



City of Merced

2020-2024 Five Year Consolidated Plan and 2020 Annual Action Plan

Original Version

Approved by City Council 11/16/2020, and Approved by HUD 3/12/2021

First Substantial Amendment

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Executive Summary

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

1. Introduction

The Consolidated Plan (the “ConPlan”) is a document submitted to the U.S. Department of Housing and Urban Development (HUD) that serves as a comprehensive housing affordability strategy, community development plan and submission for funding under any of HUD’s entitlement formula grant programs. The ConPlan for Housing and Community Development was established through legislation passed by the U.S. Congress in 1990. Under the Cranston-Gonzalez National Affordable Housing Act, jurisdictions that receive federal entitlement funds for housing and community development activities are required to prepare a comprehensive three- to five-year plan for using those funds.

The entitlement formula utilizes population information, poverty and overcrowded housing data to establish funding allocations. The City of Merced (the “City”) qualifies as a Community Development Block Grant (CDBG) entitlement City based on the grant formula. The City, the County of Merced Housing Authority and other regional agencies coordinate their efforts to provide a balanced approach to community needs using their available resources. A five-year strategic plan has been developed by the City of Merced that identifies and prioritizes the future use of the City’s HOME and CDBG funds. The 2020-2025 ConPlan covers the timeframe from July 1, 2020, to June 30, 2025.

Methods of Evaluation

In preparing the ConPlan, the City utilized several methods to analyze the housing and community development needs of Merced. Methods included hosting focus groups, surveying community residents and stakeholders, surveying multi-family unit property owners, analyzing U.S. Census data and utilizing information in several City and county planning documents. The City hosted community meetings and hearings and met with organizations as an effort to outreach to and encourage the participation of all residents, particularly low- and moderate-income residents, elderly persons and persons with disabilities. The purpose of the meetings was to inform the community about the ConPlan process and to identify opportunities to improve collaborative efforts and eliminate service delivery gaps in order to develop and sustain decent and affordable housing, suitable living environments and expanded community and economic opportunities.

Consolidated Plan Format

In 2012, HUD released its new eCon Planning Suite with interactive tools and resources for grantees to use in the preparation of the Consolidated Plan and Action Plan in the Integrated Disbursement and Information System (IDIS). This new tool provides data from HUD-selected sources, primarily 2010 Census data and the 2014-2018 American Community Survey (ACS) data set. Despite the primary reliance on HUD-selected data sources, grantees are permitted opportunities to customize their ConPlan.

COVID-19:

While completing the draft of this Consolidated Plan, a new coronavirus known as SARS-CoV-2 was first detected in Wuhan, Hubei Province, People's Republic of China, causing outbreaks of the coronavirus disease COVID- 2 19 that has now spread globally (COVID-19). The first case was reported in the United States in January 2020. In March 2020, the World Health Organization declared the coronavirus outbreak a pandemic and President Trump declared the outbreak a national emergency. During this time, the State of California has declared a state of emergency, shutting down large gathering places and limiting the movement of residents. Locally, the City and County of Merced both declared a local state of emergency on March 13, 2020.

Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the crisis. It was signed into law by President Trump on March 27th, 2020. The CARES Act is an over \$2 trillion economic relief package that provides direct economic assistance for American workers, families, and small businesses, and preserves jobs for industries. As part of the CARES Act, additional assistance is provided for HUD grantees, and the City is receiving a special CARES Act allocation of CDBG funds (CDBG-CV funds). The City has amended its 2019 Annual Action Plan to include the CARES Act allocation and implement programs specific to the needs resulting from the outbreak. As a result of the crisis, the current specific data and immediate needs of residents may differ from those presented in this plan as the information here was collected prior to the outbreak. However, the information presented here shows trends that have been consistent over recent years in the City and will likely only prove to be amplified by the effects of COVID-19.

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

The ConPlan is divided into five major parts: 1) the general characteristics of the community and the needs and strategies to address those needs, 2) the housing needs and the current housing market, 3) the needs of the homeless, 4) the goals and prioritization of community and economic development and 5) the strategies that will be used to address non-homeless special needs populations. Based on those categories, the Needs Assessment identified several target populations:

- Extremely low income and low income households;
- Homeless persons;
- Seniors and frail elderly;
- Youth; and
- Persons with disabilities.

Several types of projects were also identified as essential to the community:

- Public Infrastructure and Capital Improvements (particularly those related to future projects that could be undertaken within the south Merced area);
- Programs and planning that encourages economic development;
- Increased public services to area nonprofit agencies, particularly those programs that provide services for the homeless, youth and seniors;

- Permanent supportive housing for the chronically homeless; and
- Programs that promote and/or create fair and affordable housing, especially targeting extremely low- and low-income households

The City's priority need objectives and outcomes are based on the availability of CDBG and HOME funding allocation. An estimated \$1,123,884 for CDBG funding and \$542,640 for HOME funding per year over the 5-year ConPlan period. The figures proposed for each project are estimates based on the assumptions that CDBG funding, entitlement funding distribution formulas and/or the number of communities eligible to receive entitlement grants will remain constant. If any of these conditions change, projected activities and accomplishments are also subject to change.

Additionally, through a combination of electronic needs assessment survey responses and focus group feedback, the following needs and activities were ranked highest and most important by respondents and attendees:

- Housing– 1) Decent, safe affordable housing; 2) Housing opportunities for LMI & vulnerable populations, including homebuyers; and, 3) New rental units for LMI persons. In addition, participants expressed that barriers to finding decent, safe housing included cost of housing, location of affordable units are not in desired neighborhoods, and lack of available units. Neighborhood Improvements/Infrastructure – 1) building or improving neighborhood infrastructure, including water and sewer main replacement and assistance to LMI families for new connections, sidewalks, drainage, and street improvements; and 2) elimination of environmental hazards, including trash and vacant buildings.
- Economic Development – 1) Projects to increase the number of available jobs and provide job training; and 2) business development in underserved neighborhoods.
- Public Services – 1) Programs that address homelessness and help those at risk of becoming homeless; 2) Programs to address substance abuse and mental illnesses; and 3) Programs to help seniors.
- Most underfunded needs, from highest to lowest - 1) Affordable rental housing; 2) homeownership opportunities; and 3) homeless prevention.
- Additionally, 57.64% of survey respondents answered that they are unaware of their rights under Fair Housing and Anti-Discrimination laws, with 37.93% answering that they are at least somewhat familiar. This shows that a deeper effort should be made by the City and its fair housing partner organization to reach and distribute education materials to renters and landlords to promote better understanding of their protections and rights.

Continued

The City identified the following goals and anticipated outcomes to accomplish through collaboration with non-profit organizations and other agencies, both year-to-year and over a span of several years:

1. Affordable Housing: the Housing Needs Assessment section of this plan (NA-10) shows that the greatest housing issue the City is facing is affordable housing. This was also a major focus of discussion

by the citizens during the development of this plan, and the City will continue to look for ways to increase the number of affordable units. Between current and anticipated projects, we plan to fund the construction of approximately 92 or more units of affordable housing to benefit low- to moderate-income households. If the Gateway Terrace II Apartments is able to continue with construction, another 40 units of affordable housing will be added. In addition, the City will continue to allocate HOME funding towards Community Housing Development Organization (CHDO) projects for new construction and rehabilitation of multi-family rental unit projects. The City will also look for ways to direct its State Housing Successor Agency properties towards affordable housing development during the disposition of those properties that will occur during this ConPlan cycle. Additionally, we will examine potential avenues to amend or create policy aimed at encouraging the development of affordable housing by outside developers.

2. Permanent Supportive Housing: during this cycle, we expect to add approximately 45 units of permanent supportive units through the Childs and B Street Affordable Housing project (30 units) and via existing partnerships with Sierra Saving Grace Homeless Project and the Merced Rescue Mission for acquisition projects that will purchase, repair, and convert market rate duplex and single family residences to permanent supportive rental units (15 units). If the Gateway Terrace II Apartments is able to continue with construction, another 10 units of permanent supportive housing will be added.
3. Homeowner Housing Rehabilitated: oftentimes, low- to moderate-income individuals and families may be able to afford the initial purchase a home, but not be able to afford the large or even minor repairs that come with homeownership. Thus, over this cycle, we expect to assist at least 16 low- to moderate-income homeowners with needed minor and/or major repairs, thereby preserving and extending the long-term livability of the homes and making them safer to live in.
4. Rental Housing Rehabilitated: we expect to partner with a Community Housing Development Organization (CHDO) to acquire, rehabilitate, and manage approximately 8 units of rental housing for low- to moderate-income households.
5. Public Infrastructure projects: the City plans to invest approximately \$737,500 towards infrastructure projects that will improve existing facilities or install missing elements in areas where a majority of low- and moderate-income residents live and where they are most needed, such as ADA curb upgrades in South Merced. We expect these improvements to benefit approximately 20,000 residents of the City.
6. Public Services: the City anticipates the provision of approximately \$729,600 in funding to assist programs that benefit low- to moderate-income individuals and families, especially those who are homeless, elderly, victims of domestic violence, and disabled. Each year, the City will work to solicit non-profit organization proposals that address the needs of the community, including life skills and job training programs to help individuals thrive and be successfully independent.

3. Evaluation of past performance

Each year, the U.S. Department of Housing and Urban Development (HUD) assesses the City of Merced's management of CDBG program funds, the City's compliance with the ConPlan and the extent to which the City is preserving and developing decent affordable housing, creating a suitable living environment and expanding economic opportunities. Overall, the City has performed satisfactorily in addressing its priority needs and

carrying out the programs described in the ConPlan. The City evaluated its performance during the last ConPlan period (2015-2019) in order to set goals and strategies for this ConPlan.

Successes:

Over the last (2015-2019) Consolidated Plan cycle, we were consistently successful with our two acquisitions programs, between Sierra Saving Grace Homeless Project and Merced Rescue Mission, that converted a range of one to three units of market rate housing to permanent supportive rental units for homeless individuals and families each year. While we were unable to break ground on our two larger affordable housing rental projects during the last ConPlan cycle as we expected, the success of these smaller programs was not overshadowed by those shortfalls. These two programs provide not only the benefit to the clients being served with housing and case management by the overall programs these subrecipients offer, but the surrounding neighborhoods also benefit with the aesthetic improvement and the long-term managed upkeep of the homes thereafter.

Additionally, we saw success with several public service programs, including the provision of operating cost assistance for a wintertime overnight homeless shelter by the Merced Rescue Mission, rental deposit and subsistence payments programs by Merced Rescue Mission and Sierra Saving Grace respectively, housing advocacy, case management, and one-time rental deposit assistance for Merced's elder homeless sector by Healthy House Within a MATCH, as well as programs for at-risk youth by Symple Equazion and the Kiwanis of Greater Merced. Restore Merced's "Merced Jobs" program also provided a neighborhood cleanup program that benefitted all Merced residents – our local creeks, downtown, and low-income neighborhoods were regularly cleared of built-up bulky debris and trash while providing jobs and vital job skills and resume building to both homeless and formerly incarcerated individuals.

Several infrastructure projects were completed during the last ConPlan period, as well, providing curb/gutter/sidewalk replacement and school zone crosswalk improvement projects benefitting low-income neighborhoods and the City residents as a whole.

Shortcomings:

While we have had great success in other areas, the construction of new affordable housing units remains one of our biggest hurdles. While the 119-unit Childs & B Street/Childs Court Apartments Affordable Housing project has successfully received funding and will break ground this Spring, there have been a few delays with the 50-unit Gateway Terrace II Apartments that may ultimately jeopardize its construction, a disheartening potential loss of housing for homeless veterans and badly-needed affordable units for the community.

Additionally, we did not see as many Homeowner Rehabilitation projects come to fruition as we had expected. While the reason for this cannot be assumed, there is probably room for improvement in terms of making sure that those homeowners who most need the assistance are the those that we try the hardest to inform that it is there.

Continued

The City also has had some difficulty in consistently maintaining adequate staffing levels in the Housing Division, a lingering residual effect of the economic downturn that began in approximately 2008 and resulted in City-wide downsizing, elimination of positions, and shifting the Housing Division to a complete reliance on its HUD Administration funding resources to staff the division, away from any supplemental General Fund staffing appropriations. The need for more staffing was noted by members of the public during various stages of our outreach efforts and the general development of this Consolidated Plan. Current staffing levels remain at two employees.

What we learned:

As the dynamic of Merced continues to change and transform from a smaller, rural metropolitan area to the more progressive, socially-active dynamic of a UC college town, we will continue to grow, seek new, and expand upon current partnerships and community organizations that will help us with outreach efforts to improve services to and more effectively connect with low-income and disadvantaged populations that exist within our community. In correlation with inconsistent staffing levels of the Housing Division over the last few program years, the ability of staff to regularly connect directly with residents and attend neighborhood and Continuum of Care meetings has slowly declined, something that has also been compounded during the development of this Consolidated Plan by the difficulties put forth by the Coronavirus pandemic over the last year. While we have learned the true value of our resident advocacy groups in helping us make those connections, it also has exposed the need to find new and/or better ways to reach the populations that most need the funding assistance provided through this plan.

What will we change to be more effective?

We need to make a renewed and robust commitment to a much deeper reach to low- to moderate-income residents, the general business community, and to our service and agency partners in the City, not just during the development of each Annual Plan update, but throughout the year. In this way, we will be better equipped, informed, and innately able to anticipate and respond to the needs for the next year of funding, and possibly even be working on programs for the year after that in order to develop programs earlier than we have in the past. In short, we need to spend more time actively connecting so that we can truly provide to the community in the deep ways and areas that it is needed. Equivalently, we need to push and encourage our subrecipients to reach those sectors of citizens who may not know about the assistance that is available to them, as well as be more active in our City and County Continuum of Care at a staff-level so that we are an informed part of the important coordinated community conversations that are occurring.

4. Summary of citizen participation process and consultation process

City staff developed a detailed citizen participation plan adopted in 2013 that was updated in 2017 and again in 2020, the latter in response to the receipt of funds under the Coronavirus Aid, Relief, and Economic Security (CARES) Act to include citizen participation procedures during times of federal, state, and local disaster

declarations. The CARES Act updates to the citizen participation plan were published for public review, and comments were accepted between May 4 – May 8, 2020. Nonprofits and community residents were provided adequate opportunity to review and comment on the original Citizen Participation Plan and on substantial amendments to the plan, in compliance with HUD requirements.

Citizens were engaged through community meetings, surveys, public hearings, and individual meetings. Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs. The City also consulted with public and private departments and agencies, and social service and non-profit organizations to understand the community's needs and available resources. Department staff provided input on how CDBG resources could be used and leveraged to provide services.

Citizens were encouraged to participate in 4 community meetings as well as 5 Public Hearings and 2 Community Outreach Workshops. This outreach was conducted during two separate rounds, each of which included a 30-day public comment period. The first round of outreach resulted in some community members voicing concerns that not enough time was given for the public to fully review the Con Plan and the draft Analysis of Impediments to Fair Housing. In response, City Council offered to repeat the outreach process for a second round. Meetings and comment periods were held as noted below:

FIRST ROUND:

- **Community Meetings:** The community focus group meetings were held on held December 9 and 10, 2019, at the Merced Civic Center/City Hall, 678 W. 18th Street, Merced, and included one meeting held during evening hours.
- **Public Hearings:** A public hearing was held in the evening on July 6, 2020, to introduce the ConPlan and First-Year Action Plan. Public hearing notices were published in the two Merced-area newspaper publications, in both print and digital formats, and included a statement that interpretation to Spanish and Hmong was available. At this meeting, members of the public, as well as City Council, were asked to identify community needs and priorities before the final drafting of the ConPlan. Second and third public hearings were held the evenings of July 20, 2020, and August 3, 2020. At these hearings, members of the public were asked to provide any additional comments on the draft ConPlan. At each hearing, community members requested additional time to comment on and review the plan. City Council granted the request and additional meetings were scheduled as noted below. At all three public hearings, Spanish and Hmong interpretation services and listening devices were provided and available for use by members of the public, including interpretation services for those wishing to provide oral comments at the live meetings.
- **Public Comment Period:** The public comment period was held from June 10 through July 10, 2020, and provided the public with an opportunity to review the draft plan. Due to COVID-19, viewing locations of the plan were limited to the City website and the City of Merced Housing Division office, as

additional public building locations were closed due to the local Public Health Department order aimed at limiting the spread of the virus.

SECOND ROUND:

- **Community Workshops:** The additional community outreach workshops were held online via Microsoft Teams video and telephone audio conferencing software to accommodate social distancing requirements on September 24 and September 30, 2020, during evening hours. Live language interpretation services in Spanish and Hmong were made available to participants.
- **Public Hearings:** Two public hearings were held the evenings of October 19, 2020, and November 16, 2020, to re-introduce the updated ConPlan and First-Year Action Plan after they were updated from the additional public outreach. Spanish and Hmong interpretation services and listening devices were provided and available for use by members of the public, including interpretation services for those wishing to provide oral comments at the live meetings.
- **Public Comment Period:** The public comment period was held from October 2 through November 2, 2020, and provided the public with an opportunity to review the draft plan. Due to COVID-19, viewing locations of the plan were limited to the City website and the City of Merced Housing Division office, as additional public building locations were closed or restricted due to the local Public Health Department order aimed at limiting the spread of the virus. Participants of the additional outreach workshops were also emailed a direct link to the website where the draft ConPlan and Annual Plan document was posted and instructions for submittal of additional public comment.

Citizen Participation - Substantial Amendment #1 - May 2021

- **Reason for Amendment:** The City began the process of applying with HUD for a Section 108 Guarantee loan in the Fall of 2020 to finance the construction of a neighborhood facility at the Childs & B Affordable Housing Project and received approval for \$2 million in Section 108 Guarantee funds on November 19, 2020. On January 29, 2021, The Grove Apartments, an affordable housing development constructed in 2004 using a combination of Section 108 Guarantee funds, CDBG, HOME, and former Redevelopment Agency/Housing Successor Agency (HSA) funds to finance the project, paid to the City the remaining balance of their Section 108 and HOME Fund loans, and repaid the CDBG and HSA funds the City alternately used to cover the Section 108 loan payments to HUD when rents were not enough to cover the full Section 108 payments. This payoff resulted in a large amount of CDBG (\$3,877,751) and HOME (\$1,468,861) program income, as well as a large sum of HSA funds (\$1,582,488), that immediately rendered the new Section 108 Guarantee Loan for the Childs and B Street project unnecessary, as the CDBG funds received from The Grove payoff could be substituted for the loan to accomplish the same construction activity. The project is currently under construction; therefore, drawdown of the needed funds is required by June 2021 to avoid construction stops. Accordingly, the City of Merced is amending this plan to remove Section 108 Guarantee Loan funds as an expected resource and to add \$2,400,000 of the CDBG Program Income received from the loan payoff. \$2,000,000 will be directed to construction of the Childs and B Street Neighborhood Facility, and \$400,000 will be directed to Activity Delivery Costs of the same activity. Additionally, slight

adjustments are being made to the 2020 Annual Action Plan project numbers to aid in setup of the previously approved activities in the IDIS system. The remaining funds from The Grove payoff will be reported and included with planned activities for the funds, in the 2021 Annual Action Plan (next annual plan). As soon as the Substantial Amendment is approved by HUD, the City intends to immediately draw down the new CDBG funding to use towards construction of the neighborhood facility currently in progress.

- **Public Hearing:** A Public Hearing was held the evening of May 3, 2021, to explain the reasons this amendment was necessary, and to provide the public with an opportunity to speak. Spanish and Hmong interpretation services were provided and available at this in-person meeting.
- **Public Comment Period:** For the Citizen Participation process, the City made use of the availability of CARES Act Citizen Participation and Comment waivers and flexibilities when amending 2020-2024 Consolidated Plans and 2020 Annual Action Plans that allow a reduction of the normal minimum 30-day comment period to a minimum of five days, when reasonable notice and opportunity to comment is provided. A combined Public Hearing Notice and Notice of Opportunity to Comment was published on April 22, 2021, in the Merced Sun-Star and Merced County Times, notifying the public of the public hearing and an eight-day comment period. Subsequently, the public comment period was held from Friday, April 23, 2021, through April 30, 2021, and provided the public with an opportunity to review the proposed changes to the approved plans. Proposed changes and a thorough explanation of the reasons for the amendment were posted on the City's website, were available for viewing in-person, and could be emailed upon request.

5. Summary of public comments

City staff amended their detailed citizen participation plan in May of 2020 in response to the receipt of funds under the CARES Act to include citizen participation procedures during times of federal, state, and local disaster declarations. It is attached to this Consolidated Plan. As required by HUD, nonprofits and community residents were provided adequate opportunity to review and comment on the original Citizen Participation Plan and on the amendment. Citizens were engaged through community meetings, surveys, public hearings, and individual meetings. Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs.

The City held 4 community focus group meetings, 2 Community Workshops, and a total of 5 public hearings. Each community meeting focused on a different topic – resident concerns, housing, economic development, and social services - but attendees were welcome to raise any issues affecting the Plan at all meetings. During these public meetings, residents and council members were asked to identify community needs and priorities before the drafting of the ConPlan. The following were some of the public comments during these meetings, focus groups, and hearings:

- More programs and services are needed to respond to high levels of poverty especially in south Merced

- Utility costs are a growing burden for lower income households
- Limited job opportunities, especially for young people, is a concern
- Homelessness is a growing concern. Veterans, youth, and the chronic homeless were specific sub-populations discussed
- More affordable housing and better public transportation for seniors is needed

During the preparation of the Consolidated Plan, a Housing and Community Development Survey (in both English and Spanish) was administered. An electronic version of the survey was placed on the City's Website, distributed to local Elementary, Middle, and High School districts, Merced Community College and University of California Merced, public agencies, non-profit organizations, and business organizations via email and social media links, and flyers advertising the survey were distributed at town hall meetings and customer service areas in City Hall. A total of 204 respondents participated in the English survey. No responses were received to the Spanish survey, however, and while a large majority of respondents were Caucasian (and 11% were more than one race), 27% of survey respondents identify as Hispanic. Additionally, 71 answered that they have experienced homelessness within the last two years, 83% have lived in Merced for the last ten years, and more than 56% spend more than 30% of their household income on housing.

