wage and there is a need to match existing job openings with trained individuals.

**Narrative (Optional)**

The City identified the following priority needs and goals based on the results of the qualitative and quantitative analyses of the Needs Assessment.

Additional information related to goal outcomes can be reviewed in section SP-45.

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Slightly less than half of the of housing units are renter-occupied. Finding a large enough home for a household with three or more persons is challenging. While the most common size for renter-occupied units is a three bedroom, it is simply not affordable for most. The median income for renter-occupied households is \$40,454 while the estimated annual salary to afford a three bedroom is \$79,920. This misalignment in income fuels the overcrowding housing problem. Families are cost burdened; therefore, they are living in an overcrowded household.
TBRA for Non-Homeless Special Needs	During the public engagement process, local stakeholders suggested there is too little housing inventory available to support the special needs population. Persons in this category face special circumstances that may affect their ability to access community supportive social services. Persons with disabilities face a wide range of housing needs including housing location, size of unit, and reasonable accommodation for the unit. Affordability is also a concern.
New Unit Production	Local stakeholders voiced their concern with the shortage of affordable housing. The City is committed to working with developers toward the production of new units. Local conditions and regulations that may impact the housing market can be reviewed by local government. This may impact future growth through actions that address housing needs for diversity of the population, address public health and safety, and facilitate reducing the cost of housing production.
Rehabilitation	Over half of the housing stock throughout Madera County is more than 30 years old. These units are potentially in need of repair and modernization improvements. Housing units built before 1978 may have health risks such as lead-based paint and asbestos. Notably, White, Hispanic/Latino, elderly, and large households in the City experience high rates of housing problems.
Acquisition, including preservation	The preservation of units is essential in maintaining adequate housing stock. Likewise the acquisition of units is only feasible if it is affordable. Since the majority of households are renter-occupied, a focus on preserving and rehabilitating housing inventory may be a more realistic short-term response while the production of new units may be considered a long-term goal.

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

### Introduction

The City anticipates to receive federal CDBG funding of \$989,791 for each year for an estimated total of \$4,948,955 throughout the five year Consolidated Plan period. The City also expects to receive federal HOME funding of \$353,555.54 for each year for an estimated total of \$1,767,777 throughout the five year Consolidated Plan period.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$989,791	\$4,000		\$993,791	\$3,975,164	The City is a CDBG entitlement jurisdiction.  Revolving Loan Fund (Program Income) – is received inconsistently throughout the year. The program income is made up of outstanding business loans disbursed from through the Revolving Loan Fund.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Housing	\$353,555			\$353,555	\$1,414,220	The City is an entitlement jurisdiction for HOME funding.
PLHA	public – state	Housing	\$1,361,913			\$1,361,913	\$0	The City is a recipient of Permanent Local Housing Allocation funds. The remaining balance is for award years 2021-2023.

**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 and/or HOME 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.**

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
City of Madera Grants Administration Department	Government	Affordable housing, homelessness, non-homeless special needs, community and economic development	City-wide
Housing Authority of Madera	Government	Affordable housing, homelessness	City-wide
Fresno-Madera Continuum of Care	Continuum of Care	Homelessness needs	City-wide
Hope House, Turning Point	Non-profit	Homelessness needs	City-wide
Madera County Department of Social Services	Government	Homelessness needs	City-wide
Madera County, Office of Education	Government	Homelessness needs of unaccompanied youth	City-wide
Madera County Behavioral Health Services	Government	Mental health services, substance use disorder services, youth services, crisis services	City-wide
Madera County Public Health Department	Government	Community health promotion and education	City-wide
Madera County Workforce Investment Corporation	Non-profit	Workforce development and job training	City-wide
Madera County Economic Development Corporation	Non-profit	Workforce development and business development	City-wide
First 5 Madera	Non-profit	Non-homeless special needs, children	City-wide
Madera County Food Bank	Non-profit	Food bank	City-wide



Self Help Enterprises	Non-profit	Affordable housing and community development	City-wide
Habitat For Humanity (Fresno)	Non-profit	Affordable housing	City-wide
St. Joachim's Catholic Church	Non-profit	Food drives and support for the homeless or underserved populations	City-wide
Victory Outreach Church	Non-profit	Food drives and support for the homeless or underserved populations	City-wide
Community Action Partnership of Madera County	Non-profit	Affordable housing, homelessness needs, and workforce development	City-wide
Madera Chamber of Commerce	Non-profit	Economic development	City-wide
California Rural Legal Assistance	Non-profit	Legal aid services	City-wide

### **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 and HOME programs. The working relationship between the City and the organizations described elsewhere in the Consolidated Plan is 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.