During the second round of community outreach, stakeholders and community members were invited to 2 Community Workshops. During these workshops a range of topics were covered, including:

- Affordable housing policy
- Renters rights
- Rent control and protections
- Landlord and tenant rights and issues
- Homeowner rehabilitation programs
- Housing vouchers
- Land use zoning
- Substandard housing
- Displacement and permanent housing
- UC Merced long range development
- Housing trust and land funds
- Homelessness and supportive housing
- Job training programs
- Homebuyer education

Continued

The City also consulted with public and private departments and agencies, and social service and non-profit organizations to understand the community's needs and available resources. Department staff provided input on how CDBG resources could be used and leveraged to provide services. The City of Merced specifically contacted agencies representing persons with HIV/AIDS, homeless persons, low-income youth, and persons

with disabilities, elderly persons, and persons with alcohol and/or substance abuse problems. Additionally, cities and governments within the region were contacted and consulted as well.

PUBLIC COMMENTS RECEIVED FOR SUBSTANTIAL AMENDMENT #1 - MAY 2021

No comments were submitted via any of the published methods of comment submission during the eight-day public comment period that was held from April 23 to April 30, 2021.

At the May 3, 2021, Public Hearing, the City Council and staff heard and responded to one voicemail comment that was submitted for the meeting. The voicemail comment asked the following four questions, which were answered by staff during the televised in-person meeting: 1) what is the benefit of replacing the previously planned Section 108 Guarantee Loan funds with the CDBG Program Income received with The Grove loan payoff?; 2) what will the Section 108 funds then be used for?; 3) how will the City spend the \$400,000 of Activity Delivery Costs being allocated from the CDBG Program Income for Administration?; and, 4) how will the City use the funds to further the goals of the approved Consolidated Plan and Analysis for Impediments to Fair Housing Choice? Staff explained that the benefit of swapping funding sources is that (1) the CDBG Program Income is “cash on hand” and its use instead of the Section 108 funds avoids approximately \$500,000 of interest that the City would have paid over the 20-year term of the loan. Accordingly, (2) the City will not follow through in drafting and signing the loan documents needed for the loan. Additionally, the City can now, (3) with the use of CDBG funds, draw Activity Delivery Costs (ADC) for the time it has already invested in administration activities related to the Childs and B project, which will help to balance the Housing Division budget and avoid use of unbudgeted General Fund dollars to pay administration costs. The funding swap (4) furthers the goals of the Consolidated Plan by finding the best and fastest path to construction of permanent supportive and affordable housing for those who need it; additionally, construction of affordable housing helps to satisfy Actions 2.2 and 3.1 of the Fair Housing Action Plan contained in the Analysis of Impediments to Fair Housing.

There were no residents in attendance at the meeting who chose to speak.

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

See attached for a summary of comments received during both rounds of community outreach and the City's response to specific concerns. All public comments were accepted. Additionally, many of these comments were incorporated into the revised draft that was approved by the City Council.

7. Summary

Based on the public participation process and review of regional data and reports (i.e. Housing Element and Continuum of Care Homeless Survey), Merced has the following housing and community priorities to address over the next five years:

- Affordable Rental Housing

- Provide support services for the City's residents with an emphasis on at risk youth, the homeless, and services to seniors
- Fair Housing
- Job Creation
- Neighborhood Revitalization with an emphasis on South Merced
- To preserve, rehabilitate, and enhance existing public facilities and infrastructure

First Substantial Amendment to the 2020-2024 Consolidated Plan and 2020 Annual Action Plan
Project Funding Description and Summary

This is prepared to provide a summary explanation of a proposed Substantial Amendment #1 to the U.S. Housing and Urban Development (HUD) 2020-2024 Consolidated Plan and the (First Year) 2020 Annual Action Plan.

Background

This Substantial Amendment is necessary primarily to swap funding sources needed for the ongoing construction of the Childs & B Street Affordable Housing Project, at the northwest corner of Childs Avenue and B Street, following the unexpected receipt of "Program Income" revenue from a payoff of existing loans associated with "The Grove Apartments," which was constructed in 2004.

The Grove Apartments were partially funded with Section 108 Loan Guarantee funds in 2003, which were guaranteed each year thereafter by the City's yearly allocation of Community Development Block Grant (CDBG) funds as collateral. On years that The Grove's collected rents were not enough to make the Section 108 Loan payment, the City made the payment to HUD alternately out of its CDBG and former Redevelopment Agency funds (now call Housing Successor Agency/LMI Asset funds). The Grove Apartments was also subsidized by a loan from the City of its HOME Investment Partnership Program (HOME) funds.

On January 29, 2021, The Grove Apartments paid to the City the remaining balance of their Section 108 and HOME Fund loans and repaid the CDBG and HSA funds the City alternately used to cover the Section 108 loan payments to HUD. This payoff resulted in a large amount of CDBG (\$3,877,751.42) and HOME (\$1,468,861.64) program income, as well as a large sum of HSA funds (\$1,582,488.65),

Prior to the payoff, the City had applied with HUD for a Section 108 Guarantee loan in the Fall of 2020 to finance the construction of a neighborhood facility at the Childs & B Affordable Housing Project. Subsequently, HUD approved Section 108 funds for \$2 million in Section 108 Guarantee funds on November 19, 2020. The City had previously disclosed in its 2020-2024 ConPlan/2020 Annual Action Plan, as well as the 2019 Annual Action Plan, the intent to apply for Section 108 funds for the project. Funding was to be with \$2,000,000 of HUD Section 108 Loan Guarantee funds, which are subject to HUD Code of Federal Regulations (CFR) Title 24 Subpart M (24 CFR 570.700).

With the receipt of the CDBG Program Income described above from The Grove loan payoff, the \$2,000,000 Section 108 Loan Guarantee for the Childs & B project will not be necessary, as \$2,000,000 of the CDBG Program Income received in January can be used for the same eligible costs (construction of Public Facilities). The public facility/community building being constructed on-site will be open for neighborhood and general public use for educational classes and community services. Additionally, HUD also allows "Activity Delivery Costs" (ADC), which funds administrative costs of carrying out project activities associated with the Childs & B project. HUD allows ADC to be drawn down at a rate of 20% of CDBG project activity, or \$400,000 of the CDBG funds proposed. Therefore, \$2,400,000 of the CDBG program income will be used for these purposes to replace the previously-planned Section 108 funds.

The remaining proceeds from The Grove payoff, including the remaining CDBG funds, HOME, and LMI Asset funds received, will be reflected on the subsequent 2021 Annual Action Plan as "Prior Year Program Income," and will be programmed during the 2021 Program Year for HUD eligible activities, including re-use towards another affordable housing project (HOME), multiple infrastructure projects (CDBG), and the use of the remaining HSA program income funds towards replacing previously-approved CDBG and HOME federal

Summary (Page 1) - 1st Substantial Amendment

funding for the Gateway Terrace II project and repaying HUD for premature soft-cost expenditures made thus far.

Any CDBG Program Income added to the 2020 Annual Action Plan with this Amendment that remains unspent as of June 30, 2021, will be reflected as Prior Year Resources in the 2021 Annual Action Plan.

Following HUD approval, the City intends to draw down these funds immediately, as construction of the Childs & B Affordable Housing project is currently underway. Drawdown of the needed funds is required by June 2021 to avoid construction stops.

Summary of Changes

In summary, the Substantial Amendment proposes the following changes to the existing 2020-2024 Consolidated Plan and 2020 Annual Action Plan:

- Increase Source: CDBG – Public Federal Program Income from “Expected Amount Available in Year 1” by \$2,400,000, in order to be available for expenditure during the 2020 Program Year that ends June 30, 2021 (ConPlan: Table SP-35 – Anticipated Resources; Annual Action Plan: Table AP-15 - Expected Resources); and adjust table totals accordingly.
- Reduce Source: “Other – Public-Federal” (Section 108 funds) from “Expected Amount Available Year 1” by \$2,000,000, as this funding source is no longer necessary (ConPlan: Table SP-35 – Anticipated Resources; Annual Action Plan: Table AP-15 – Expected Resources); and adjust table totals accordingly.
- Adjustments to Goal #1 – 1A Improve Public Infrastructure & Facilities: increase CDBG funding by \$2,400,000; and, reduce CDBG Section 108 funding by \$2,000,000 (ConPlan: Table SP-45 -Goals Summary; Annual Action Plan: Table AP-20 – Annual Goals and Objectives); and adjust table totals accordingly.
- Adjustments to Annual Plan Projects (Table AP-38): increase Project #3 – CDBG: Public Facilities & Infrastructure by \$2,400,000, for a new total of \$2,482,500. Planned Activities will change as follows:
 - \$2,000,000 of CDBG Section 108 activities will be deleted; and,
 - Add the following activity: \$2,400,000 of CDBG funding will be made available for construction of a Neighborhood Facility (Public Facility) within the Childs & B Affordable Housing/Childs Court Apartments’ community building; total amount includes \$2,000,000 for construction costs and 20% activity delivery costs of \$400,000; *IDIS Matrix Code: 03E/Neighborhood Facilities; National Objective Met: LMA/Low-Mod Area Benefit Activities – 24 CFR 570.208(a)(1)(i); Eligibility: 24 CFR 570.201(c) – Public Facilities.*
- Various corrections to text throughout the Consolidated Plan and Annual Action Plan to remove references to Section 108 Loan Guarantee financing of the Neighborhood Facility construction that will now be financed with the CDBG Program Income proceeds received in January 2021.
- Additionally, slight adjustments were made to the 2020 Annual Action Plan project numbers to aid in setup of the previously approved activities in the IDIS system.

Public Comments

For the Citizen Participation process, the City made use of the availability of CARES Act Citizen Participation and Comment waivers and flexibilities when amending 2020-2024 Consolidated Plans and 2020 Annual Action Plans that allow a reduction of the normal minimum 30-day comment period to a minimum of five days, when reasonable notice and opportunity to comment is provided. A combined Public Hearing Notice and Notice of Opportunity to Comment was published on April 22, 2021, in the Merced Sun-Star and Merced

Summary (Page 2) - 1st Substantial Amendment

County Times, notifying the public of the public hearing and an eight-day comment period. Subsequently, the public comment period was held from Friday, April 23, 2021, through April 30, 2021, and provided the public with an opportunity to review the proposed changes to the approved plans. Proposed changes and a thorough explanation of the reasons for the amendment were posted on the City's website, were available for viewing in-person, and could be emailed upon request.

No comments were submitted via any of the published methods of comment submission during the eight-day public comment period that was held from April 23 to April 30, 2021.

Public Hearing

A Public Hearing was held the evening of May 3, 2021, to explain the reasons this amendment was necessary, and to provide the public with an opportunity to provide their comments. Spanish and Hmong interpretation services were provided and available at this in-person meeting.

At the May 3, 2021, Public Hearing, the City Council and staff heard and responded to one voicemail comment that was submitted for and played back the meeting. The voicemail comment asked the following four questions, which were answered by staff during the televised in-person meeting: 1) what is the benefit of replacing the previously planned Section 108 Guarantee Loan funds with the CDBG Program Income received with The Grove loan payoff?; 2) what will the Section 108 funds then be used for?; 3) how will the City spend the \$400,000 of Activity Delivery Costs being allocated from the CDBG Program Income for Administration?; and, 4) how will the City use the funds to further the goals of the approved Consolidated Plan and Analysis for Impediments to Fair Housing Choice? Staff explained that the benefit of swapping funding sources is that (1) the CDBG Program Income is "cash on hand" and its use instead of the Section 108 funds avoids approximately \$500,000 of interest that the City would have paid over the 20-year term of the loan. Accordingly, (2) the City will not follow through in drafting and signing the loan documents needed for the loan. Additionally, the City can now, (3) with the use of CDBG funds, draw Activity Delivery Costs (ADC) for the time it has already invested in administration activities related to the Childs and B project, which will help to balance the Housing Division budget and avoid use of unbudgeted General Fund dollars to pay administration costs. The funding swap (4) furthers the goals of the Consolidated Plan by finding the best and fastest path to construction of permanent supportive and affordable housing for those who need it; additionally, construction of affordable housing helps to satisfy Actions 2.2 and 3.1 of the Fair Housing Action Plan contained in the Analysis of Impediments to Fair Housing.

There were no other comments and there were no residents in attendance at the meeting who chose to speak.

The City Council approved the Substantial Amendment with a unanimous vote, with two councilmembers absent.

Summary (Page 3) - 1st Substantial Amendment

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MERCED	Housing Division
HOME Administrator	MERCED	Housing Division

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Scott McBride, Development Services Director

Housing Division, City of Merced

678 W. 18th Street

Merced, CA 95340

(209) 385-6863

Email: housing@cityofmerced.org

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

Under Merced's Council-Manager form of government, the City Council appoints and provides policy direction to the City Manager, who is responsible for administering the City's daily operations. As the elected legislative body of the City of Merced, the City Council has overall responsibility for the scope, direction, and financing of City services. In setting policy, the City Council works closely with citizen advisory commissions and committees, considers staff information and recommendations, and receives comments from the general public during open forums, such as town hall meetings.

In the preparation of the ConPlan, the City has consulted with public and private departments and agencies and social service and non-profit organizations to understand the community's needs and available resources. The City met with several department representatives to provide information about the ConPlan and its processes. Department staff provided input on how CDBG resources could be used and leveraged to provide services.

The City of Merced specifically contacted agencies representing persons with HIV/AIDS, homeless persons, low-income youth, and persons with disabilities, elderly persons, and persons with alcohol and/or substance abuse problems. Additionally, cities and governments within the region were contacted and consulted as well.

During the consultation process, the City provided detailed information about the ConPlan and the CDBG process, the City's distribution of funds and current projects using the CDBG funds. Focus group participants highlighted the priority needs in general terms and specific to their target population.

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(l)).

The principal provider of community development and economic development programs, housing projects, and financial support will be the City of Merced. The Merced Housing Authority administers the Section 8 Voucher program and manages public housing located in the City. According to The Merced Housing Authority, funding to modernize the public housing units to ensure long-term physical and social viability of the developments is done through the HUD yearly funded Capital Fund Program. Capital Program activities to be undertaken by the Housing Authority are identified in the Public Housing Agency (PHA) 5 Year and One-Year Action Plans. The residents are invited each year to contribute to the drafting the Housing Authority's Plan and planned use of Capital Fund monies. A resident advisory board is formed and meets monthly to review the PHA's strategy and policies for both public housing and tenant-based housing. The City works closely with the Merced Housing Authority to qualify Merced residents for Section 8 Housing Choice Vouchers. The City provides information on the availability of Section 8 programs to qualified residents.

Other key health, mental health and service agencies that the City works closely with are, Continuum of Care; Merced County Community Action Agency; Merced County Department of Mental Health; and Merced County Rescue Mission. Each is consulted during the City's ConPlan and Annual Action plan process.

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 City is an active member of the Merced City and County Continuum of Care and has recently helped develop the Merced City and County Continuum of Care Regional Plan to Prevent and End Homelessness. This Regional Plan will be used as a template to develop the new Continuum of Care 10 year plan which will provide a series of recommendations and plans to address the needs of homeless persons including chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and persons at risk of homelessness. Recommendations include:

- Continuing to follow a Housing First approach that focuses on providing housing as quickly as possible and then providing services as needed. Once a household obtains housing, a variety of services are offered following housing placement in order to help households maintain their housing. Such services are time-limited or long-term depending upon the household's need. Housing is not contingent on compliance with services. However, participants must comply with a standard lease agreement. Assistance also includes locating rental housing, relationship development with private market landlords, and lease negotiation and home-based case management which can also be time-limited or long-term depending upon the willingness and needs of the household;
- Continuing to support and identify funding sources for rapid re-housing which involves a variety of assistance that includes: short-term or medium-term rental assistance and housing relocation and stabilization services which may include mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management. Case management includes 1) on-site and off-site supportive services such as employment counseling, health care, mental health care, and access to various mainstream resources; 2) activities that help with circumstances that may impede access to housing such as poor credit history, legal issues, and inability to negotiate manageable and appropriate lease agreements with landlords; and 3) availability to resolve housing-related crises should they occur through home visits and communication with landlord;
- Continuing to utilize a Coordinated Entry System (CES) which will cover the entire CoC and will use the Vulnerability Index/Service Prioritization Decision Assistance Tool (VI-SPDAT) to determine the most appropriate intervention for persons experiencing homelessness: affordable housing, rapid re-housing, or permanent supportive housing. The tool will be imbedded into HMIS and will help triage clients and ensure connection to the best intervention. Access to a CES assessment will occur through street outreach and engagement as well as shelters;
- Continuing to utilize Homeless Management Information System (HMIS) for all statistical data, on-going case management records, financial assistance provided and final outcomes of assistance or housing placement.

- Continuing support of a community outreach and education campaign that will raise awareness about households at-risk of becoming homeless and provides information about resources available through homeless prevention programs.
- Continuing to develop and define partnerships between local government and nonprofit and for-profit affordable housing developers to develop additional units of permanent affordable housing for extremely low-, very low-, and low-income homeless families and individuals;
- Develop additional units of permanent affordable housing for extremely low and very low-income families and individuals during the next five (5) years of implementation of plan;
- Develop units of permanent affordable housing for homeless veterans during the next five (5) years of implementation of plan.

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

The City does not receive ESG funding. However, eligible public and private agencies are able to apply for Federal Emergency Solution Grant (ESG) through the California Department of Housing and Community Development (HCD). The City works closely with the Merced City and County Continuum of Care to establish funding policies and procedures as required by HCD. The City has a representative on the CoC Board of Directors which is the CoC entity that ensures HCD requirements which includes 1) determining how ESG funds will be allocated in that region; 2) identifying the performance standards for evaluating the outcomes of projects and activities; and 3) identify the funding, policies and procedures for the administration and operation of the HMIS, if appropriate.

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

In order to obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation with Merced citizens, service providers and City staff. A focus group was conducted with individuals from nine organizations, which represent and serve special populations, as well as economic development organizations. Key person interviews were conducted to supplement the focus group with an additional four organizations represented during the interview process. The participants in the public process served a broad range of populations, including:

- Organizations providing services to the chronically homeless, transitionally homeless and persons at risk of homelessness;
- Organizations serving Merced seniors;
- Organizations representing the business community;
- Housing developers;
- Organizations serving at-risk youth;
- Organizations working to ensure fair housing guidelines are followed;

- Organizations serving victims of domestic violence; and
- Merced City staff.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	MERCED COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in survey, public input meetings, and to provide comments on the draft plan; attended community focus groups.
2	Agency/Group/Organization	Merced City and County COC
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in survey, public input meetings, and to provide comments on the draft plan.
3	Agency/Group/Organization	Housing Authority of the County of Merced
	Agency/Group/Organization Type	Other government

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in survey, public input meetings, and to provide comments on the draft plan.
4	Agency/Group/Organization	Sierra Saving Grace Homeless Project
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Services - Housing, Services - Homeless
5	Agency/Group/Organization	MERCED RESCUE MISSION
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.

6	Agency/Group/Organization	Greater Merced Chamber of Commerce
	Agency/Group/Organization Type	Other government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in a targeted interview on needs covered in the sections of the Plan discussed above.
7	Agency/Group/Organization	HEALTHY HOUSE WITHIN A MATCH COALITION
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in community focus groups and stakeholder interviews.
8	Agency/Group/Organization	Alpha Pregnancy Help Center
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in community focus groups.
9	Agency/Group/Organization	Alliance for Community Transformations
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in community focus groups.
10	Agency/Group/Organization	Project Sentinel
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in community focus groups.
11	Agency/Group/Organization	CENTRAL VALLEY COALITION FOR AFFORDABLE HOUSING
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in community focus groups.
12	Agency/Group/Organization	The Leadership Counsel for Justice and Accountability
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization participated in community outreach workshops and met with City officials on numerous occasions.

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

N/A

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	Merced County	The County of Merced is a Continuum of Care applicant and conducts homeless counts, surveys of the homeless population, and strategic planning to end homelessness. Consistent with the goals of the CoC, the City of Merced's Strategic Plan will provide support to nonprofits that meet the social services needs of the City's residents with an emphasis on the homeless.
Housing Element	City of Merced	Based on the Regional Housing Needs Allocation (RHNA) set forth by the State of California, the Housing Element is the City's chief policy document for the development of affordable and market rate housing. Consistent with this policy document, the City will maintain and enhance the quality of existing residential neighborhoods through the BNP; and, promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.

Table 3 – Other local / regional / federal planning efforts

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

The City participates in regional planning efforts with Merced County in the implementation of the Consolidated Plan as detailed above. We also work with the State of California Department of Fair Employment and Housing to track reported fair housing data. The City also works with the Merced County Association of Governments for regional housing of assisting low to moderate income residents and housing matters of significance to all communities.

Narrative (optional):

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

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

The City of Merced published all public hearings and ConPlan summaries in The Merced County Times and the Merced Sun-Star newspapers, as well as the City's website, for public review and comment. The summary described the contents and purpose of the ConPlan and listed the locations where copies of the entire plan could be examined. Upon completion of the draft ConPlan, it was available for two rounds of public review and comment for 30 days each round. Copies of the ConPlan were available to the public on the City's website and the City of Merced Housing Division office.

As noted earlier, 5 public hearings were held with the City Council. Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs.

The 30-day review periods were held from June 10 to July 10, 2020 and October 2 to November 2, 2020. During the first 30-day public review period, the City received written comments from The Leadership Counsel for Justice and Accountability and citizens who wrote in support of programs that will receive grant funding. These comments are summarized in the attached public comment summary.

Community Surveys were also administered at various public locations, including on-line on the City's website and at townhall meetings. Survey participants were asked about the levels of priority for separate items that were categorized under the following community needs: Housing; Infrastructure; Neighborhood Services; Community Services; Business and Jobs; Community Facilities; and, Special Needs Services. The City received 204 survey response, which assisted the City in its goal setting. As stated previously, the following summarizes the results of the survey based on the first two highest priorities per categories:

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)
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1	Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>The City actively encouraged low- and moderate-income residents, persons of color, persons with disabilities and non-English-speaking residents to attend community meetings and hearings. In accordance with the Citizen Participation Plan, the City provided access and assistance to all residents. This includes: interpreters for non-English-speaking citizens; information provided through workshops, churches, the school district, and local community centers; and utilize sites for the public meetings that are accessible for persons with disabilities. All public hearings and</p>	<p>See summary of public comments received in attachment.</p>	N/A	
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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)
			meetings were held at convenient and accessible locations that accommodate persons with disabilities, including online to accommodate the needs for social distancing. A total of 4 community focus group meetings and 2 community workshops were held.			

2	Public Hearing	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>The City actively encouraged low- and moderate-income residents, persons of color, persons with disabilities and non-English-speaking residents to attend community meetings and hearings. In accordance with the Citizen Participation Plan, the City provided access and assistance to all residents. This includes: interpreters for non-English-speaking citizens; information provided through workshops, churches, the school district, and local community centers; and utilize sites for the public meetings that are accessible for persons with disabilities. All public hearings and</p>	<p>See summary of public comments received in attachment.</p>	<p>All comments made at the public hearings were accepted.</p>	
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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)
			meetings were held at convenient and accessible locations that accommodate persons with disabilities, including online to accommodate the needs for social distancing. A total of 5 public hearings were held.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Comment Period	Non-targeted/broad community	The draft Five-Year 2020-2024 Consolidated Plan and First-Year 2020 Annual Action Plan were published twice for comment to solicit feedback from community residents. The comment period was open from June 10, 2020, through July 10, 2020, and from October 2 through November 2, 2020.	See summary of public comments received in attachment.	No comments were rejected.	

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)
4	Public Comment Period	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	The City published a survey to collect feedback from the public on community needs and fair housing issues. The survey was open online in English and Spanish from February 7, 2020, through March 13, 2020. The English survey received 204 responses. No responses were received for the Spanish survey, however, 27% of survey respondents identify as Hispanic.	Feedback revealed significant concerns with a lack of affordable housing, increasing homelessness, and needed infrastructure repair such as street lighting and sidewalks.	No comments were rejected.	

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)
5	Public Comment Period	Targeted outreach	The City interviewed stakeholders in key issue areas to gain a deeper perspective on concerns raised through the non-targeted community outreach.	Stakeholders focused on the lack of affordable, accessible housing options for residents and an emphasis on service coordination.	No comments were rejected.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In order to ensure the most efficient and effective use of resources the City must first assess the needs of the community. In this section, the City's various demographic and economic indicators will be described and analyzed to provide the foundation needed for grant management.

Using data gathered by state, local, and federal sources the City can start to identify needs based on the broad trends in population, income, and household demographics. Primary data sources include the US Census Bureau, HUD, and Bureau of Labor Statistics. Once that data has been gathered, they can be examined with a more nuanced analysis of variables, such as how family and household dynamics relate to race and housing problems.

A key goal of the Needs Assessment section is to identify the nature and prevalence of housing problems experienced by the City's residents. Per HUD's definition, there are four housing problems that are assessed:

- Cost-Burden, which is defined as households who spend 30% or more of their income on housing costs
- Lack of Complete Plumbing
- Lack of Complete Kitchen Facilities
- Overcrowding

In addition to the demographics analyzed, this section also looks at factors that impact or are impacted by the housing market. The City's public housing, the needs of those facing homelessness, and non-homeless special needs are also discussed. Finally, non-housing development needs like public services and infrastructure are also analyzed to assist in determining where resources should be allocated.

Whenever possible, each of these issues is juxtaposed with economic and demographic indicators to determine if certain groups carry a disproportionate burden. Understanding the magnitude and prevalence of these issues in the City of Merced is crucial in aiding in setting evidence-based priorities for entitlement programs.

Throughout this document, Census Tracts will be used to provide for geographic comparisons. These visualizations will help guide resources into neighborhoods that may need additional support and identify living patterns that may be associated with poverty, income, housing type, and other data points.

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

Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than building one house for one household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community's housing needs.

The following section will show that the greatest housing issue facing the citizens of Merced is affordable housing. According to the 2014-2018 American Community Survey 5-Year Estimates, there are approximately 11,242 cost burdened households in the City, making up 45.2% of the population. Renters are more likely to be cost burdened, approximately 57.8% pay over 30% of their income towards housing. Homeowners are better off but still 35.4% of those with a mortgage and 9.9% of those without a mortgage are cost burdened. This points to the current housing supply being either too small or too expensive.

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	77,080	82,289	7%
Households	23,753	25,827	9%
Median Income	\$36,269.00	\$42,637.00	18%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2006-2010 ACS, 2014-2018 ACS

Data Source Comments:

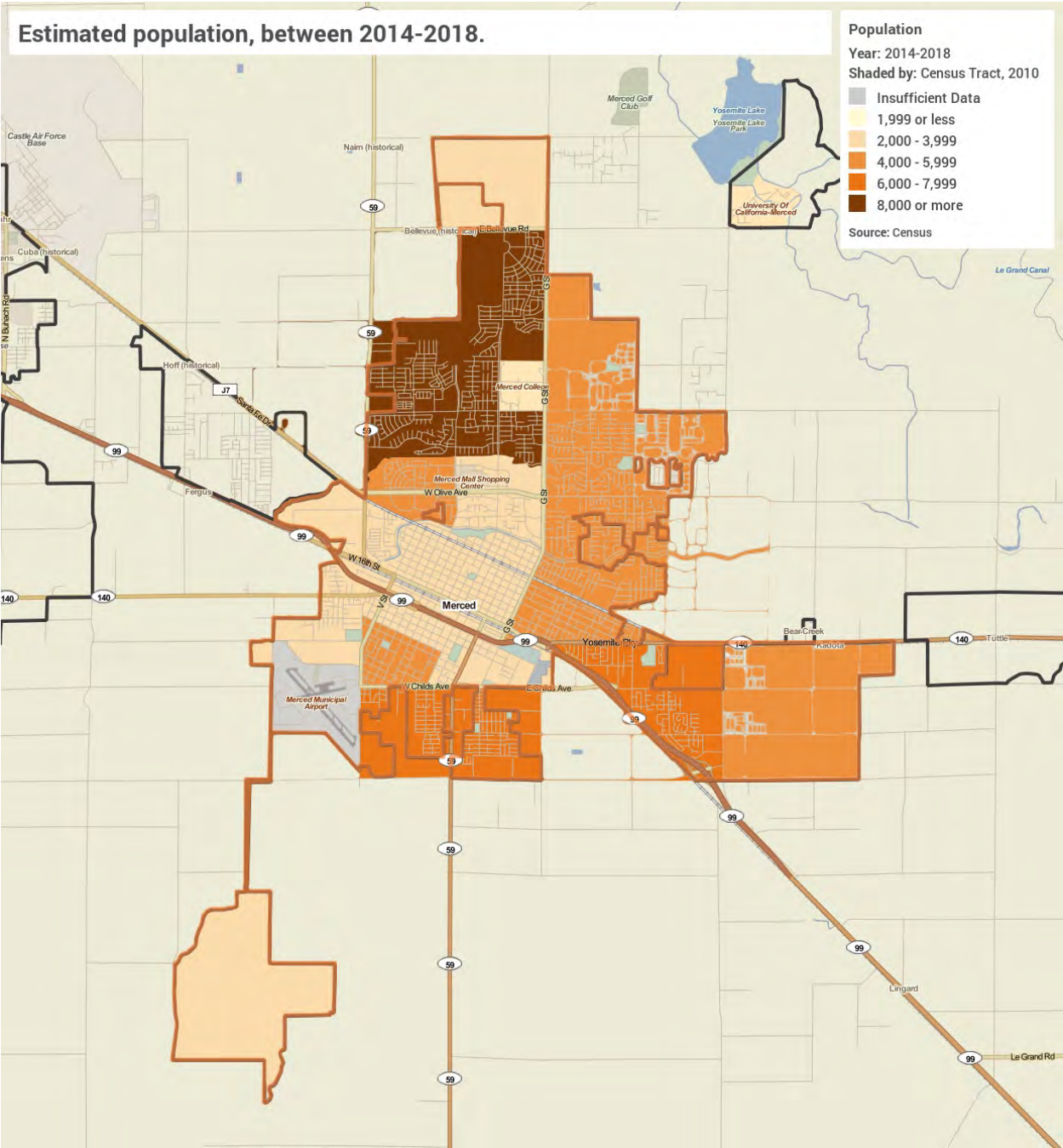
Since 2010, the population of Merced has increased by approximately 8%. During the same time period the number of households in the City increased more quickly. This indicates a situation where the household size is reducing throughout the City.

The Median Household Income (MHI) in Merced increased by 18%. However, this growth in income has barely kept up with inflation. According to the Bureau of Labor Statistics (BLS) inflation calculator, a household in Merced that had an income of \$36,269 in 2010 would have the same purchasing power as \$41,488 in 2018. The actual increase in purchasing power in Merced was 2.8%. It is also worth remembering that the median household income calculation is a single data point and does not provide information on the distribution of wealth or if certain income groups are growing or lagging.

Population - 2018

The following map displays the population density throughout the City by census tract. Census tracts are determined by the US Census Bureau and are adjusted every 10 years upon completion of the decennial census. Tract boundaries are created to include a similar number of people into the same tract and does not generally take into account the size of the area covered.

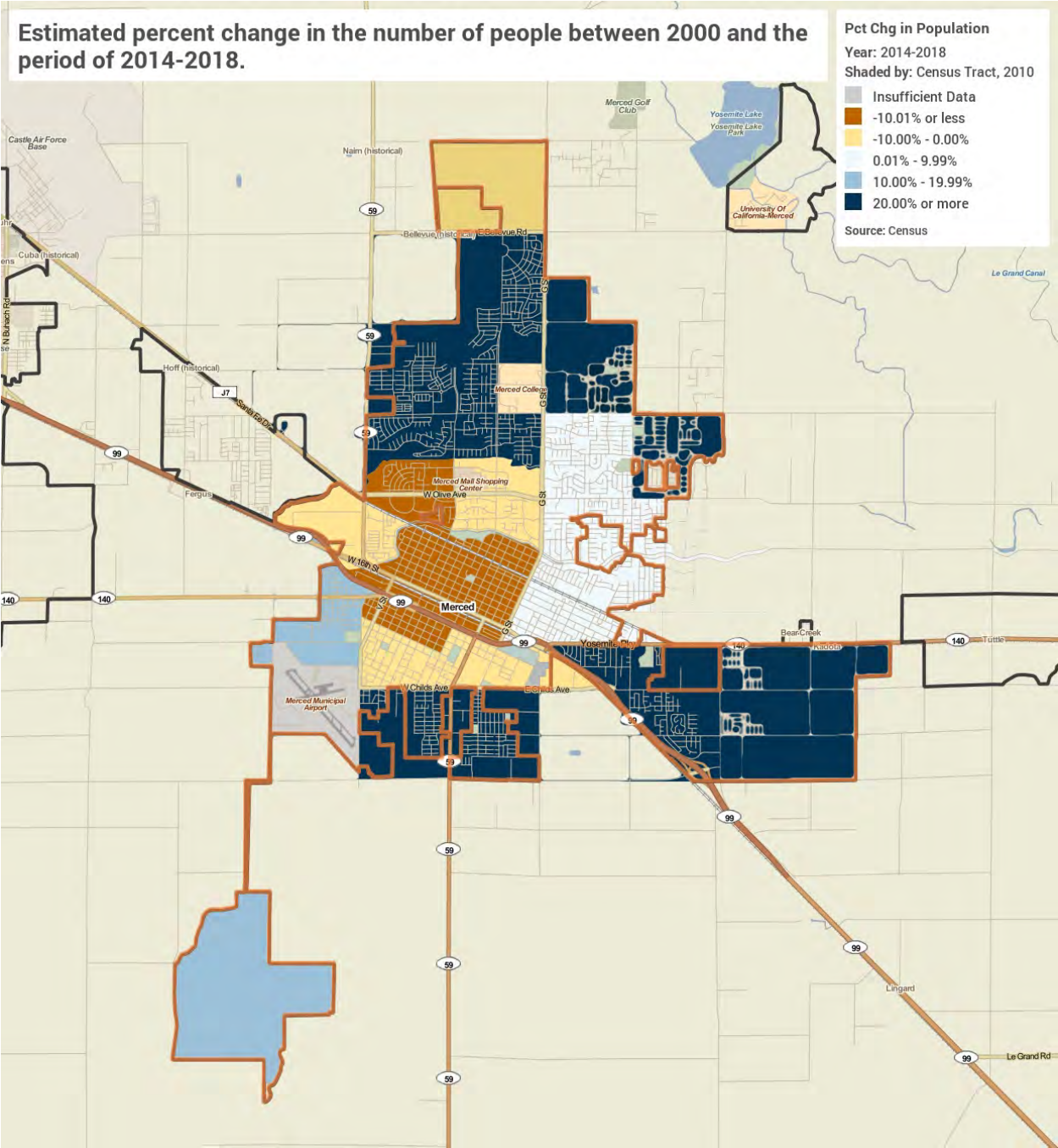
In Merced, populations seem to be higher in tracts around the edges of the City. In particular, in the northern tracts there are 8,000 residents or more living. What this relatively large population tells us is that since 2010 those areas have likely experienced above average growth. The tracts with a relatively small population, under 4,000, have likely seen a population decrease since the last census. The reason for this population shift involves a number of factors, many of which will be discussed throughout the Needs Assessment and Market Analysis.



Population

Change in Population

The map below displays the population change throughout the jurisdiction since 2000. The average population growth in the jurisdiction was 7%, but that growth is not evenly distributed throughout the area. As noted above, tracts with significant growth (colored dark blue) are in areas that have a relatively large population per tract. In these areas the population grew by 20% or more since 2000. On the other end of the spectrum, tracts with a relatively small population tend to have seen the population decrease by 10% or more.

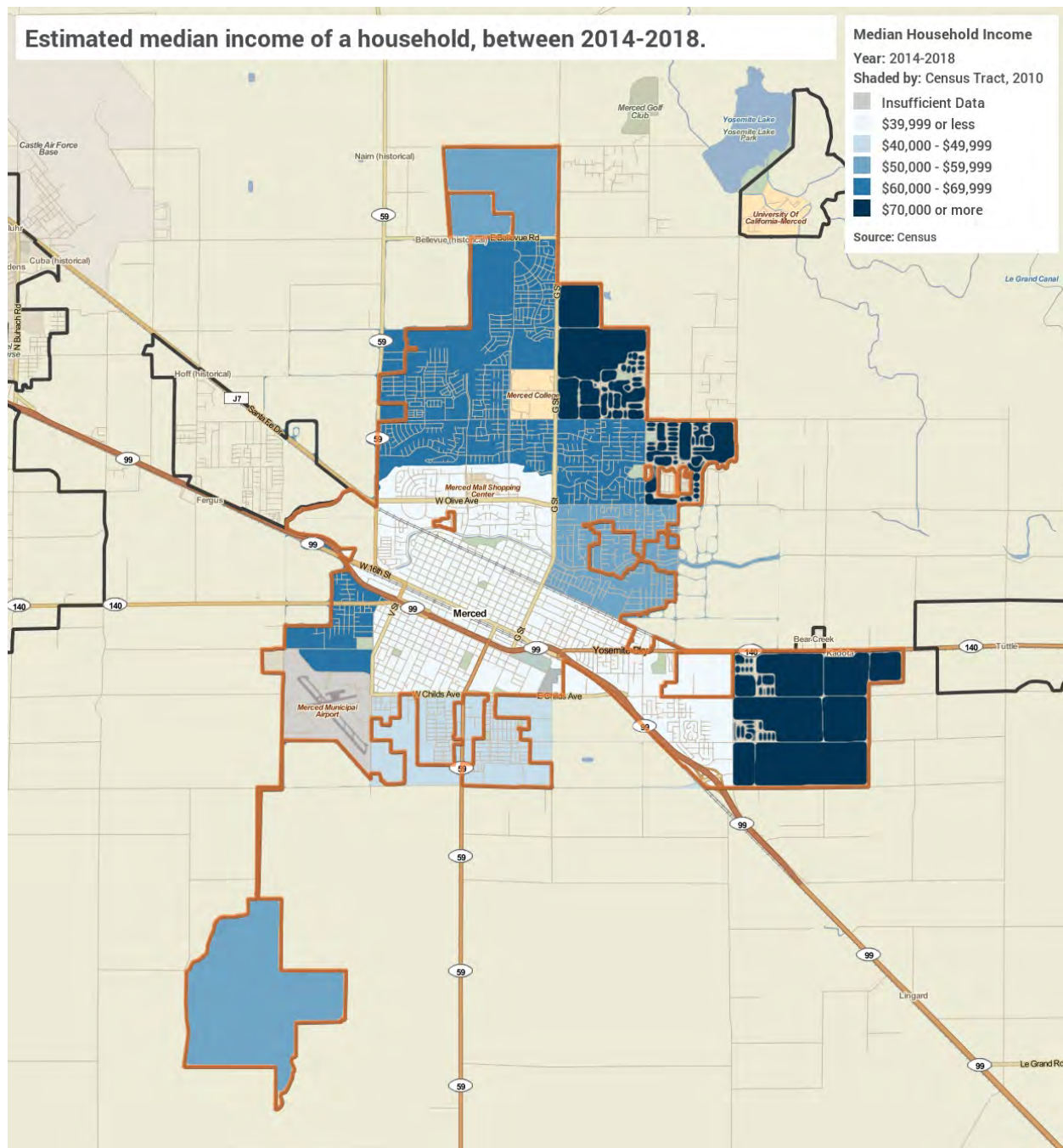


Population Change

Median Household Income

As noted above, the 2018 Median Household Income in Merced is \$42,637. However, when broken down by census tract it is clear that incomes vary significantly across the City. Tracts in the center part of the City had the lowest MHI, under \$40,000. These tracts are in the same areas that saw the population decrease since 2000. High MHI tracts that are over \$60,000 are found in high growth areas that saw the population increase substantially. Considering how closely linked housing affordability, poverty, and other issues are to income it is important to understand and attempt to address these disparities. Wealth concentrated in a few areas can lead to many residents having limited access to low-poverty areas and contribute to the prevalence of Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs).

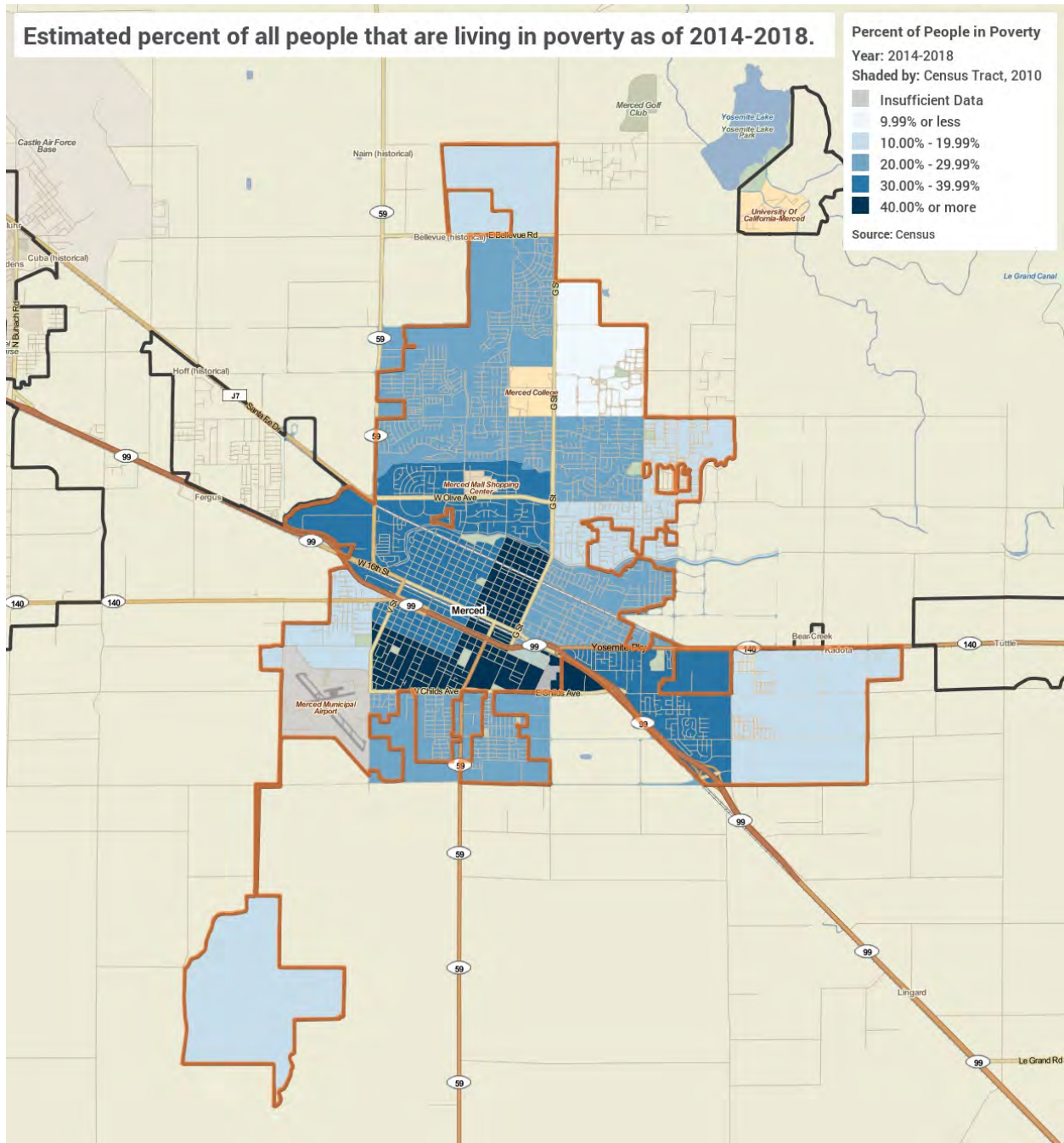
Source: 2014-2018 American Community Survey 5-Year Estimates



Median Household Income

Poverty

In many ways, the poverty map below shows a close relationship with the previous median household income map. Areas with lower MHIs tend to have higher poverty rates. In Merced, the 2018 poverty rate was 29.7%. Again, we see areas of the City where there is a stark difference in a geographically condensed area. High poverty tracts where 40% or more of the residents live below the poverty line are found in the central part of the City, just a short distance from areas where the poverty rate is less than 10%.