The primary gap is inadequate funding to meet the level of need. Funding gaps are most common for extremely low-income households, chronically homeless, homeless youth, and those living in transitional shelters. These funding gaps are either a lack of monetary resources to meet physical needs such as housing and food, or staffing needs for nonprofits to employ the needed number of capable staff to provide case management and other supportive services.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
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		
<b>Other</b>			
Other			

**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 FMCoC 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)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Low- to moderate-income citizens will have access to safe, decent, and affordable housing	2025	2029	Affordable Housing	City of Madera City limits	Housing needs	CDBG: \$322,982 HOME: \$1,590,999.90 PLHA: \$1,361,913	Housing benefit: 20 persons assisted
2	Improve the quality and access to programs and facilities for health and safety, transportation, and recreation services	2025	2029	Non-homelessness special needs	City of Madera City limits	Public services	CDBG: \$350,000	10,000 persons assisted
3	Enhance the economic well-being of all citizens through education and training, employment opportunities, and business development	2025	2029	Non-housing Community Development	City of Madera City limits	Community and economic development	CDBG: \$45,343	15 persons assisted
4	Enhance the quality and use of the physical infrastructure of Madera	2025	2029	Non-housing Community Development	City of Madera City limits	Public improvements and public infrastructure	CDBG: \$2,906,839	Households: 30,000
5	Prevent and reduce homelessness	2025	2029	Homeless	City of Madera City limits	Homeless needs and services	CDBG: \$350,000	Homelessness prevention: 1,400 people assisted
6	Administration	2025	2029	Administration	City of Madera City limits	Public Infrastructure and Facility	CDBG: \$993,791 HOME: \$176,777.80	N/A

						Improvement Affordable Housing Public Services Homeless Services		
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### Goal Descriptions

1	<b>Goal Name</b>	Low- to moderate-income citizens will have access to safe, decent, and affordable housing
	<b>Goal Description</b>	The activities tied to this goal will work to preserve and expand the supply of affordable housing for different population groups within the City.
2	<b>Goal Name</b>	Improve the quality and access to programs and facilities for health and safety, transportation, and recreation services
	<b>Goal Description</b>	Will help to address basic needs as well as provide important services to the community
3	<b>Goal Name</b>	Enhance the economic well-being of all citizens through education and training, employment opportunities, and business development
	<b>Goal Description</b>	The activities tied to this goal will work to increase residents' job readiness through skill training, promotion of business, educational opportunities, and other strategies that may serve low-income populations in their attempts to seek economic opportunities.
4	<b>Goal Name</b>	Enhance the quality and use of the physical infrastructure of Madera
	<b>Goal Description</b>	The investment in publicly owned facilities and infrastructure improves the community and neighborhoods in which they serve. This investment directly impacts housing development and economic growth of communities. The activities tied to this goal may include improvements to parks, streets, sidewalks, lighting, ADA accessibility, among other infrastructure and/or facilities that serve residents.

5	<b>Goal Name</b>	Prevent and reduce homelessness
	<b>Goal Description</b>	The activities tied to this goal will support getting individuals and families out of homelessness as well as preventing individuals and families from becoming homeless.
6	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Provide Administrative Services to Achieve Madera 2025-2029 Consolidated Plan Goals

**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)**

The City of Madera uses CDBG funds primarily for public services, economic development, and capital projects/public improvements. The City funds housing activities with Department of Housing and Community Development HOME and CalHome grants.

**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. 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.
- 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.

### **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.

The strategy of the City of Madera will be to continue ongoing efforts to review all potential barriers to affordable housing that are within their authority to address; to continue to pursue and utilize available funding for housing rehabilitation; and to continue to work with and partner with housing nonprofit agencies, and housing developers from the nonprofit and for-profit sectors to promote the development of affordable and special-needs housing across the City.