Poverty Level

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,080	3,705	4,605	2,235	9,815
Small Family Households	1,895	1,620	1,970	950	4,770
Large Family Households	920	785	850	455	1,265

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	635	605	770	430	2,085
Household contains at least one person age 75 or older	230	340	495	285	780
Households with one or more children 6 years old or younger	1,504	1,190	1,385	584	1,755

Table 6 - Total Households Table

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

HAMFI Definitions

In the above table, data from HUD's Comprehensive Housing Affordability Strategy (CHAS) is used to develop a more detailed look at households in Merced. This data is slightly older than the previously used census data, but it allows for a demographic analysis based on relative income. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document will use the following income group definitions:

- Extremely Low Income: 0-30% HAMFI
- Very Low Income: 30-50% HAMFI
- Low Income: 50-80% HAMFI
- Moderate Income: 80-100% HAMFI
- Above Moderate Income: >100% HAMFI

Number Households

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	25	95	25	185	4	0	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	210	65	95	4	374	45	15	55	15	130
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	565	405	270	105	1,345	4	75	50	55	184
Housing cost burden greater than 50% of income (and none of the above problems)	2,435	865	155	0	3,455	450	200	405	80	1,135
Housing cost burden greater than 30% of income (and none of the above problems)	450	1,180	1,335	100	3,065	75	340	390	335	1,140
Zero/negative Income (and none of the above problems)	295	0	0	0	295	110	0	0	0	110

Table 7 – Housing Problems Table

Alternate Data Source Name:
2012-2016 CHAS
Data Source
Comments:

Housing Needs Summary

Using CHAS data, the table above gives an overview of housing problems in the City by income group and tenure (renter or homeowner). In Merced, the most prevalent housing problem is cost burdened households. In the City there are 6,520 renters and 2,275 homeowners who pay 30% or more of their income to housing expenses. More troubling, the majority of these households are severely cost burdened and spend more than half their income on housing expenses.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	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	3,695	2,540	1,945	235	8,415	580	630	895	485	2,590
Having none of four housing problems	365	305	1,155	880	2,705	40	230	610	635	1,515
Household has negative income, but none of the other housing problems	295	0	0	0	295	110	0	0	0	110

Table 8 – Housing Problems 2

Alternate Data Source Name:
2012-2016 CHAS
Data Source
Comments:

Severe Housing Problems

In general, severe housing problems are significantly more likely for lower income residents. Over 75% of the renter households and 63% of homeowners who make between 0-100% AMI have a severe housing problem. Given the data presented in Table 3 it is clear that the most common housing problem is cost burden.

3. 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	1,605	1,120	730	3,455	115	215	355	685
Large Related	670	450	255	1,375	105	110	80	295
Elderly	260	215	110	585	145	155	130	430
Other	1,210	490	435	2,135	150	40	95	285
Total need by income	3,745	2,275	1,530	7,550	515	520	660	1,695

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

2012-2016 CHAS

Data Source

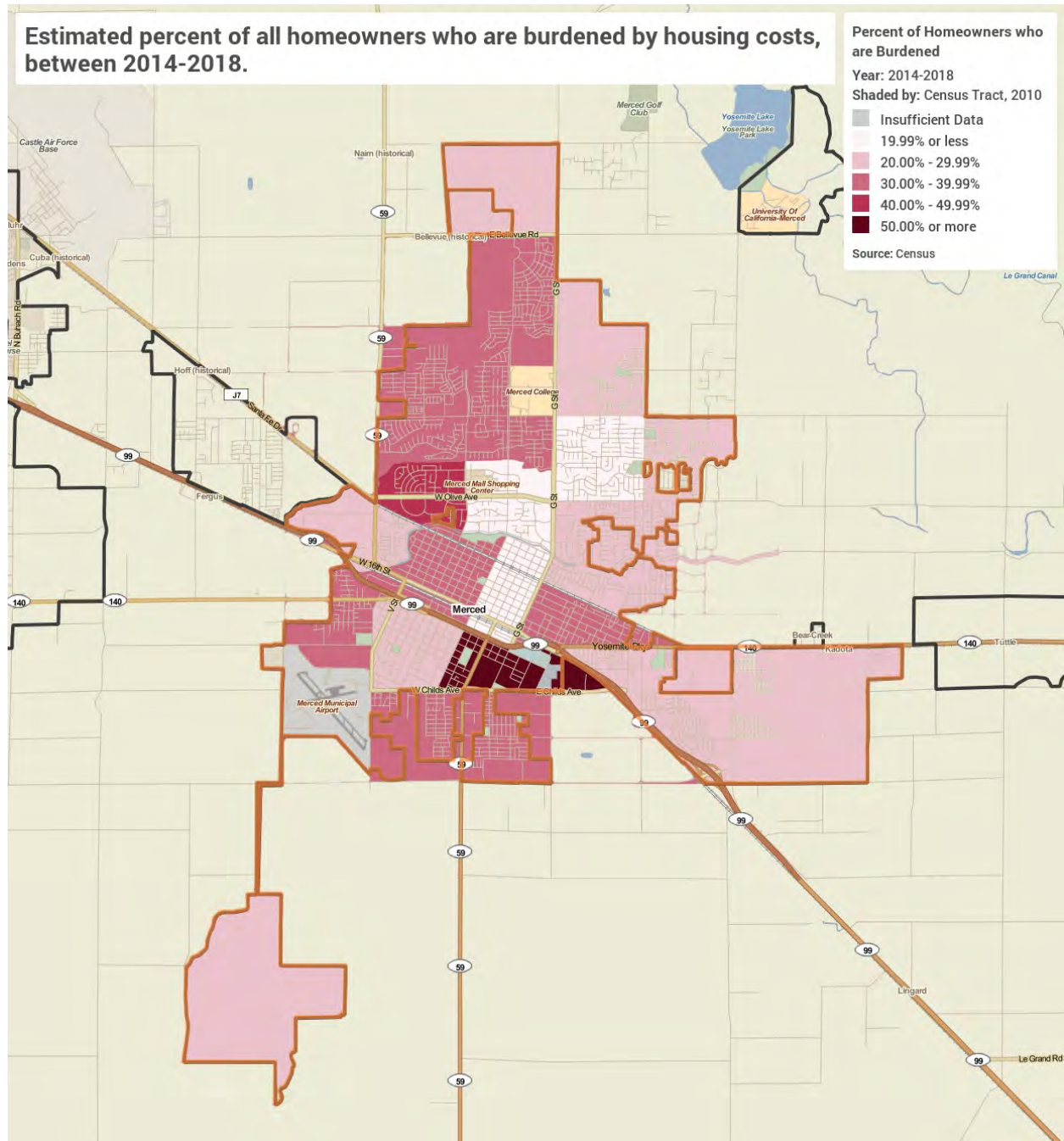
Comments:

Housing Cost-Burdened

The above table shows the number of households who are cost burdened by tenure and income. Overall, the lower income a household has the greater the likelihood that they are cost burdened. Renters are also more likely to be cost burdened than home owners.

Like most economic indicators, the likelihood a household being cost burdened is correlated with where the household lives. This is due to factors effecting both supply and demand for housing. Areas with a low median income have a demand for less expensive units and areas with a high median home value may only have units that are out of reach for low income households. The following maps display cost burdened as determined by the US Census Bureau, while it is not separated by income group it is available by census tract for comparison.

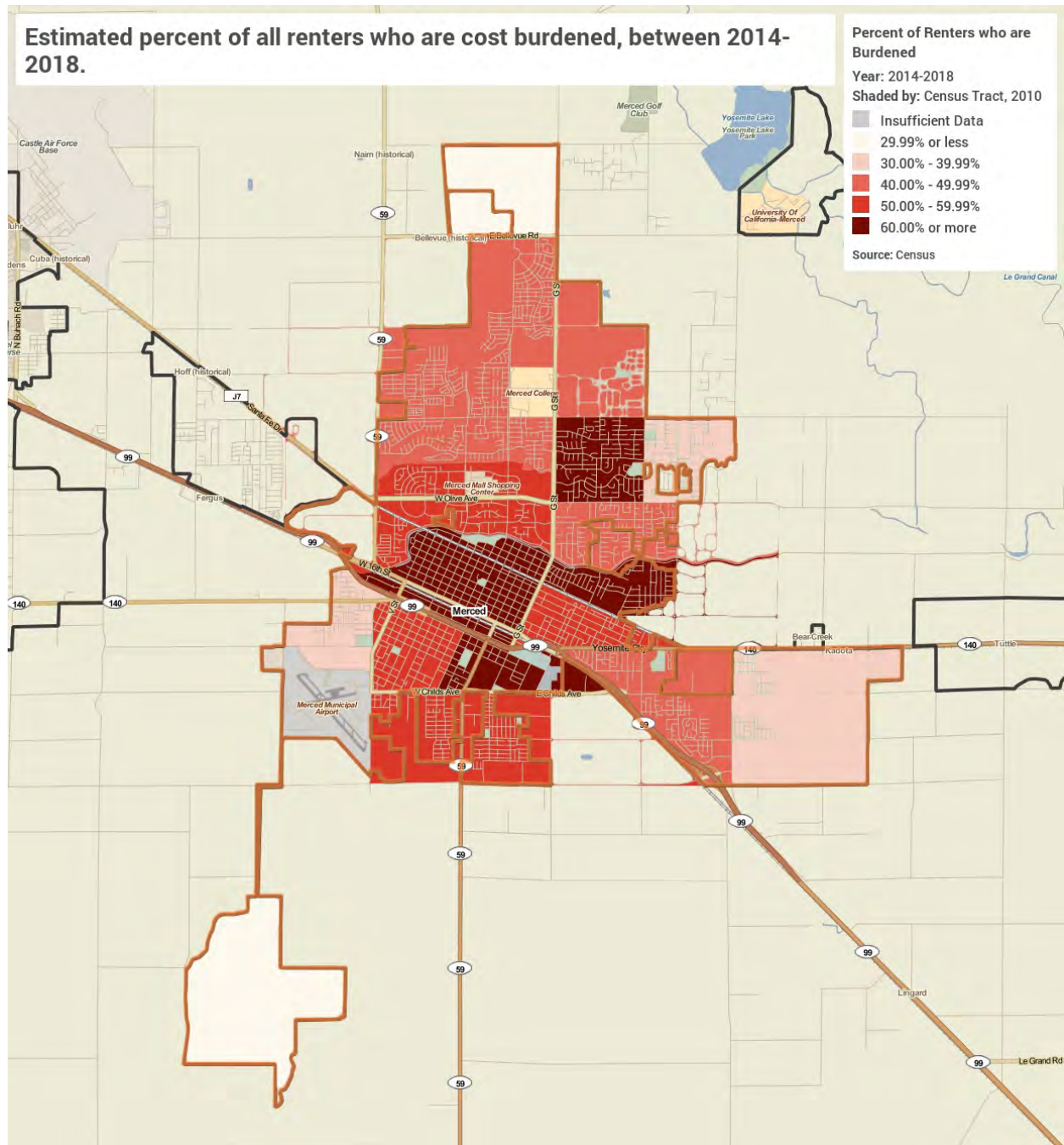
Cost burdened owner-occupied households are found throughout the City. However, there is one tract that stands out as having a disproportionately high number. In the center part of the City south of Highway 99 there is an area where over half of all home owners are cost burdened. This is a stark contrast to the tract across the highway to the north where less than 20% of homeowners have this housing problem.



Cost Burdened Homeowners

Renter Cost-Burdened

For renters in Merced the cost burden rates are much higher across the whole City. There are several areas where over 60% of renters are cost burdened and only one tract where fewer than 30% of renters are cost burdened. These households are at particular risk for housing instability because just one unexpected expense could force them to choose between buying food, paying rent, or other necessary expenses.



Cost Burdened Renters

4. 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	1,310	425	35	1,770	95	105	230	430
Large Related	520	105	45	670	75	55	25	155

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	195	115	35	345	90	40	20	150
Other	845	245	80	1,170	40	15	65	120
Total need by income	2,870	890	195	3,955	300	215	340	855

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

2012-2016 CHAS

Data Source

Comments:

Severe Cost Burden

Most cost burdened households pay enough to their household costs to be classified as severely cost burdened. For these households, 50% or more of their income goes to housing. Even a minor unexpected expense or increase in utilities can lead to housing instability and put them at risk of homelessness. There are nearly 5,000 households who are severely cost burdened and they are primarily renters.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	690	340	200	35	1,265	19	70	50	45	184
Multiple, unrelated family households	70	89	165	90	414	30	15	55	25	125
Other, non-family households	10	45	0	0	55	0	0	0	0	0
Total need by income	770	474	365	125	1,734	49	85	105	70	309

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

2012-2016 CHAS

Data Source

Comments:

Overcrowded

HUD defines an overcrowded household as one having more than one occupant per room. In Merced, overcrowding is relatively rare but there is a noticeable difference due to housing tenure. For households

earning less than 100% AMI, lower incomes are correlated with higher rates of overcrowding. There are over 2,000 households that are overcrowded.

As seen below, children are present in more renter households than homeowner households. In renter households, children are more common in lower income households: but, for homeowners, children tend to be in higher income households.

	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	1,420	1,045	1,080	3,545	84	145	305	534

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

2012-2016 CHAS

Data Source

Comments:

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

Residents who live alone may have an increased risk of housing instability. The median household income for a single person household is \$26,616 in Merced, which is over \$15,000 less than the citywide MHI of \$42,637. Single person households are also more likely to not have access to a personal vehicle, which can limit transportation options making commuting more difficult.

In Merced, single-person households are more likely to be renters. Given the information analyzed earlier it is likely that many of these households are cost burdened. That amounts to 5,778 households that may need housing assistance.

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.

Disability

Residents who have disabilities often have additional housing needs in order to maintain safe, secure, and affordable homes. In some cases, the resident will need modifications to the unit to make it accessible. In Merced, there are 12,890 residents who report having a disability, or 15.8% of the population. Unsurprisingly, the likelihood that a resident has a disability increases with age and nearly 65% of all residents 75 or older report a disability.

In order to properly address the needs of this population it is important to understand how common different types of disabilities are. The most commonly reported disability is independent living difficulty which is defined by the US Census Bureau as “a physical, mental, or emotional problem, having difficulty doing errands alone

such as visiting a doctor's office or shopping". The second most common disability reported is ambulatory difficulty. This disability is defined by the US Census Bureau as "having serious difficulty walking or climbing stairs."

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Gathering accurate statistics on the number of survivors of the listed crimes is incredibly difficult. Many incidents go unreported for a variety of reasons, including fear of future violence, loss of children, and lack of housing or economic support. It is important that resources are dedicated to providing support and safety for residents in need of escaping and reporting violence.

According to data reported by the Merced Police Department, there were 30 reported rapes in 2019. The US Department of Justice estimates that only 34.8% of sexual assaults are reported. In Merced, there may be over one hundred residents in need of housing support due to being a survivor of violence.

What are the most common housing problems?

As discussed above, the most common housing problem in Merced is Cost Burden. According to the 2014-2018 American Community Survey 5-Year Estimates, there are approximately 11,242 cost burdened households in the City, making up 45.2% of the population. Renters are more likely to be cost burdened, approximately 57.8% pay over 30% of their income towards housing. Homeowners are better off but still 35.4% of those with a mortgage and 9.9% of those without a mortgage are cost burdened.

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

Lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect, we see that low and extremely low-income renters are more affected by housing problems than other groups.

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

HUD defines extremely low-income households as households that earn 0-30% AMI (area median income), and severe housing cost burden as housing expenses that are greater than 50% of income.

As indicated in 2016 CHAS data in Housing Needs Summary Tables, the lack of affordable housing is by far the greatest housing problem for extremely low-income households and families with children in the region. For extremely low-income households, there are 4,590 households with severe housing cost burden greater than

50%. These households are at imminent risk of becoming homeless. Furthermore, there are 1,504 extremely low-income households with children in the City, the majority of which are renters.

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 Merced does not provide estimates of at-risk populations to supplement data from the US Census Bureau and HUD.

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

Housing instability is often a complex problem is impacted by housing, economic, and social issues. Housing characteristics linked with housing instability include extremely low income, lack of support for residents who are currently homeless, unaccompanied youth, and youth aging out of foster care. Renters are also at an increased risk of instability due to their home being owned by another person who may decide to take the rental unit off the market. Housing characteristics alone are not the only factor involved with instability and risk of homelessness. Additional factors such as drug and alcohol addiction, crime, health, education, and other factors are discussed in the City's Analysis of Impediments to Fair Housing Choice.

Discussion

N/A

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

An important aspect of understanding the needs of the community is to identify if any racial or ethnic groups face a greater need in the community. In this section, the existence of housing problems amongst racial groups is compared to the City as a whole within each income group. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

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
Jurisdiction as a whole	4,275	405	405
White	1,335	90	180
Black / African American	359	15	90
Asian	370	35	70
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	2,095	230	40
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,170	535	0

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
White	825	150	0
Black / African American	280	20	0
Asian	305	39	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	1,745	310	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,840	1,765	0
White	990	565	0
Black / African American	255	95	0
Asian	345	255	0
American Indian, Alaska Native	0	0	0
Pacific Islander	20	0	0
Hispanic	1,210	830	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	720	1,515	0
White	360	730	0
Black / African American	0	30	0
Asian	50	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	300	690	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2012-2016 CHAS

Data Source Comments:

*The four housing problems are:

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

Discussion

Extremely Low Income: In the City of Merced, 91.3% of the population has at least one housing problem. There are no racial or ethnic groups that are disproportionately impacted in this income group.

Very Low Income: The jurisdiction-wide rate of housing problems for this income group is 85.6%. There are no racial or ethnic groups that are disproportionately impacted in this income group.

Low Income: In this income group approximately 61.7% of the households have a housing problem. There are two groups that are disproportionately impacted by housing problems. Approximately 73% of Black or African American households and 100% of Pacific Islander households experience at least one housing problem.

Moderate Income: Residents in this group are significantly less likely to have a housing problem than other groups. Overall, 32.2% of the population reports a housing problem. Asian households are the only group that are disproportionately impacted, nearly 48% of these households experience a housing problem.

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

Similar to the above section, below severe housing problems are broken down by race and ethnicity and household income. The goal is to identify any groups that are disproportionately impacted by severe housing problems. The same HUD guidelines are used, a disproportionately greater need exists when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,750	930	405
White	1,205	215	180
Black / African American	269	105	90
Asian	310	95	70
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	1,855	470	40
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,650	2,055	0

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
White	400	575	0
Black / African American	110	195	0
Asian	140	205	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	995	1,050	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,115	3,490	0
White	330	1,225	0
Black / African American	10	335	0
Asian	170	425	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	580	1,460	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

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
Jurisdiction as a whole	285	1,945	0
White	90	1,000	0
Black / African American	0	30	0
Asian	35	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	170	820	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Extremely Low Income: In the City of Merced a significant number of extremely low-income residents have a severe housing problem. At the jurisdiction level, 80.1% of all residents in this income group are disproportionately impacted. According to the available data, 100% of American Indian or Alaska Native households have a severe housing problem.

Very Low Income: Households in this group are significantly less likely to have a severe housing problem than the above group, only 44.5% of very low-income households have a severe housing problem. There are no minority racial or ethnic groups disproportionately impacted.

Low Income: Only 24.2% of residents in this group have a severe housing problem. There are no groups disproportionately impacted.

Moderate Income: At the City level only 12.8% of the moderate-income residents have a severe housing problem. One group is disproportionately impacted by severe housing problems. Approximately, 100% of Asian households report a 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:

Given the prevalence of cost burdened households a deeper analysis of the data is warranted. The cost burden and severe cost burden rates are broken down by racial and ethnic groups. HUD guidelines deem a group is disproportionately impacted when persons of a particular racial or ethnic group experience cost burden or severe cost burden at a rate at least 10 percentage points higher than the jurisdiction as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,049	5,580	5,373	435
White	6,035	2,015	1,855	210
Black / African American	470	640	364	90
Asian	1,370	520	470	70
American Indian, Alaska Native	30	0	4	0
Pacific Islander	4	20	0	0
Hispanic	5,870	2,320	2,580	40

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

Discussion:

Cost Burden: Overall, 22.3% of the population pays between 30% and 49.9% of their income to housing expenses. Two racial or ethnic groups are disproportionately impacted. Approximately 43.4% of Black or African American households and 83.3% of Pacific Islander households are cost burdened

Severe Cost Burden: At the city level 21.5% of the population has a severe cost burden by paying over 50% of their income to household expenses. There are no groups who are disproportionately severely cost burdens.

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?

Throughout the City of Merced there were several groups that have a disproportionately greater need and are summarized below.

Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: No racial or ethnic groups
- Low Income: Pacific Islander and Black or African American households
- Moderate Income: Asian households

Severe Housing Problems

- Extremely Low Income: American Indian or Alaska Native households
- Very Low Income: No racial or ethnic groups
- Low Income: No racial or ethnic groups
- Moderate Income: Asian households

Housing Cost Burden

- Cost Burden: Black or African American and Pacific Islander households
- Severe Cost Burden: No racial or ethnic groups

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

An additional analysis of the relationship between race and ethnicity, income, and housing problems is included in section MA-50.

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

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. The City of Merced does not own public housing, however it works in close collaboration with the Housing Authority of the County of Merced (HACM) to provide public housing within the City.

The City of Merced will continue to work independently and closely with the HACM and local nonprofits to provide assistance to low-income families as well as develop public housing projects in Merced. The Housing Authority of the County of Merced provides and manages public housing, including the Housing Choice Voucher program, formerly known as Section 8. As of the 2019-2020 PHA Plan FY, the waiting list for this program was over 4,553 families.

The lack of affordable, decent housing is a major issue in Merced County. Developing enough affordable housing in the jurisdiction to meet the need is a huge challenge for stakeholders seeking to improve the quality of life for a large sector of our population. The numbers included in this table are the number of public housing units and housing vouchers in Merced County, which is the lowest level at which the HACM reports data to HUD.

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	20	421	2,856	352	2,354	103	27	0

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:

Housing Authority of the County of Merced

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	20,071	16,022	15,975	16,022	0	11,328
Average length of stay	0	0	7	5	6	5	0	5
Average Household size	0	0	3	4	0	4	0	4
# Homeless at admission	0	0	57	1	37	127	73	1
# of Elderly Program Participants (>62)	0	0	202	540	121	540	0	0
# of Disabled Families	0	0	123	719	61	719	0	0
# of Families requesting accessibility features	0	0	0	2,614	0	2,587	0	27
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authority of the County of Merced

Data Source Comments:

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	980	3,234	795	3,234	58	0	0
Black/African American	0	0	126	712	124	712	14	1	0
Asian	0	0	37	642	127	642	0	1	0
American Indian/Alaska Native	0	0	4	58	34	58	1	0	0
Pacific Islander	0	0	2	18	3	18	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authority of the County of Merced

Data Source Comments:

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	268	986	184	986	6	10	0
Not Hispanic	0	0	153	1,041	134	1,641	67	10	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

PIC (PIH Information Center)

Data Source Comments:

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

If an applicant family's head or spouse is disabled, HACM will assure effective communication, in accordance with 24 CFR 8.6, in conducting the oral briefing and in providing the written information packet. This may include making alternative formats available. In addition, HACM will have a mechanism for referring a family that includes a member with mobility impairment to an appropriate accessible unit.

On March 24, 2020 the HCV/Section 8 waiting list was reopened and stayed open through April 2, 2020. Currently, the waiting list is 4,553 families with the 68% being extremely low-income. There were 561 families on the list with a disabled member (12%) in need of accessible units.

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

The most immediate need of residents of public housing and HCV holders is additional services, affordable housing and incomes that can support self-sustainability. The need for affordability is indicated by the number of households on the waiting lists for the voucher program, however the waiting list is currently closed.

Residents of publicly supported housing also have lower incomes on average than the general population. The average income of residents in public housing is \$20,071 and for the HCV program it is \$16,021.39. Without the help of subsidized housing, they would not be able to afford housing at market rates.

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

The housing needs for residents of public housing and housing choice voucher holders are similar to those of the population at large, but to a higher degree. There is a significant need for affordable housing units, accessible units, units in a variety of sizes and types, and units with transportation options. There is also a need for economic opportunities that match the skills of workers in the community.

Discussion

N/A

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race lying at the root. In reality, homelessness can be caused by all of these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

The Merced City and County Continuum of Care (CoC) is the leading organization serving the homeless population in the City and the County. The data below is from the 2019 Point-in-Time (PIT) Count, which was taken in the last week of January. The PIT count shows a snapshot of people experiencing homelessness on any given night in the CoC area, of which on that night was 473 people. In the table below, the first three rows categorize the sheltered and unsheltered homeless count, and the rest of the rows are sub-categories of the homeless count.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	50	4	0	0	0	0
Persons in Households with Only Children	0	3	0	0	0	0
Persons in Households with Only Adults	144	272	0	0	0	0
Chronically Homeless Individuals	45	129	0	0	0	0
Chronically Homeless Families	21	0	0	0	0	0
Veterans	2	16	0	0	0	0
Unaccompanied Child	5	16	0	0	0	0
Persons with HIV	2	7	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

2019 PIT Count. Data provided by the HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report. This Data is based on point-in-time information provided to HUD by the CA-520 Merced City & County Continuums of Care (CoC). CoCs are required to provide an unduplicated count of homeless persons according to HUD standards (explained in HUDs annual HIC and PIT count notice and HUDs Point-in-Time Count Methodology Guide).

Indicate if the homeless population is: Has No Rural Homeless

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):

Below is a summary of each homeless population category type. This data is from the 2019 Point-in-Time (PIT) Count, which was provided to HUD by the CA-520 Merced City & County Continuum of Care (CoC).

Chronically Homeless Individuals and Families:

According to the 2019 PIT Count, there were 174 persons that were reported as chronically homeless with 129 being unsheltered (73%). There were also 21 chronically homeless families. Mental health issues are often correlated with chronic homelessness.

Households with Adults and Children:

There were 54 persons in households with adults and children experiencing homelessness. Of this number, 50 were sheltered and 4 were unsheltered. Homeless families with children are in need of multi-bedroom housing, access to schools and educational resources. Working to get children out of homelessness will greatly improve the future success of the children in the City. Prolonged exposure to homelessness may increase harm to the development of children due to the lack of housing stability and the increased risk of living in poverty which include hunger and the lack of access to healthcare.

Veterans and Their Families:

There were 18 veterans in the 2019 PIT count with 16 being unsheltered (89%). There was no data with veterans and their families. Veterans are more likely to have a disability than non-veterans. Veterans are in need of veteran-specific supportive services such as trauma counseling and assistance with navigating the resources available through the VA.

Unaccompanied Youth:

Homeless youth are likely to have fled or been abandoned by parent(s) with mental health issues, drug addiction, or another family crisis. Similar to households with adults and children, increased exposure to homelessness can cause harm to the development of children due to the lack of housing

stability and the increased risk of living in poverty which include hunger and the lack of access to healthcare. According to the 2019 PIT Count, there were 21 unaccompanied youth and young adults that were experiencing homelessness. The majority were unsheltered with 16 youth (76%).

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	242	203
Black or African American	49	30
Asian	1	0
American Indian or Alaska Native	3	9
Pacific Islander	1	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	95	112
Not Hispanic	225	176

Data Source
Comments:

2019 PIT Count. Data provided by the HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report. This Data is based on point-in-time information provided to HUD by the CA-520 Merced City & County Continuums of Care (CoC). CoCs are required to provide an unduplicated count of homeless persons according to HUD standards (explained in HUDs annual HIC and PIT count notice and HUDs Point-in-Time Count Methodology Guide.

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

There were 54 persons in households with adults and children experiencing homelessness. As mentioned in this section, an increased exposure to homelessness can cause harm to the development of children due to the lack of housing stability and the increased risk of living in poverty which includes hunger and the lack of access to healthcare.

There were 18 veterans in the 2019 PIT count with 16 being unsheltered (89%). There was no data with veterans and their families. Veterans are more likely to have a disability than non-veterans and this is also true for homeless veterans. Housing for homeless veterans may require reasonable accommodations that will meet their unique needs especially if they have a disability.

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

2019 PIT data shows that a majority of the homeless population was White with 82%. Black or African Americans were the second largest group with 15% and all other races were less than 3%. Persons who identify ethnically as Hispanic were 34% of the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There are more unsheltered homeless than sheltered homeless according to the 2019 PIT count. Of the total 473 persons experiencing homelessness, 279 were unsheltered (59%) compared to 194 that were sheltered (41%).

Persons experiencing homelessness that were sheltered were counted in emergency shelters and transitional housing settings. Unsheltered homeless are from settings that are not meant for human habitat and may include the street, abandoned buildings and cars.

Discussion:

N/A

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

Introduction:

The non-homeless special needs assessment includes the elderly, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services to these populations are critical in the prevention of homelessness. Common special needs populations identified in the city's consolidated plan public/stakeholders' forums included ex-offenders, and persons in need of non-traditional childcare (nights, evening, weekends).

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 20,004 residents over the age of 65 in the City, making up 9.5% of the population. The disability rate for elderly residents is higher than the general population and the availability of affordable and accessible housing is of utmost importance.

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help for fear of facing criminal charges. Usually, only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

Disability: There are 12,890 people in the City who have a disability, which is 15.8% of the population. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. While the rate of childhood disabilities is low, it is still an important demographic to consider. Households with a child with a disability face unique challenges due to the additional expense and time that it can take to properly care for the child.

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

Elderly: The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing

for the elderly include location, services and amenities, proximity to health care, shopping, and other services, affordability, and ease of upkeep. Various categories of housing for the elderly are independent and assisted living, nursing homes and other support facilities such as adult day care, respite and senior center facilities.

Elderly persons generally need an environment that provides several areas of assistance or convenience. First, the availability of healthcare is important, since health problems generally become more prevalent with age. Second, availability of assistance with daily activities such as shopping, cooking, and housekeeping becomes more important as people grow older. Also, the proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk. The availability and ease of transportation are important for the same reason. Safety is a growing concern, since older Americans – especially those living alone – are particularly vulnerable to crime and financial exploitation. Lastly, weather and climate are considerations for many elderly people, since these factor into both ease of transit as well as health.

Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping, and social networks. A robust public transportation network is incredibly beneficial to assisting the elderly remain active and independent. Additionally, elderly resident's homes may need modifications to assist with any disabilities that may develop as a result of aging.

Alcohol and Drug Addiction: Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

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

Sexually transmitted infections (STIs) can have serious health consequences and long-term negative effects on a person's quality of life if left untreated. Understanding that STIs are common and treatable is an important step to maintaining health. Unfortunately, there is a lot of misinformation about STIs which can lead to increased medical costs and spreading of the infection. These additional medical costs can but an increased financial burden on residents, particularly low-income residents.

The California Department of Public Health tracks STI's throughout the state. Rates are tracked at the county level and the following data reflects Merced County, including the City. These residents need specialized support in order to maintain health.

Discussion:

N/A

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

Describe the jurisdiction's need for Public Facilities:

Public facility improvement needs are greatest in older neighborhoods of Merced. Parks and playgrounds are particularly in need of repair and upgrades that will make them safe and accessible for people with disabilities. The City also lacks sufficient facilities that provide support and space for vulnerable populations. Currently, the City has just one youth center and one senior center, and both are in the path of a planned high-speed rail and a new station. Construction of the rail lines and station will result in the demolition of these community assets. A new location is needed for these centers, however, just one youth and one senior center is not likely enough to serve the needs of the community as the City grows. Eventually, facilities in both the North and South would be necessary to fully meet the community needs.

How were these needs determined?

Public facility priority needs were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan. Representatives from the participating communities discussed and ranked facility and infrastructure needs.

Describe the jurisdiction's need for Public Improvements:

The City's needs for public improvements include building sidewalks in older neighborhoods to increase pedestrian safety, updating sidewalks with accessible curb cuts, addressing failing water and sewer lines, improving storm drainage, and expanding street lighting to address crime and community safety.

How were these needs determined?

Public infrastructure priority needs were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan. Representatives from the participating communities discussed and ranked facility and infrastructure needs.

Describe the jurisdiction's need for Public Services:

The public service needs in the City include a range of challenges for vulnerable populations. Among the most cited needs include services for people who are homeless or at risk of becoming homeless and support for people with substance abuse issues. Currently, there is no facility within Merced where a person can access detox services or receive ongoing, supportive drug abuse treatment. The City's low- and moderate-income households also struggle with covering housing expenses due to high rent and utility costs. As a result, many households also struggle to meet nutrition needs. Further, the City is in need of job training to address its

unemployment rate and financial literacy courses to support people in managing their finances and accessing credit

How were these needs determined?

Public service priority needs were identified through the input of community leaders, citizen participation, and the several public meetings and public hearings for the development of the City's Consolidated Plan. These inputs were described in the public participation section of this Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in Merced by analyzing various housing and economic indicators. Developing a picture of the current housing stock in the community begins by looking at trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.

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

Introduction

This section looks at the composition of Merced's housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,949	66%
1-unit, attached structure	723	3%
2-4 units	3,071	11%
5-19 units	3,374	12%
20 or more units	1,527	6%
Mobile Home, boat, RV, van, etc	677	2%
Total	27,321	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

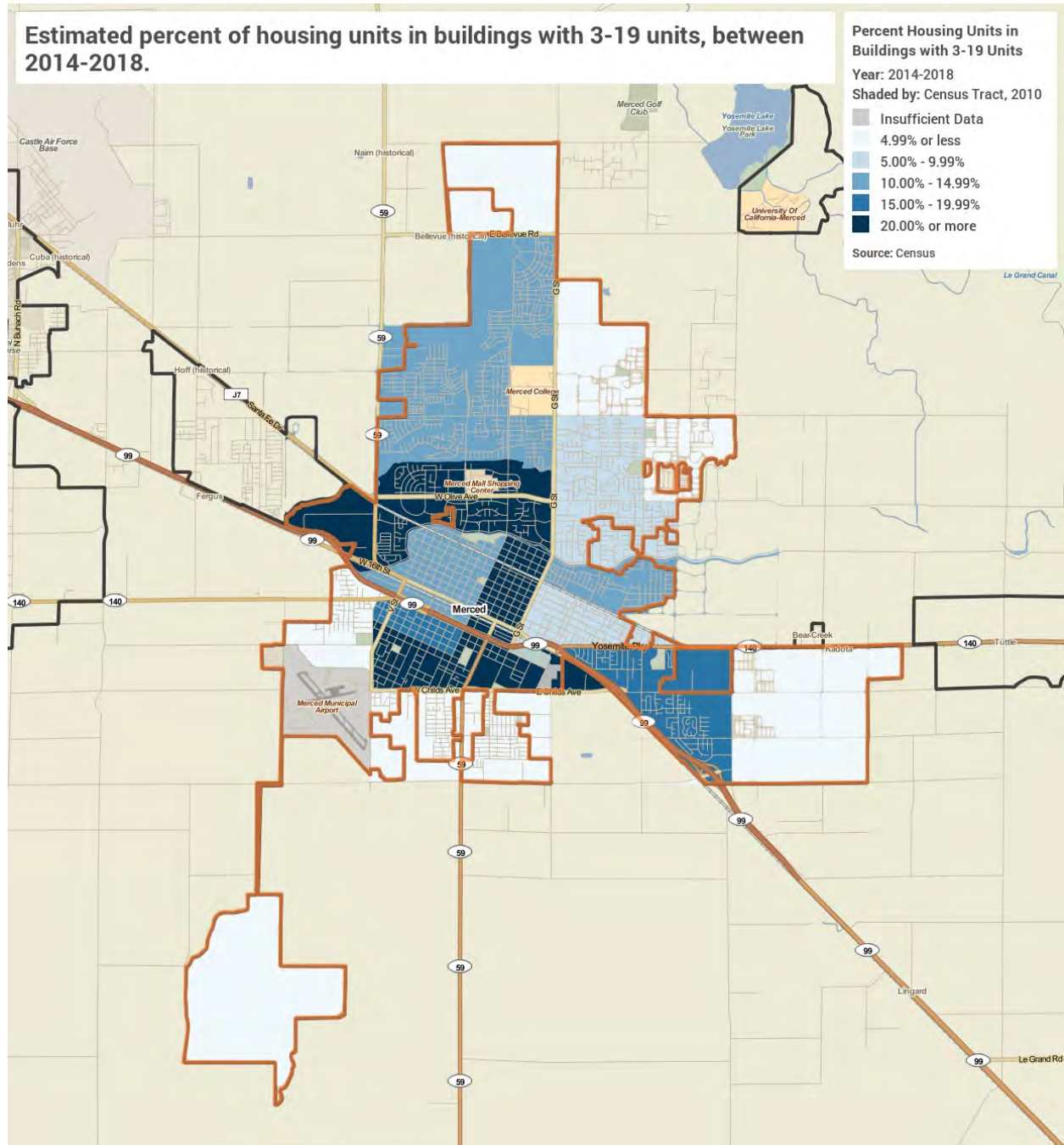
Data Source Comments:

Residential Properties by Number of Units

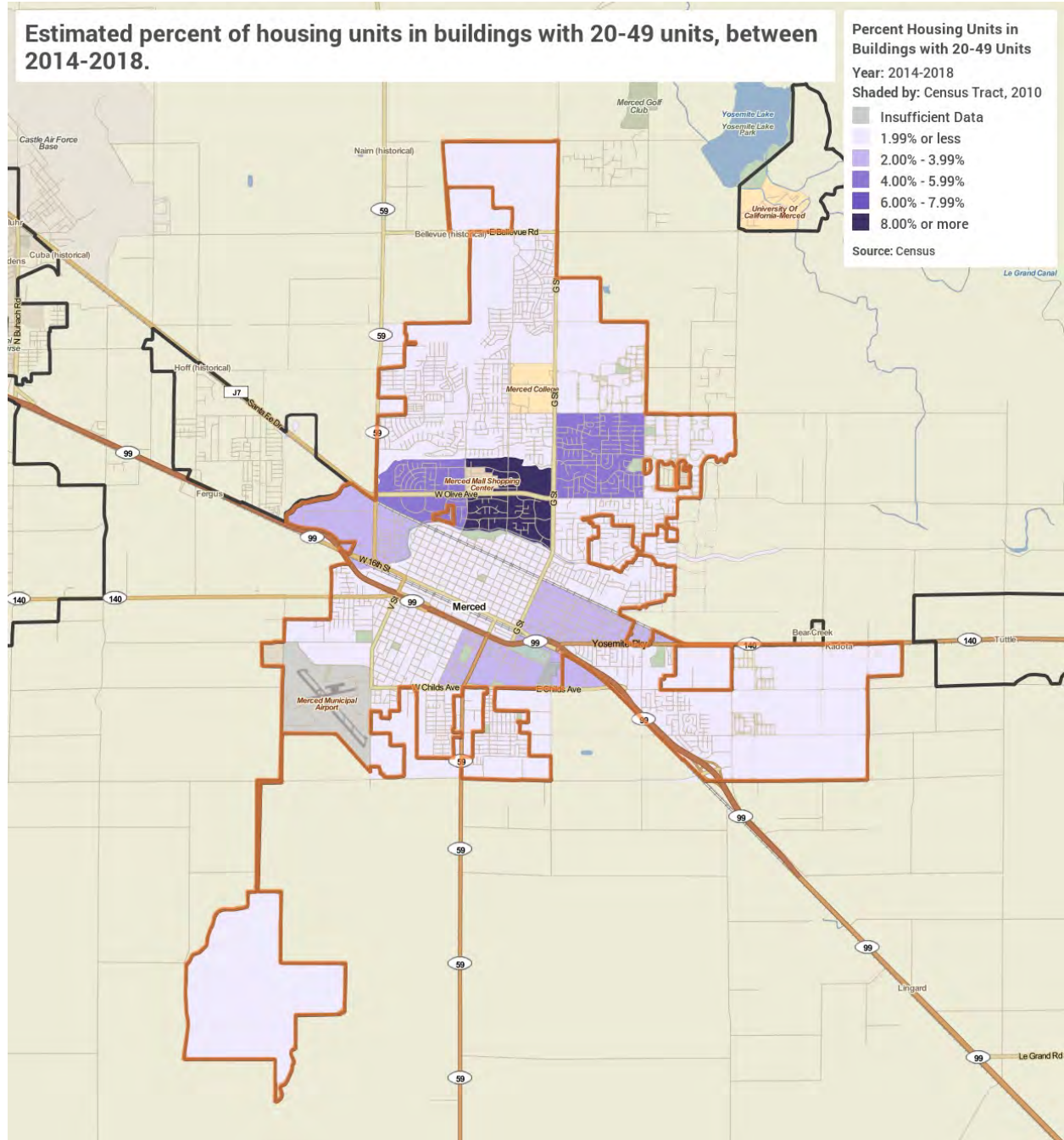
The table above breaks down the City's housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 66% of all housing units. HUD defines multifamily as a unit with more than four units. By that definition approximately 18% of all units are multifamily. Overall, this distribution of housing units is positive and provides a variety of housing options for residents.

Multifamily Development Distribution

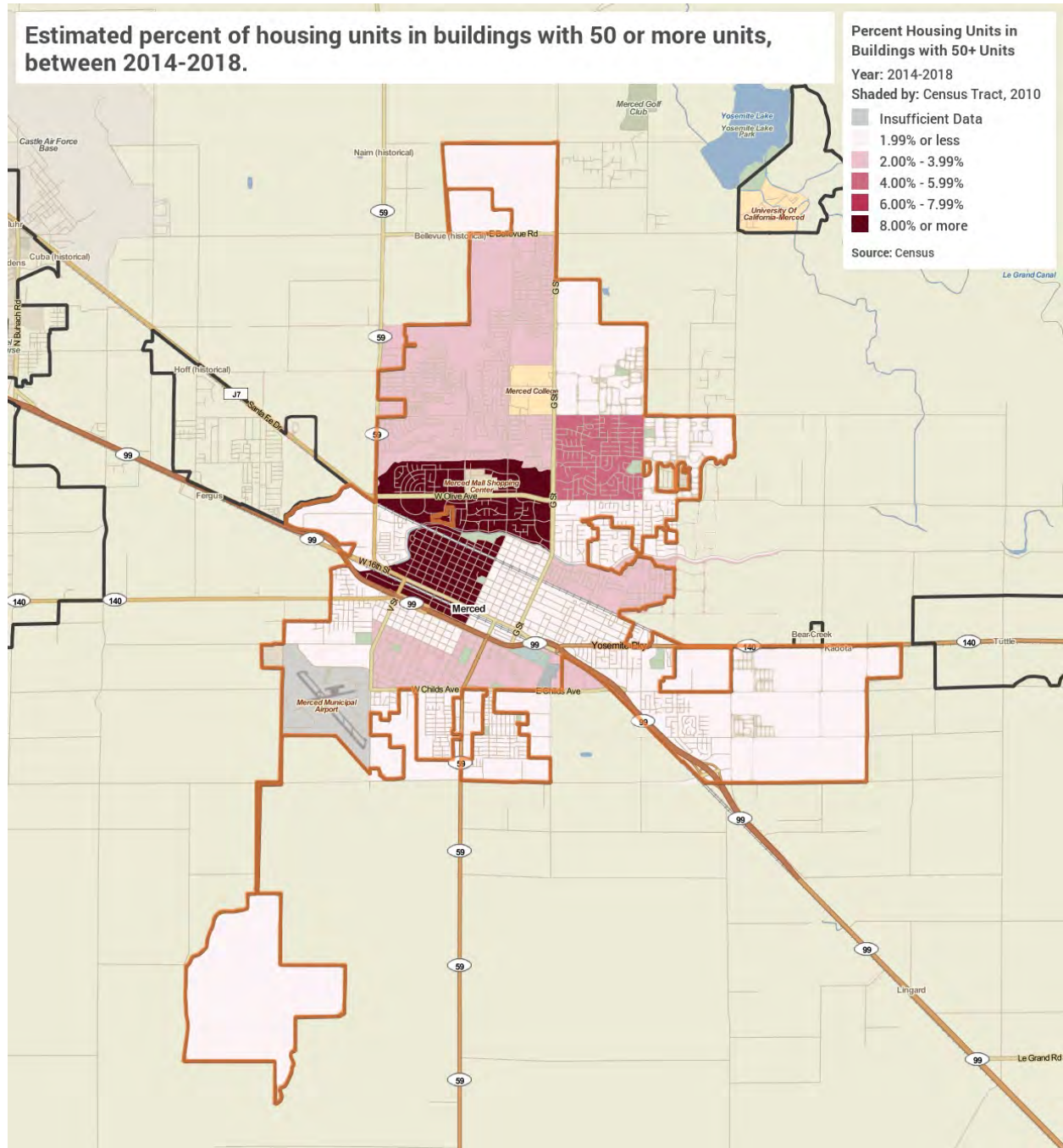
The maps below display the distribution of small, medium and large multifamily developments in the jurisdiction. Small multifamily units are buildings with 3-19 units, medium multifamily units are buildings with 20-49 units and large multifamily units are buildings with 50+ units. Multifamily units of all types are significantly more common in the central part of the City than along the outside barriers.