## 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 Fresno-Madera Continuum of Care (FMCoC) provides comprehensive homeless and housing services to individuals in both the Fresno and Madera regions. The City has actively worked with the FMCoC address emergency and transitional housing needs in Madera. 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. FMCoC is comprised of members from a broad spectrum, including: service providers, government agencies, housing providers, and community coalitions. The FMCoC continues to increase its effectiveness over the past several years and will continue to work together to meet the needs of all individuals and families needing services along the spectrum of assistance provided by the FMCoC and its partners.

**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:

- Continue to incorporate and support the programs provided by Madera County Behavioral Health Department.
- Work with and support Community Action Partnership of Madera County.
- 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 Madera. 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 FMCoC and collaborate with:

- Central California Women's Facility
- Madera County Sheriff's Department
- City of Madera Police Department
- Madera County Department of Social Services



- Madera County Workforce Investment Corporation
- Madera Rescue Mission
- 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
- Madera County Homeless Coalition

## 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. 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.

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.

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**

On-Site Monitoring Workflow:

### Step 1 Send Notification

The Program Manager sends a Notification Letter to the subrecipient. The letter will be sent at least thirty days prior to the site visit confirming the following:

- The dates and scope of the monitoring visit
- Provide a description of the information that will be reviewed
- Provide an applicable HUD monitoring checklist

#### Step 2 Entrance Interview

The Program Manager conducts an entrance interview with the subrecipient to review the monitoring process and procedures. The Program Manager uses the HUD Monitoring Checklist to guide the on-site monitoring process.

#### Step 3 Conduct Monitoring Review

The Program Manager conducts a program and compliance monitoring with components for a specific program year. The Program Manager completes all applicable worksheets, documenting the monitoring review.

#### Step 4 Exit Interview

The Program Manager will present tentative conclusions, request information to clarify any concerns, and suggest improvements. The Program Manager - Grants will inform the subrecipient that a formal letter with conclusion will be sent within 30 days.

#### Step 5 Completion of Monitoring Report

Within 30 calendar days of the on-site monitoring review, the Program Manager generates a monitoring report that will include any concerns and findings. The monitoring report is reviewed and approved by the Grants Administrator and then mailed to the subrecipient.

#### Step 6. Obtain Written Response

If there are monitoring findings or concerns, a written response is required from the subrecipient within 30 days.

#### Step 7. Close Finding

If the City is satisfied with the subrecipient's response to the concern and/or findings, it will close out the finding in writing. The Program Manager will report monitoring findings to the Block Grant Commission.

## APPENDIX A:

### COMMUNITY ENGAGEMENT MEETING SUMMARIES & SURVEY RESULTS

#### COMMUNITY ENGAGEMENT MEETING SUMMARIES

<b>Type of Meeting:</b> Community Meeting	<b>Date:</b> June 23, 2025	<b>Meeting Location:</b> Pan-American Community Center	<b>Meeting Purpose:</b> Discussion of proposed of City of Madera's Consolidated Plan and Annual Action Plan.
<b>Meeting Notes:</b> <ul style="list-style-type: none"> <li>The meeting announcement was posted at multiple locations, however no one showed up to this meeting.</li> </ul>			
<b>Type of Meeting:</b> Community Meeting	<b>Date:</b> June 24, 2025	<b>Meeting Location:</b> Frank Bergon Senior Center	<b>Meeting Purpose:</b> Discussion of proposed of City of Madera's Consolidated Plan and Annual Action Plan.
<b>Meeting Notes:</b> <ul style="list-style-type: none"> <li>The meeting announcement was posted at multiple locations, however no one showed up to this meeting</li> </ul>			
<b>Type of Meeting:</b> Stakeholder meeting	<b>Date:</b> June 26, 2025	<b>Meeting Location:</b> Frank Bergon Senior Center/ Virtual	<b>Meeting Purpose:</b> Discussion of proposed of City of Madera's Consolidated Plan and Annual Action Plan. Met with stakeholders to get their initial feedback on issues and / or needs they'd like to be considered in the consolidated plan.
<b>Meeting Notes:</b> <ul style="list-style-type: none"> <li>Was attended by many different organizations such as: City Parks, Madera Coalition for Community Justice, Community Action Partnership, Madera Rescue Mission, Housing authority, etc.</li> <li>Madera Rescue mission is looking for resources for new location that would have 112 beds for overnight shelter.</li> <li>Housing Authority stressed need for more affordable hosing units, there are vouchers available but not enough housing for low-income individuals including veterans.</li> <li>Would like to see more permanent supportive housing and more first housing projects options for low-income individuals.</li> <li>OLIVE mentioned that affordable housing is sometimes affiliated with drugs and that makes it difficult to place individuals who have history of these issues in those areas. Is there a way to get affordable housing in different census tracts.</li> <li>Was suggested there should be a point system for CDBG allocations/ needs.</li> <li>Would like to see more behavioral health resources.</li> <li>Community College in Madera is seeing an increase in enrollment from Students who are coming from low-income areas who would benefit from more affordable housing</li> </ul>			