Small Multifamily Developments



Medium Multifamily Developments



Large Multifamily Developments

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	137	2%	1,117	7%
1 bedroom	80	0%	4,444	29%
2 bedrooms	2,377	22%	10,443	69%

	Owners		Renters	
	Number	%	Number	%
3 or more bedrooms	18,440	176%	14,109	94%
Total	21,034	200%	30,113	199%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:

2014-2018 ACS 5-Yr Estimates

Data Source Comments:

Unit Size by Tenure

In the City of Merced, the size of units varies significantly between homeowners and renters. Owner-occupied units tend to be larger than rental units. Approximately 89% of homeowner units are 3 or more bedrooms while only 47% of renter units are that size. On the other end only 1% of homeowner units are 1 bedroom or smaller, for renters that unit size makes up 17% of all units.

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

The Community Development Block Grant Program (CDBG): The City of Merced’s primary objective is the development of viable communities through decent housing, a suitable living environment, and economic opportunities. To achieve these goals, the City has established the following program goals for this Consolidated Plan:

1A Improve Public Infrastructure & Facilities

2A Increase Owner Occupied Rehab Opportunities

2B Increase Affordable Housing Opportunities

2C Provide Assistance for Supportive Housing

3A Provide Vital Services for LMI Families

4A Provide Homeless Prevention Services

5A Provide Economic Development Assistance

HOME Investment Partnership Program (HOME): In order to expand the supply of decent, save, secure and affordable housing to very low- and low-income households. The City has worked with key stakeholders in the community to establish the following goals for this Consolidated Plan:

2B Increase Affordable Housing Opportunities

2C Provide Assistance for Supportive Housing

3A Provide Vital Services for LMI Families

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

According to the HUD list of Section 8 Contracts, there are four current contracts in the City of Merced. These contracts account for 244 affordable units in the City. One of these contracts is set to expire before the end of 2025, Merced Commons I. This contract includes 76 units, all of which are between one- and three-bedroom units. If this contract is not renewed it will remove 31% of the Section 8 contracts for the market.

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

Unfortunately, the availability of housing units does not meet the needs of the population. There is a need for quality affordable housing units of multiple sizes in neighborhoods throughout the City.

Describe the need for specific types of housing:

The City is in need of two primary housing types. Additionally, affordable units are needed in high-income and low-poverty areas to increase access to these areas for LMI households.

- Large rental units: Approximately 47% of rental units have three or more bedrooms. This limits the availability of units for large families and may lead to overcrowding and substandard living conditions.
- Small homeowner units: There are very few units in the City that appeal to homeowners that prefer small units. First time homeowners and retirees looking to downsize may prefer small units and without them they may be priced out of the market or end up cost burdened.

Discussion

N/A

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

Introduction

The following section examines the cost of housing for both homeowners and renters within Merced. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	223,500	212,100	(5%)
Median Contract Rent	680	812	19%

Table 29 – Cost of Housing

Alternate Data Source Name:
2006-2010 ACS, 2014-2018 ACS
Data Source Comments:

Rent Paid	Number	%
Less than \$500	1,502	19.3%
\$500-999	6,709	62.0%
\$1,000-1,499	4,837	15.1%
\$1,500-1,999	1,541	3.0%
\$2,000 or more	320	0.6%
Total	14,909	100.0%

Table 30 - Rent Paid

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates
Data Source Comments:

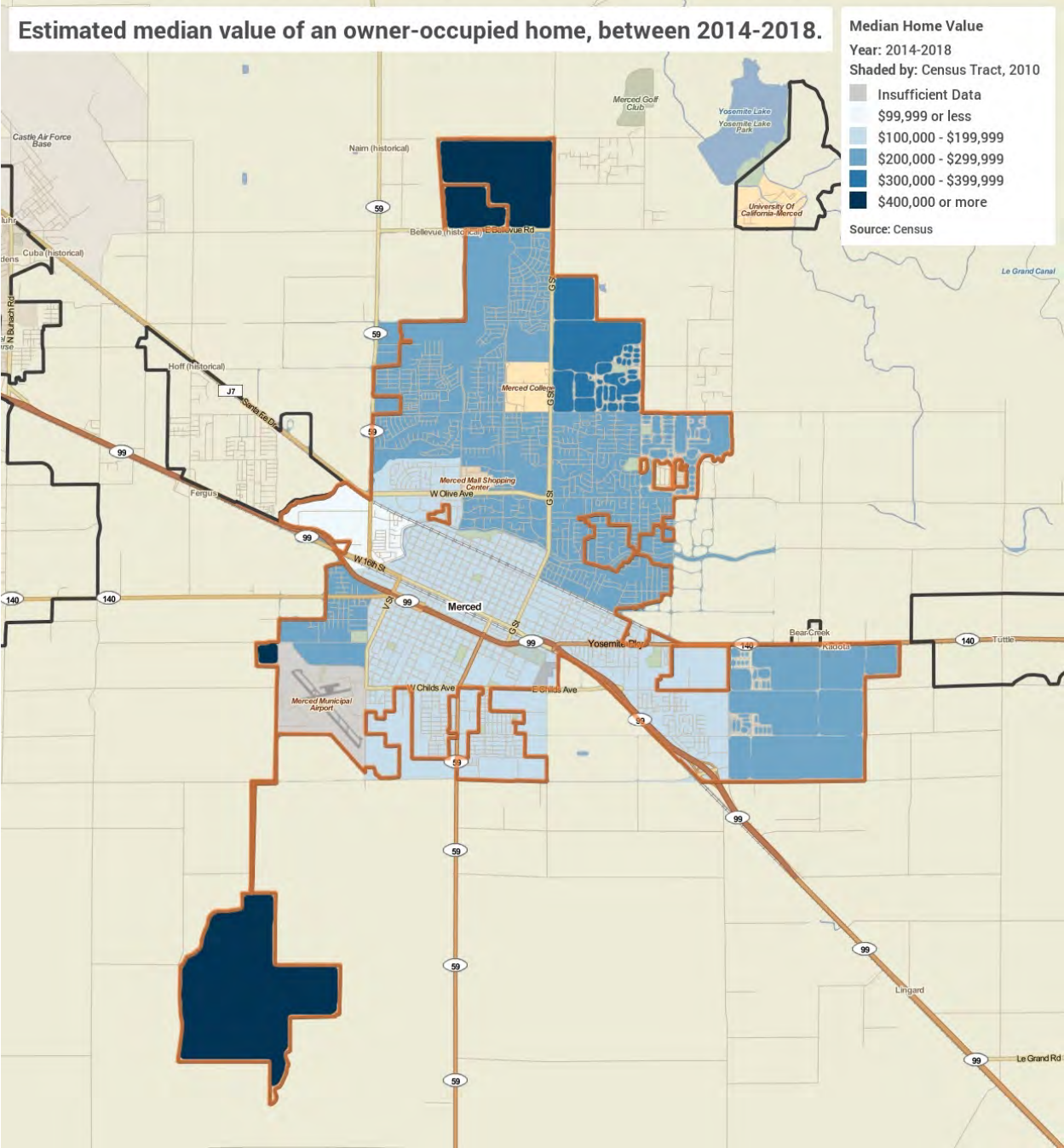
Housing Costs

Unlike most of the country, housing prices have decreased in Merced since 2010. Rents, however, have increased by almost 20%.

The table above breaks out the rent paid by price cohorts in the City. Approximately 45% of all renters pay between \$500 and \$999 a month, the largest cohort by far. The next largest rent cohort is \$1,000 to \$1,499 with 32% of renters falling in this range. Later in this section, the report examines rental rates as a percentage of household income to determine the affordability of rental housing.

Home Value

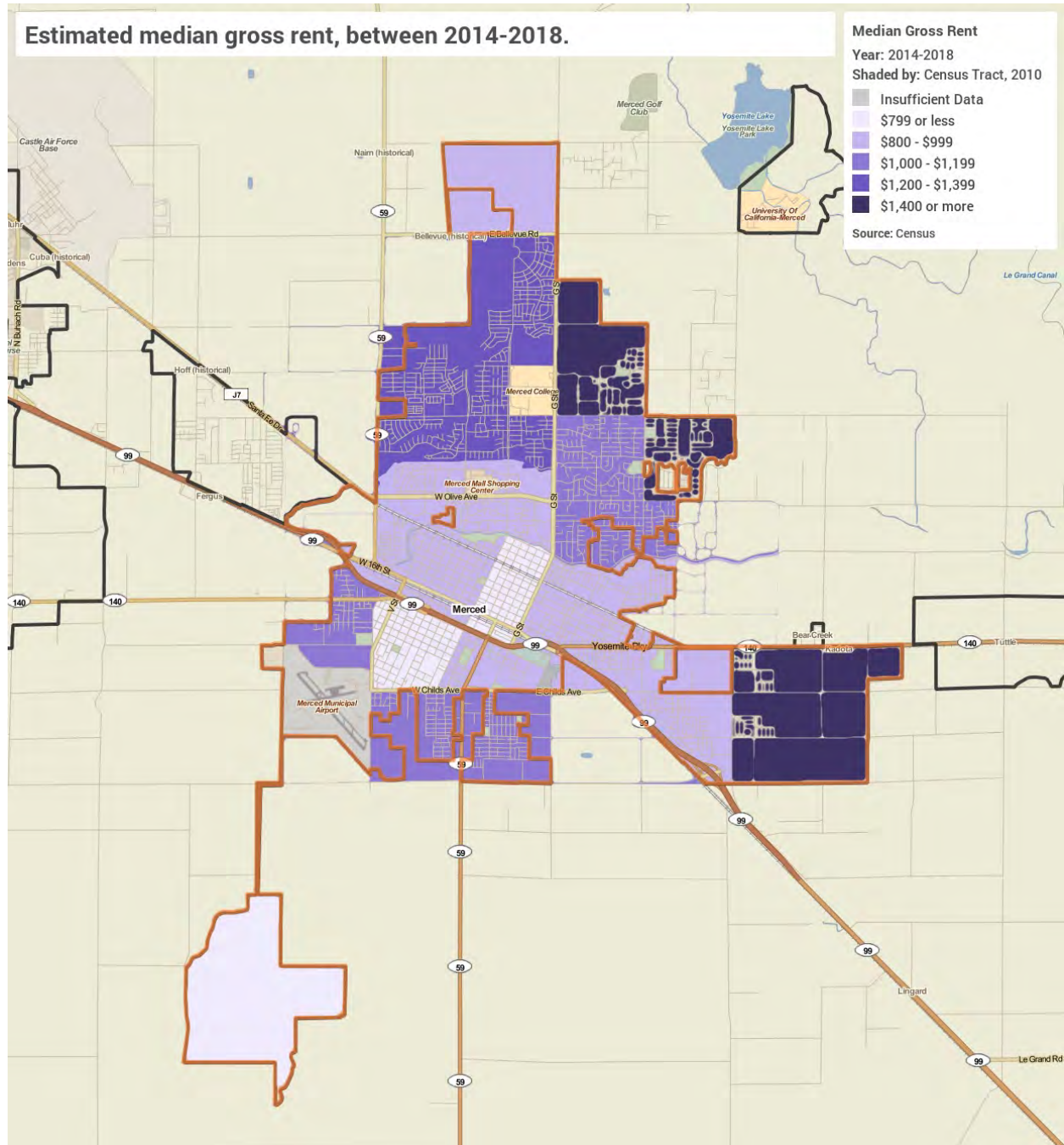
The map below shows the median home value by census tract throughout the jurisdiction. Most of central areas have Median Home Values less than \$200,000, which is considerably lower than tracts along the outside of the city where the median value is over \$400,000.



Median Home Value

Median Rent

The map below displays the median rent by census tract. Similar to the median home value above, higher rents are generally located at the edges of the City. The downtown area has relatively low rents, often under \$800.



Median Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	665	No Data
50% HAMFI	2,995	715
80% HAMFI	9,420	2,290

% Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	3,480
Total	13,080	6,485

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Housing Affordability

Throughout the City of Merced there are limited affordable housing options for low income residents, particularly when it comes to owner occupied housing. A very low-income household has approximately 715 affordable units and nearly 3,000 rental units available.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	579	680	839	1,213	1,465
High HOME Rent	579	680	839	1,065	1,169
Low HOME Rent	567	608	730	842	940

Table 32 – Monthly Rent

Alternate Data Source Name:
HUD 2019 FMR and HOME Rents
Data Source Comments:

Fair Market Rent and High Low HOME Rent Limits

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.

Is there sufficient housing for households at all income levels?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint there are ample units in the City to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Cost burden is a significant issue, particularly for low-income households.

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

The current trend of unaffordable housing costs for both low-income renters and homeowners is unlikely to change. A significant change in the housing market that resulted in a large stock of affordable housing units would need to occur to reduce cost burden and households at risk of homelessness.

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

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

The median rent for all units in Merced was \$812 according to 2014-2018 ACS estimates in the above table. This falls between the Fair Market Rent and High HOME Rent for a 1-bedroom and 2-bedroom unit. For Low HOME Rent the median rent falls between 2-bedroom and 3-bedroom units. Understanding the relationship between FMR, HOME Rents, and the median rent can help guide the City in providing grant funds and other resources to the organizations and programs that will have the greatest impact.

Discussion

N/A

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

Introduction

The tables and maps below provide details on the condition of housing units throughout the City of Merced by looking at factors such as age, vacancy, and the prevalence of housing problems.

HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities, 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Definitions

Housing is considered substandard when conditions are found to be below the minimum standard of living conditions defined in Section 17920.3 of the California Health and Safety Code. Households living in substandard conditions are considered to be in need of housing assistance, even if they are not seeking alternative housing arrangement, due to threat to health and safety. The City will continue to conduct proactive code enforcement activities in identified target areas to address code violations, deferred maintenance, substandard housing conditions and encourage continued maintenance of existing neighborhoods. The City shall utilize the existing neighborhood/property condition surveys to aid in targeting additional areas. The Code Enforcement officers will work with the Housing Department Staff to coordinate efforts in rehabilitating existing housing.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,968	28%	7,630	50%
With two selected Conditions	92	1%	1,229	8%
With three selected Conditions	0	0%	37	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,424	71%	6,447	42%
Total	10,484	100%	15,343	100%

Table 33 - Condition of Units

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates
Data Source Comments:

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. Renters are much more likely to experience housing problems than homeowners. Approximately half of all renters have at least one housing problem while only 28% of homeowners experience that. Very few

households have multiple housing problems and due to the analysis conducted throughout this document it is safe to say that the housing problem faced by most is cost burden.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,214	31%	3,810	25%
1980-1999	2,495	24%	4,352	28%
1950-1979	3,849	37%	5,390	35%
Before 1950	926	9%	1,791	12%
Total	10,484	101%	15,343	100%

Table 34 – Year Unit Built

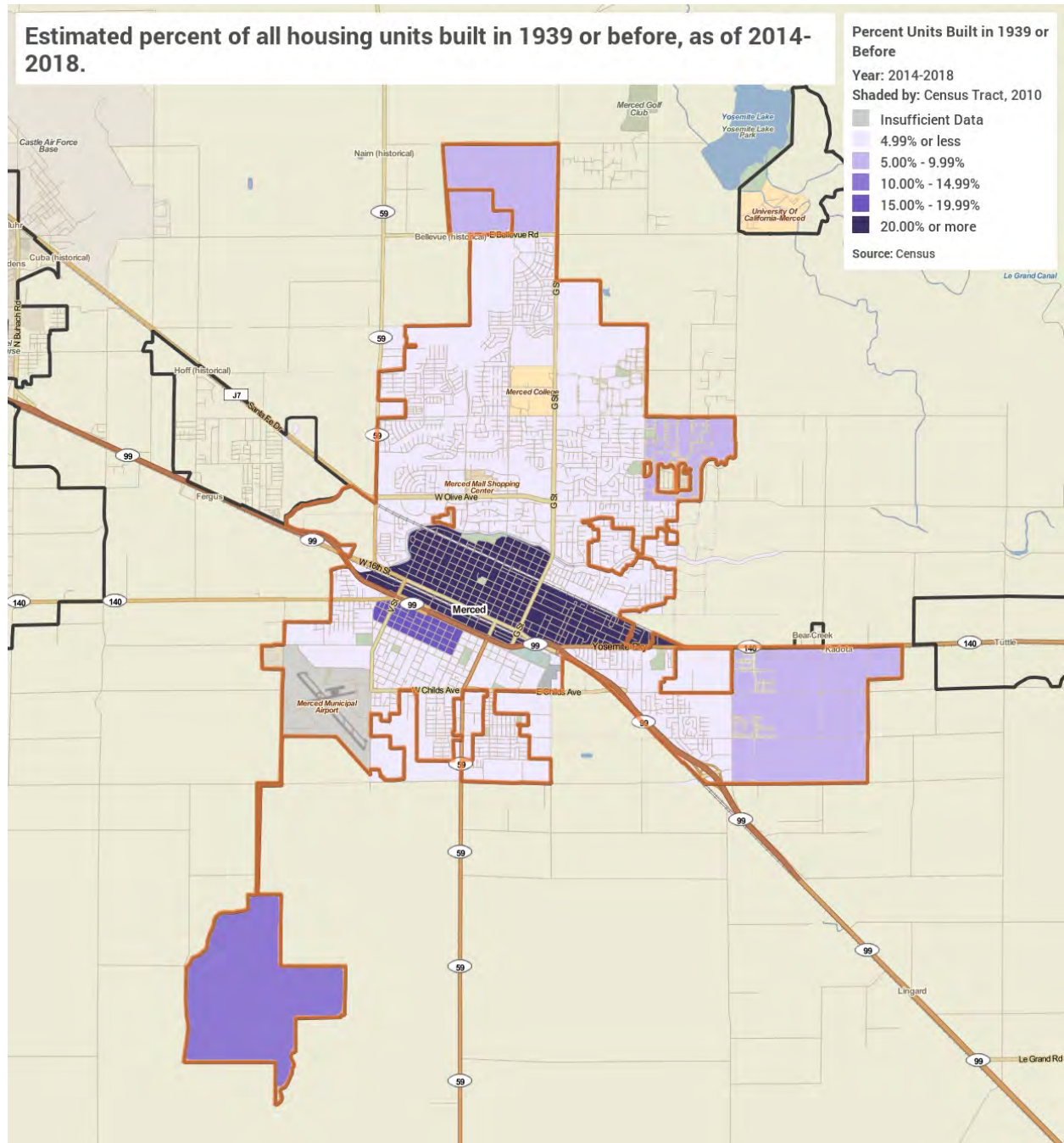
Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates
Data Source Comments:

Year Unit Built

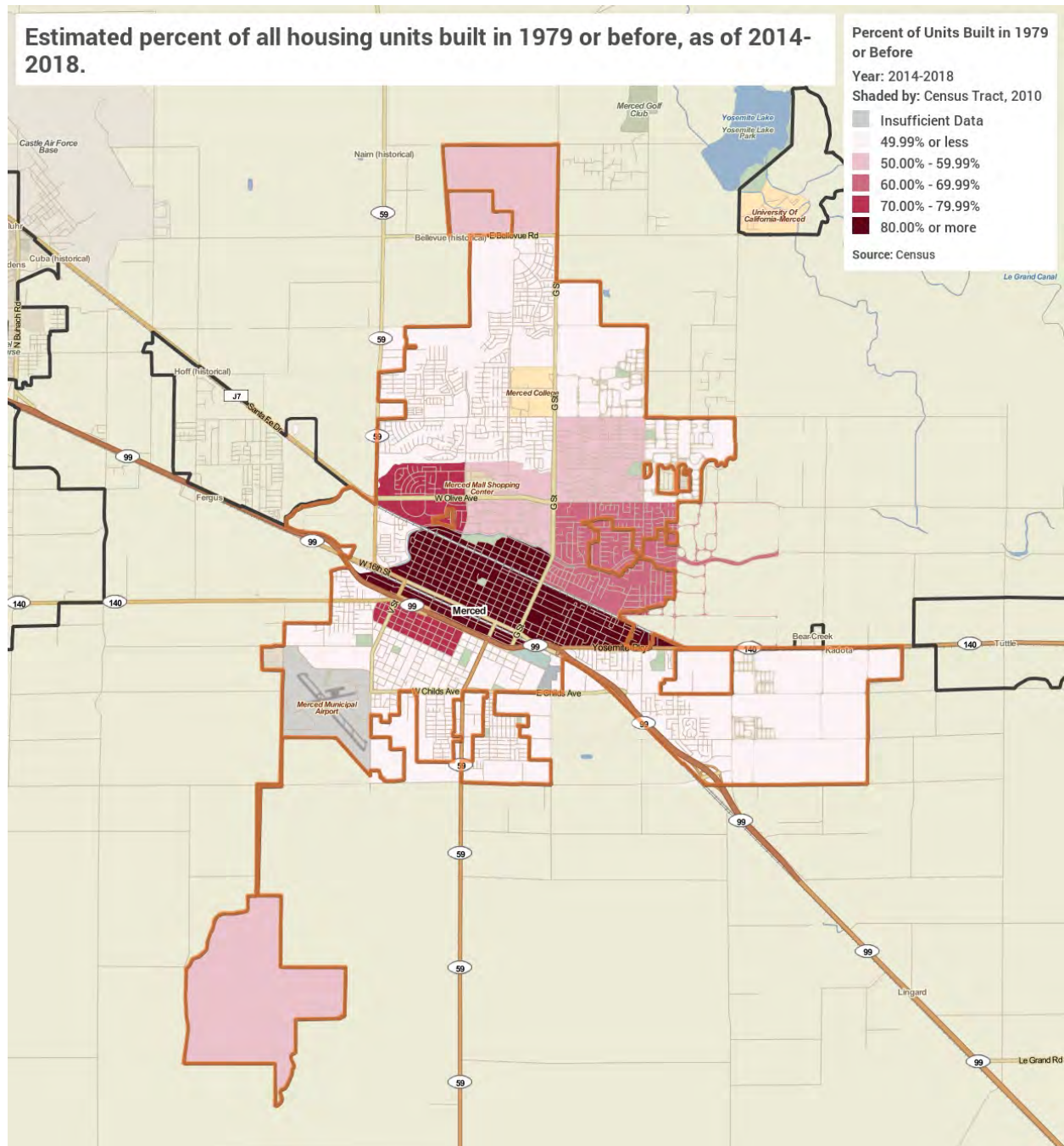
In Merced, there is a significant number of units built prior to 1980. Due to the use of lead-based paint prior to 1978, in this analysis any units built prior to 1980 will potentially have a lead-based paint hazard. Approximately 46% of owner-occupied units and 47% of renter-occupied units have a lead-based paint hazard. This amounts to approximately 12,000 households at risk of lead-based paint.

Age of Housing

The maps below depict the prevalence of older housing units in the City. Housing units built prior to 1940 are found almost exclusively in the central downtown parts of the City. In many of these tracts over 20% of the units were built during that time. For units built prior to 1980, the concentrated areas are spread out further from the city center and include tracts where 80% or more of the units are built before 1980 and have a lead-based paint hazard risk.



Housing Units Built Before 1940



Housing Units Built Before 1980

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	4,775	46%	7,181	47%
Housing Units build before 1980 with children present	3,845	37%	1,180	8%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Within the City there are 12,000 housing units built before 1980.

Data note: For housing units built before 1980 with children present, the most recent data available was 2015 CHAS data. The 2011-2015 ACS data was used for the total number of units built before 1980 to match the time period.

Vacant Units

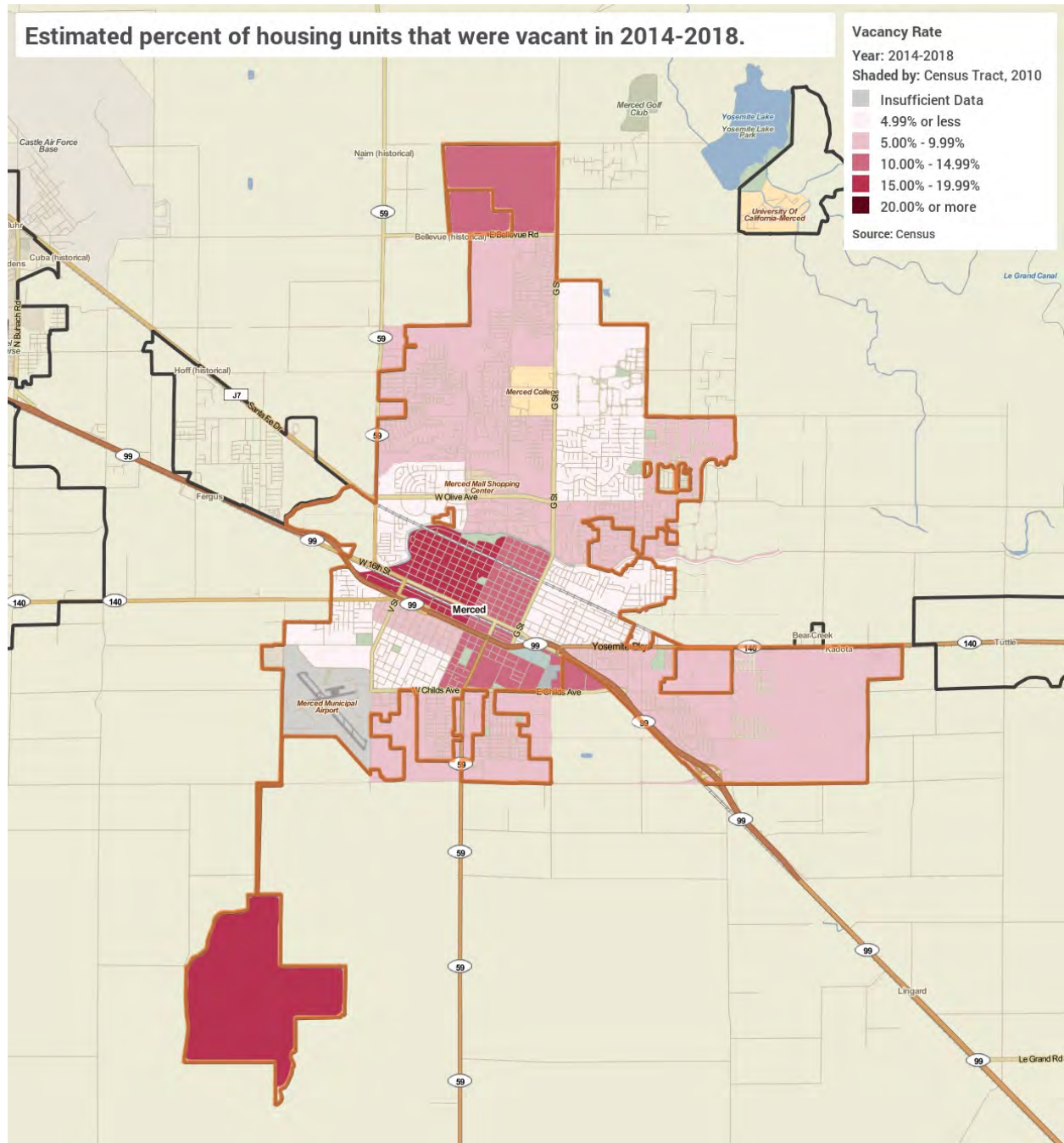
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Vacancy Rate

The map below shows the average housing vacancy rates throughout the City. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout the City vacancy rates are at least 5% with a few tracts with lower vacancy rates.



Vacancy Rate

Need for Owner and Rental Rehabilitation

The City of Merced has a great need for housing rehabilitation. Much of the housing stock in the City is relatively old and as these homes age there is an increasing need for rehabilitation to maintain safe and secure units. It is particularly important to assist low-income households that live in older homes. Due to financial restraints they may need support to prevent homes from deteriorating and falling into disrepair.

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

Housing units built prior to 1980 may contain Lead-Based Paint in portions of the home (window and door frames, walls, ceilings, etc.) or in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of Lead-Based Paint Hazards and should be tested in accordance with HUD standards. As indicated in the Age of Housing table and maps, throughout Merced approximately half of all housing was built prior to 1980. The safest estimate is to presume that all homes with an LBP hazard are occupied by LMI households, or 12,000 total units.

Discussion

N/A

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

Introduction

This section describes the supply and condition of the public housing stock managed by the Housing Authority of the County of Merced (HACM), which is the local public housing authority serving the people of Merced. The HACM currently operates and manages 421 public housing units and has 2,856 Housing Choice Voucher participants.

Totals Number of Units

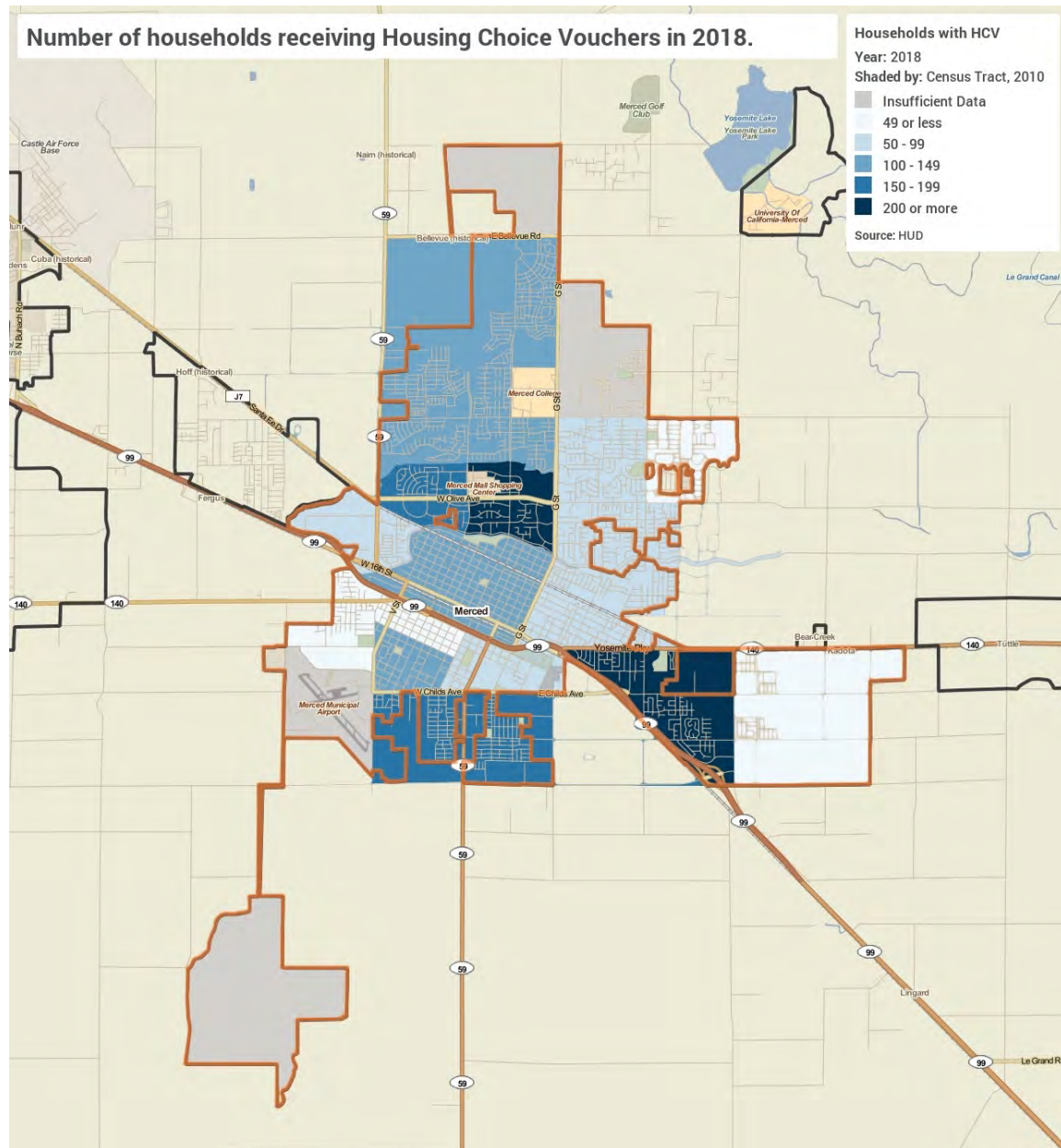
	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	20	421	2,856	352	2,354	103	27	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Housing Authority of the County of Merced

Data Source Comments:



Distribution of Housing Choice Vouchers (HCV)

Describe the supply of public housing developments:

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 following developments and scores are provided by HUD through the Physical Inspection scores. Any property with an inspection score that is 90 or higher is considered in excellent question, a score between 56 and 89 is in acceptable condition, and a score of 55 or lower is in poor condition. The intent of providing these details is to allow interested parties to:

- 1) Better understand the condition of the HUD-assisted housing stock
- 2) Hold providers accountable
- 3) Plan for future affordable housing

Public Housing Condition

Public Housing Development	Average Inspection Score
Scattered Sites	94
Gateway Homes	83
Merced Gardens	83
Merced Golden Manor	96
Village Terrace Pats	68
Merced Commons I	72
Merced Commons II	67

Table 38 - Public Housing Condition

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

In Merced, there are no public housing developments with a poor inspection score. However, there are three developments with sub-80 inspection scores that may need additional restoration or revitalization. Village Terrace Apartments, Merced Commons I, and Merced Commons II each have a score that warrants support to prevent deterioration that could lead to poor quality developments and substandard living conditions.

Merced Commons I/II performed work to the units and property, conducted pre-REAC inspections to drastically improve the score; however, while awaiting an inspection date, the COVID-19 pandemic hit, and as a result, all 2019-2020 inspections were postponed. Work on the property will continue.

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

In the Housing Authority of the County of Merced's Annual Plan for Fiscal Year 10/1/19-9/30/20, the Housing Authority identified a number of strategies to improve the living environment of LMI families.

- 1) Homeownership Program: Provides opportunities for LMI households to purchase a home when they may not be able to afford it on their own.
- 2) Safety and Crime Prevention: Partners with local law enforcement agencies to determine the safety needs of the residents and encourage crime prevention, particularly targeting at-risk youth.
- 3) Violence Against Women Act: Policies and procedures have been developed to comply with all VAWA requirements.

Discussion:

N/A

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

Introduction

This section provides an overview of the facilities and services available to assist persons who are experiencing homelessness or are at risk of homelessness in the area. Data was provided by the Merced City and County CoC to HUD's Continuum of Care Homeless Assistance Programs for the 2019 Housing Inventory Count (HIC) Report.

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)	179	0	24	75	0
Households with Only Adults	69	18	88	88	0
Chronically Homeless Households	0	0	0	0	0
Veterans	8	0	0	85	0
Unaccompanied Youth	0	0	6	4	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2019 Housing Inventory Count (HIC) Report. Data was provided by the CoC to HUD Continuum of Care Homeless Assistance Programs for the HIC Report.

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

Under the Mental Health Services Recovery Act there are a number of services that assist persons experiencing homelessness. Programs include:

- Community Outreach Program Engagement and Education (COPE): Healthy living workshops that covers self-management of chronic diseases, diabetes, stress reduction, youth stress reduction, and smoking cessation that targets a number of groups, including residents experiencing homelessness.
- Wellness Center: Provides housing assistance, peer support, resource connections, employment assistance, and other services.
- WeCan Full-Service Partnership: Full-service partnership that helps client with serious emotional disturbances.
- Merced Community Assistance Recovery Enterprise: Provides crises prevention, employment services, housing support, linkages to the community, and psychiatric services
- Community United by Empowerment (CUBE): Includes therapy and counseling, case management, social skills groups, indoor and outdoor recreational activities, independent living skills classes, employment assistance, housing assistance, laundry, tutoring, and quiet areas.

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.

The facilities are listed by HUD in the 2019 Housing Inventory Count for CA-520 (Merced City and County CoC).

Permanent Supportive Housing:

Housing Authority of the County of Merced:

- Shelter Plus Care – 8 adult-only beds
- VASH – 42 veteran family beds, 43 veteran adult-only beds

Merced County

- Human Services Housing Support Program – 33 family beds, 4 youth beds
- Project Hope Westside – 8 adult-only beds

- Project Home Start – 4 adult-only beds

Sierra Saving Grace – 14 adult-only beds

Turning Point – 11 adult-only beds

Rapid Re-Housing

Sierra Saving Grace – 46 adult-only beds

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

Introduction

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the jurisdiction is accommodating (or should accommodate) those 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

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, with aging disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible if they prefer that.

HIV/AIDS: Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

Alcohol and/or Drug Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need to continuous support services dependent on the level of capabilities.

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

Under the Mental Health Services Recovery Act there are a number of services that assist persons with housing.

- Community Assistance Recovery Enterprise – Adult Full-Service Partnership: Crises intervention, employment services, housing support, linkages to the community, psychiatric services
- Merced Adult Wellness Center: Housing assistance, resource connection and referrals, dual diagnosis, per support, consumer advisory committee, employment assistance, socialization, recreation and exercise, anger management, volunteer programs, community activities, arts, skills building, member facility groups, celebrations, and groups for southeast Asian residents.
- Dual Diagnosis Wellness Center: Multidisciplinary team, integrated treatment specialist, stage-wise interventions, time-unlimited services, outreach, motivational interventions, substance abuse counseling group treatment, family interventions, alcohol and drug self-help groups, pharmacological treatment, secondary interventions
- Westside Transitional Wellness Center: employment development, job finding, housing assistance, continuing education, money management, mental health recovery groups, peer to peer support, medication education groups, self-discovery activities

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)

The City's programs are designed to address the needs of vulnerable populations, particularly those with special needs. Under Goal 3A. Provide Supportive Services for Special Needs, the City plans to fund the following activities for people who are not homeless:

- Harvest Time – The City will fund the upgrade and installation of walk-in refrigeration/freezer units for the organization's food distribution program.
- Alliance for Community Transformations/Valley Crisis Center Program – Increasing Housing and Financial Stability Project – provide funding to emergency shelter clients who are victims of domestic violence, sexual assault, and human trafficking for one-time first/last month's rental assistance and costs of job-seeking and job training classes to help them obtain employment and financial independence.
- Symple Equazion – Aim High P.O.W.E.R. Academy – provide no-cost shelter and funding to formerly homeless young women who are aged 18 to 24 years of age and existing residents of the Aim High Transitional Home for work and life readiness skills, including goal setting, job seeking and attainment, communication, social, and personal finance/money management skills in order to reduce homelessness.
- Services for those affected by COVID-19- The City will provide to be determined services for those most affected by the COVID-19 pandemic.

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))

See above

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies are meant to address the overall needs of citizens. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. In 2020, the City is updating the fair housing assessment. The 2020 update has found:

The City plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond.

Additionally, the City has conducted a review of public policies as a part of its 2020 Analysis of Impediments to Fair Housing (AI) to determine actions that may impede the development of affordable housing. This review is found in Section 4 of the AI and is included as an attachment to this Plan.

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

Introduction

This section provides insight into the economic development landscape of Merced. The table below details the extent of business sector employment throughout the City. Unemployment, commuting times, and education are also analyzed in this section.

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	2,005	468	7	2	-5
Arts, Entertainment, Accommodations	2,535	2,762	9	10	1
Construction	1,622	568	6	2	-4
Education and Health Care Services	8,717	9,520	30	35	5
Finance, Insurance, and Real Estate	1,266	1,224	4	5	1
Information	228	187	1	1	0
Manufacturing	2,502	1,828	9	7	-2
Other Services	1,223	567	4	2	-2
Professional, Scientific, Management Services	1,777	2,169	6	8	2
Public Administration	1,742	2,485	6	9	3
Retail Trade	3,211	3,429	11	13	2
Transportation and Warehousing	1,488	1,430	5	5	0
Wholesale Trade	675	241	2	1	-1
Total	28,991	26,878	--	--	--

Table 40 - Business Activity

Alternate Data Source Name:

2013-2017 ACS (Workers), 2017 LEHD (Jobs)

Data Source Comments: The most recent LEHD data was from 2017. For comparison, 2013-2017 ACS data was used.

In Merced, there are two business sectors with a disconnect between workers and jobs by 5%. In the Agriculture, Mining, Oil and Gas Extraction sector there are significantly more workers than jobs. This sector represents 7% of all workers but only 2% of all jobs. The Education and Health Care Services Sector, which is the largest sector in the City, accounts for 30% of the workers and 35% of the jobs. In total, there is a need for 800 workers in this field.