<b>Type of Meeting:</b> Stakeholder Meeting	<b>Date:</b> June 27, 2025	<b>Meeting Location:</b> City Hall Council Chambers/ Virtual	<b>Meeting Purpose:</b> Discussion of proposed of City of Madera’s Consolidated Plan and Annual Action Plan. Met with stakeholders to get their initial feedback on issues and / or needs they’d like to be considered in the consolidated plan.
<b>Meeting Notes:</b> <ul style="list-style-type: none"> <li>• Question about Federal requirements in order to keep track of performance. The Consolidated annual performance evaluation report (CAPER) was explained.</li> <li>• Food bank was not sure if they could apply for any funding offered by the City. It was explained that the services they provide could fall under Public Services and are encouraged to apply.</li> <li>• How are CDBG funds allocated?- The breakdown of CDBG funds was explained. There is a cap on public services of 15%, Administration has a cap of 20% and Capital improvements does not have a cap.</li> <li>• Do CDBG funds go to the City’s General budget?- No, City staff submits an administration application and anyone else is able to do so. Community Action Partnership also submits an administration application for Fresno Madera Continuum of Care.</li> <li>• Would like to see different programs receive CDBG funds, mentioned it seems like it is always the same programs receiving the money. Would like to see new applicants.</li> <li>• Homelessness is having a big impact on businesses.</li> <li>• There are not enough mental health services</li> <li>• Was asked in what category does Economic development fall under. This would fall under a public services.</li> <li>• Question was asked if CDBG funds can be used for animal services? – Staff said they would look into that.</li> <li>• Two suggestions were given to streamline affordable housing; provide incentives for builders or developers who are offering low-income units and raise the limits for the market value.</li> </ul>			
<b>Newspaper Ad:</b> Public hearings and notice of the document availability of the Consolidated Plan and Annual Action Plan AAP for public review, were published in the Madera tribune on Saturday, July 12, 2025.			

## **SUMMARY OF SURVEY RESULTS**

### **Survey Methodology**

The City of Madera Survey was conducted online and made accessible to the public through a shared link. Invitations to participate were sent to the City's Stakeholder list. The survey was available in both English and Spanish, with options for respondents to complete it online or via hard copy. The survey was circulated on June 13, 2025 and will remain open through the final City Council hearing anticipated in mid-August. Thus far, in total, 117 residents participated.

### **Survey Key Themes**

The Madera Community Survey highlighted several key priorities amount residents.

- A significant theme was the need for more affordable housing options for seniors, along with affordable options for people with disabilities, construction of new affordable housing for homeownership, more affordable housing options for families (3 bedrooms or more). Construction of new affordable rental units was also emphasized.
- Addressing homelessness was another major concern, with homelessness prevention, outreach to homeless persons and access to homeless shelters being rated highly important.
- In terms of public services, the highest rated priorities included child abuse prevention, drug abuse education/ crime prevention, medical and dental services, senior services, as well as after school services and/or other youth services and neighborhood cleanups.
- Community infrastructure and services needs categorized most important were redevelopment or demolition of abandoned properties.
- Economic development emerged as a critical need, with strong support for redevelopment or demolition of abandoned properties as well as improvements for storefronts, financial assistance for community organizations and financial assistance to entrepreneurs and local businesses.