Labor Force

Total Population in the Civilian Labor Force	34,533
Civilian Employed Population 16 years and over	29,803
Unemployment Rate	5.40
Unemployment Rate for Ages 16-24	30.40
Unemployment Rate for Ages 25-65	10.50

Table 41 - Labor Force

Alternate Data Source Name:

2014-2018 ACS 5-Yr Estimates

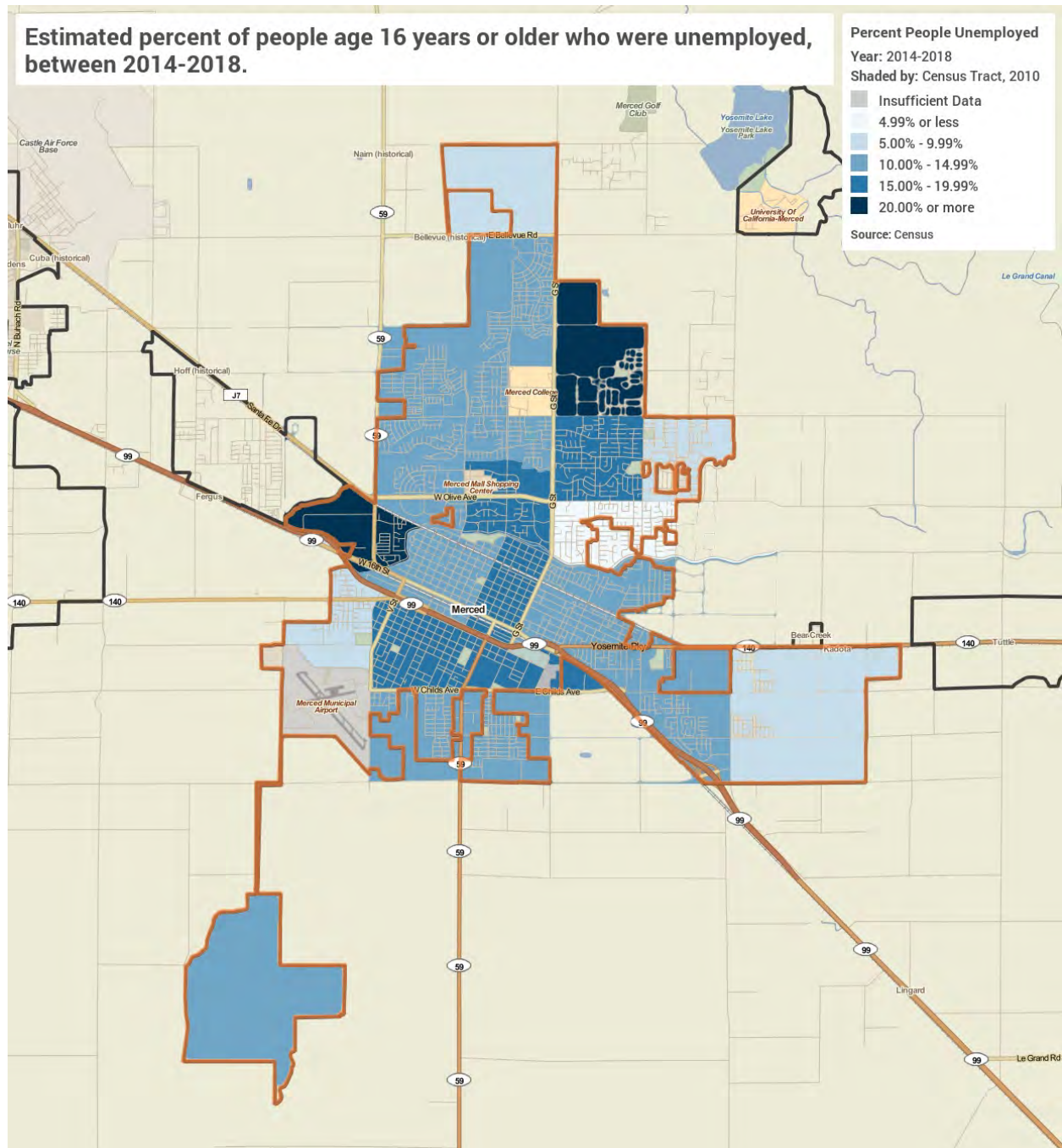
Data Source Comments:

Data for the Unemployment Rate was from the Bureau of Labor Statistics, November 2019, Not Seasonally Adjusted.
All other data, including unemployment by age was from the ACS.

Unemployment

There are multiple methods of measuring unemployment, each with their own pros and cons. The US Census collects annual unemployment data by census tract, which allows for a geographic comparison of the unemployment rate. However, the data is generally two or more years old. The unemployment data gathered by the Bureau of Labor Statistics is produced monthly but cannot be compared by census tract, only by City.

In the map below ACS data is used to estimate the unemployment rate by census tract. Two tracts have a noticeably large unemployment rate, over 20%. There is also one tract with an unemployment rate of less than 5%.



Unemployment Rate

Occupations by Sector		Number of People
Management, business and financial		8,607
Farming, fisheries and forestry occupations		1,985
Service		6,914
Sales and office		5,432
Construction, extraction, maintenance and repair		2,252

Occupations by Sector	Number of People
Production, transportation and material moving	4,613

Table 42 – Occupations by Sector

Alternate Data Source Name:

2014-2018 ACS 5-Yr Estimates

Data Source Comments:

Occupations by Sector

The Occupations by Sector table above identifies how prevalent certain jobs are across industries. This differs from the table found earlier in this section that showed how common all jobs were in certain sectors. For example, the managers of both a fast food restaurant and a construction company would both fall under “Management, Business, and Financial” in the above table but would be in different categories in the first table.

In Merced, the largest occupation sector is the Management, Business, and Financial sector. Over 8,600 jobs in the City fall in this group. The next two largest groups are Service and Sales, with 6,914 and 5,432 jobs, respectively.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,537	74%
30-59 Minutes	4,353	16%
60 or More Minutes	3,013	11%
Total	27,903	100%

Table 43 - Travel Time

Alternate Data Source Name:

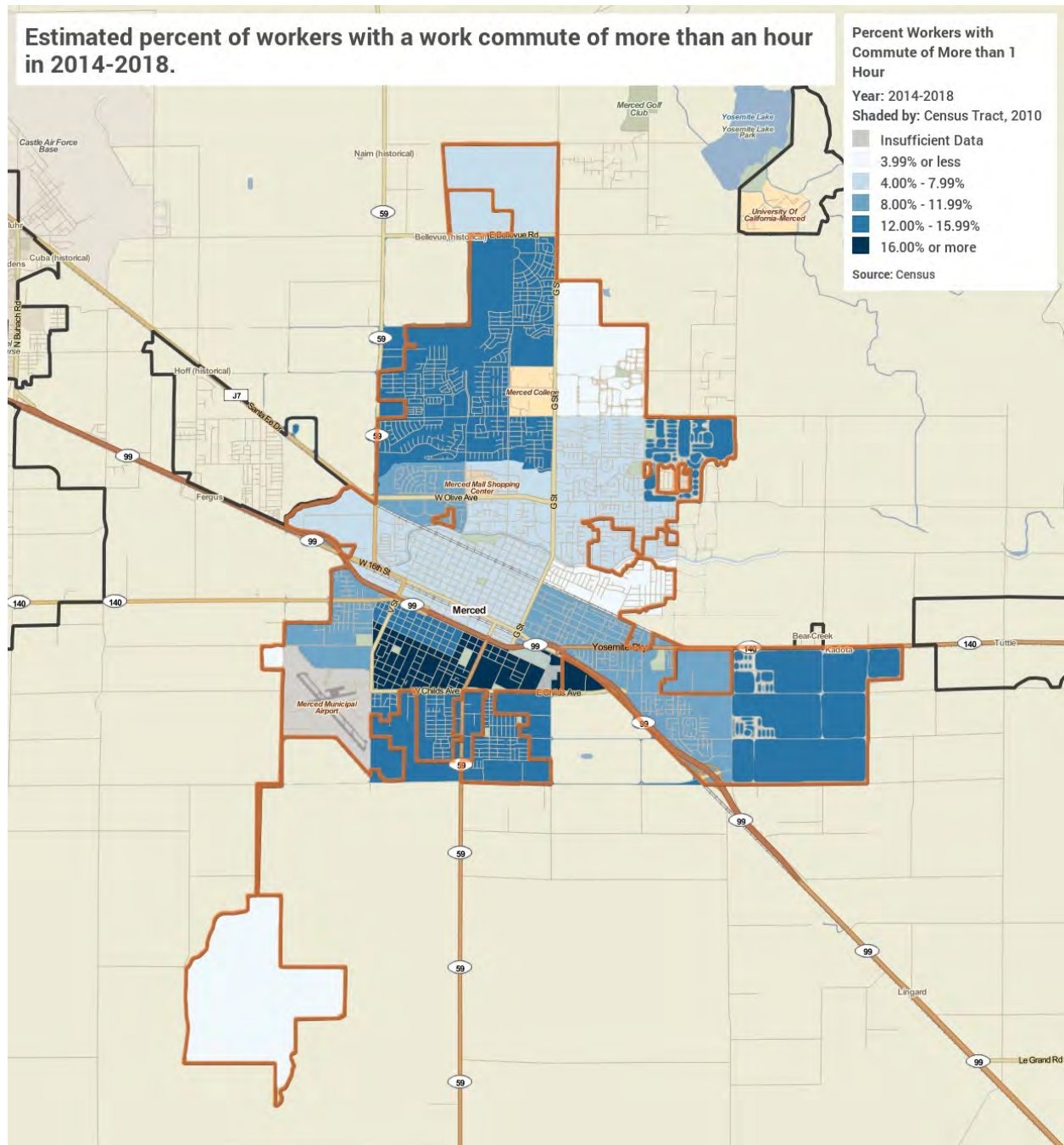
2014-2018 ACS 5-Yr Estimates

Data Source Comments:

Commute Travel Time

Approximately 74% of all persons commuting to work have a commute of less than 30 minutes each way. Approximately 11% of all employed persons have a commute of 60 minutes or more, to and from work each day. Higher average commute times are much more likely in the central tracts than anywhere else in the jurisdiction.

Source: 2014-2018 American Community Survey 5-Year Estimates



Commute Travel Time Greater Than One Hour

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	4,606	1,217	4,072

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,279	1,219	3,310
Some college or Associate's degree	8,386	1,351	3,486
Bachelor's degree or higher	5,486	445	979

Table 44 - Educational Attainment by Employment Status

Alternate Data Source Name:

2014-2018 ACS 5-Yr Estimates

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	215	872	1,256	2,921	1,994
9th to 12th grade, no diploma	1,169	1,175	1,350	1,787	729
High school graduate, GED, or alternative	2,537	3,170	2,220	3,987	1,824
Some college, no degree	5,929	3,500	2,333	3,541	1,856
Associate's degree	348	1,046	1,009	1,433	545
Bachelor's degree	830	1,602	1,002	1,689	680
Graduate or professional degree	8	846	650	1,060	765

Table 45 - Educational Attainment by Age

Alternate Data Source Name:

2014-2018 ACS 5-Yr Estimates

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,019
High school graduate (includes equivalency)	26,766
Some college or Associate's degree	33,992
Bachelor's degree	49,238
Graduate or professional degree	64,776

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2014-2018 ACS 5-Yr Estimates

Data Source Comments:

Median Earnings by Educational Attainment

Median earnings of individuals in the City are closely tied to educational attainment. Median earnings increase as individuals attain higher education. A person with a Bachelor's degree can expect to earn over twice that of a person without a high school degree. A person with a graduate or professional degree can expect to earn more nearly twice somebody with only some college or an Associate's degree.

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

In Merced, there is one business sector that has a much larger share of the workers and jobs than any other sector. The Education and Health Services sector includes 30% of all workers and 35% of all jobs. The next largest sector, Retail Trade, is considerably smaller and includes 11% of workers and 13% of jobs.

Describe the workforce and infrastructure needs of the business community:

In Merced, there are several sectors with workforce needs. There are currently 2,000 more workers than jobs in the City, but the skills do not match the demand. In particular, there is a disconnect in the following areas:

- Arts, Entertainment, Accommodations: 227 workers needed
- Education and Health Services: 803 workers needed
- Professional, Scientific, and Management Services: 392 workers needed
- Public Administration: 743 workers needed
- Retail Trade: 218 workers needed

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.

According to the California Central Valley Economic Development Corporation (CCVEDC), Merced County has 11 designated Opportunity Zone census tracts. The Opportunity Zones include industrial and commercial buildings and land opportunities that offer significant economic growth potential. The Merced County Community and Economic Development Department works closely with financing partners, builders, and local stakeholders to help projects take advantage of Opportunity Zones. Opportunity Zones are economically distressed communities. Under certain conditions, new investments in Opportunity Zones may be eligible for preferential tax treatment.

There are seven tracts in the City of Merced that have been designated as Opportunity Zones: 06047001301, 06047001302, 06047001401, 06047001501, 06047001601, 06047001602, and 06047001700.

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

As noted above, there is a need for workers in a number of areas. Many of these jobs require a college degree in order to be eligible. A workforce that more closely aligns with the needs of the community would help address these discrepancies.

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 WorkNet Merced provides a variety of resources to assist the area's workforce. These resources include job referrals, job listings, community resource directory, career advising, education and, job training. These resources can help the City meet the identified Consolidated Plan goals and can provide an organization to receive grant support.

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

No

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.

N/A

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute “housing problems”: cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In Merced, housing problems are rare except for being cost burdened. According to the 2014-2018 ACS 5-Year Estimates, the citywide rate of each is:

- Cost Burden: 45.2%
- Overcrowding: 8.5%
- Lack of Complete Plumbing Facilities: 0.4%
- Lack of Complete Kitchen Facilities: 1.3%

In order for an area to be concentrated it must include two or more housing problems that are substantially higher than the Citywide average. For this analysis, HUD’s definition of “disproportionate” will be used to identify areas substantially higher: 10 percentage points higher than the jurisdiction as a whole. In Merced that translates to cost burden greater than 55.2%, overcrowding greater than 18.5%, lack of plumbing facilities greater than 10.4%, and lack of kitchen facilities greater than 11.3%.

In the City there are two tracts with a concentration of housing problems.

Tract 15.03: Located in southern Merced to the northeast of the Merced Municipal Airport Overcrowding: 19.0%

Cost Burden: 62.9%

Tract 16.02: Located in southern Merced east of Highway 59 and south of E Childs Avenue. This tract includes newly annexed parts of the City as well as County land.

Overcrowding: 20.8%

Cost Burden: 56.8%

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

For the purposes of this analysis a “racial or ethnic concentration” will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2014-2018 American Community Survey 5-Year estimates the racial and ethnic breakdown of Merced’s population is:

- White: 56.84%

- Black: 6.08%
- American Indian and Alaska Native: 0.87%
- Asian: 12.6%
- Native Hawaiian and Other Pacific Islander: 0.09%
- Other Race: 19.24%
- Two or More Races: 4.27%
- Hispanic or Latino: 52.57%

Within Merced, the following tracts display a racial or ethnic concentration:

Asian

Tract 16.02: 29.92%

Some Other Race:

Tract 16.01: 42.0%

Tract 15.03: 32.53%

Tract 15.02: 35.98%

Hispanic

Tract 16.01: 84.34%

Tract 15.03: 74.13%

Tract 15.02: 86.4%

A “low-income concentration” is any census tract where the median household income for the tract is 80% or less than the median household income for the City of Merced. According to the 2014-2018 American Community Survey 5-Year Estimates, the Median Household Income in Merced is \$42,637. A tract is considered to have a low-income concentration if the MHI is \$34,110 or less. There are eight tracts with a low-income concentration. A map of these tracts is provided below.

- Tract 10.05: \$29,714
- Tract 10.03: \$33,112
- Tract 10.04: \$27,824
- Tract 13.01: \$29,508
- Tract 13.02: \$25,615
- Tract 15.02: \$31,346

- Tract 15.03: \$25,785
- Tract 16.01: \$20,929

See map below: Concentration of LMI Households

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

The area of primary concern are the three tracts that contain both a concentration of minority residents and low-income households. The median home sale price in this area is significantly lower than the citywide average and ranges between \$125,000 to \$151,500. Median rent is also below average and ranges from \$679 and \$802. Housing problems are a particular problem in this area and the vacancy rate for all tracts are under 5.5%.

See map below: MA-50 Target Area

Are there any community assets in these areas/neighborhoods?

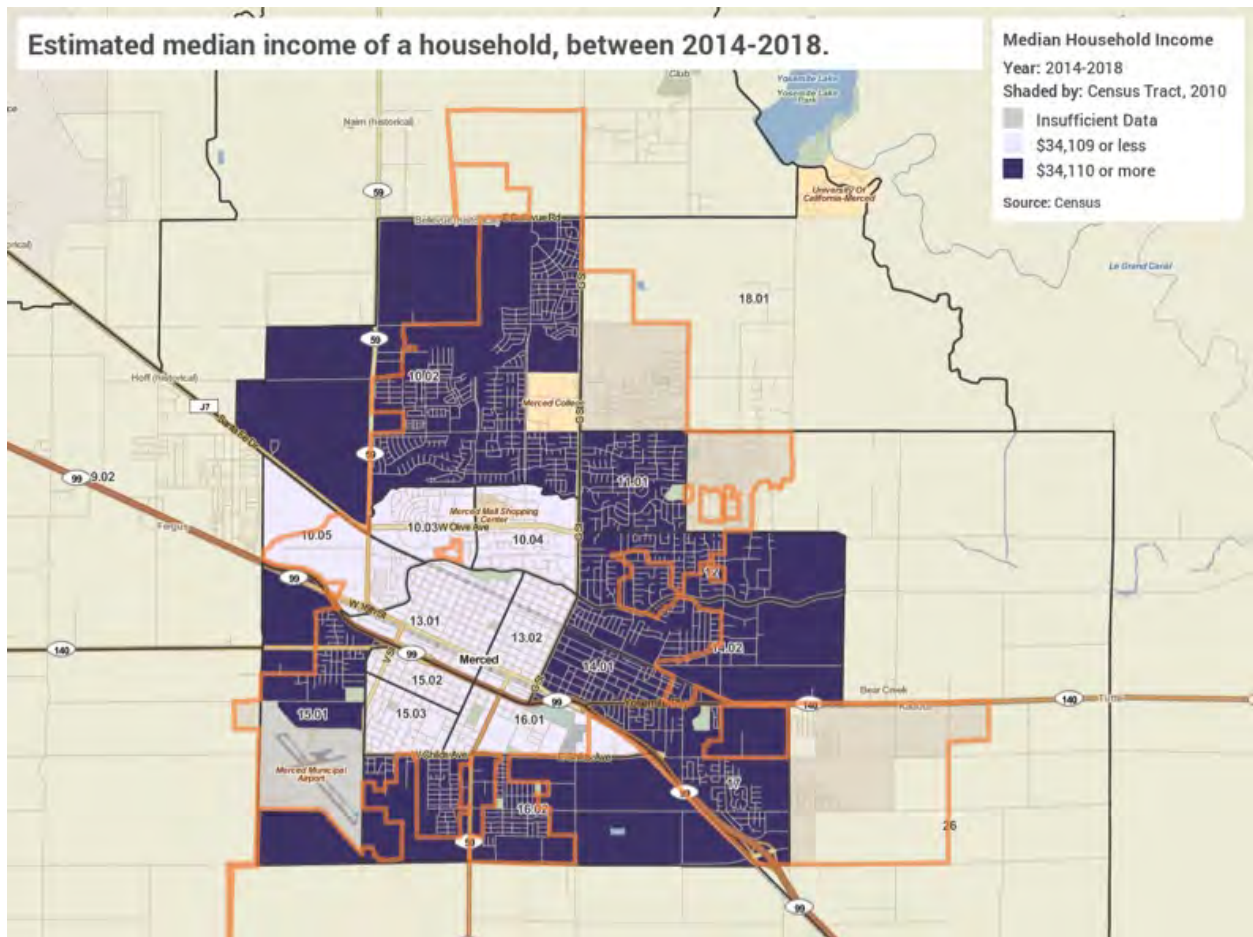
This area has a number of community assets. It includes a number of neighborhood and community parks, the Merced Fairgrounds Speedway, which hosts a large vendor/farmer's market each Saturday and the Merced County Fair each summer, and the Merced Housing Authority. In the area there is also the Mercy Medical Center Clinic, the Golden Valley Health Center complex, a large number of religious institutions from a variety of spiritual practices, and it is located near the Merced Regional Airport, as well as Highway 99.

The City is providing funding for a 119-unit affordable housing development at Childs Avenue and B Street in Tract 16.01 and another 50-unit affordable housing development in tract 15.02. Part of the Childs Avenue and B Street project includes acquiring an electric bus to enhance transportation to assets throughout the area. The electric bus will be added to the M4 line, which passes in front of both future housing development sites and connects to the community college in North Merced, and will increase stop frequency from every 30 minutes to every 15 minutes. See map below for M4 bus line route and nearby amenities. Further, the hope with these developments is that they will spur greater interest in investing in these areas with new community assets, similar to the interest that has been shown in tract 16.02.

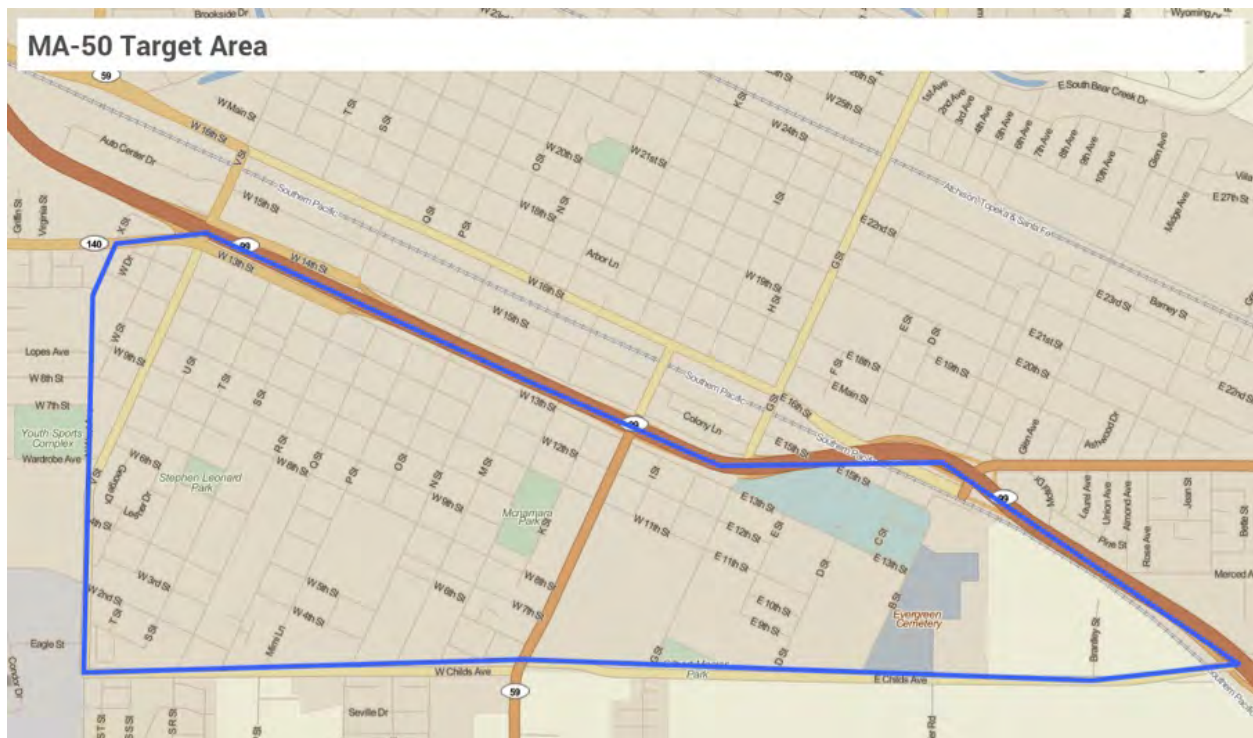
See map below: Project Area Map

Are there other strategic opportunities in any of these areas?

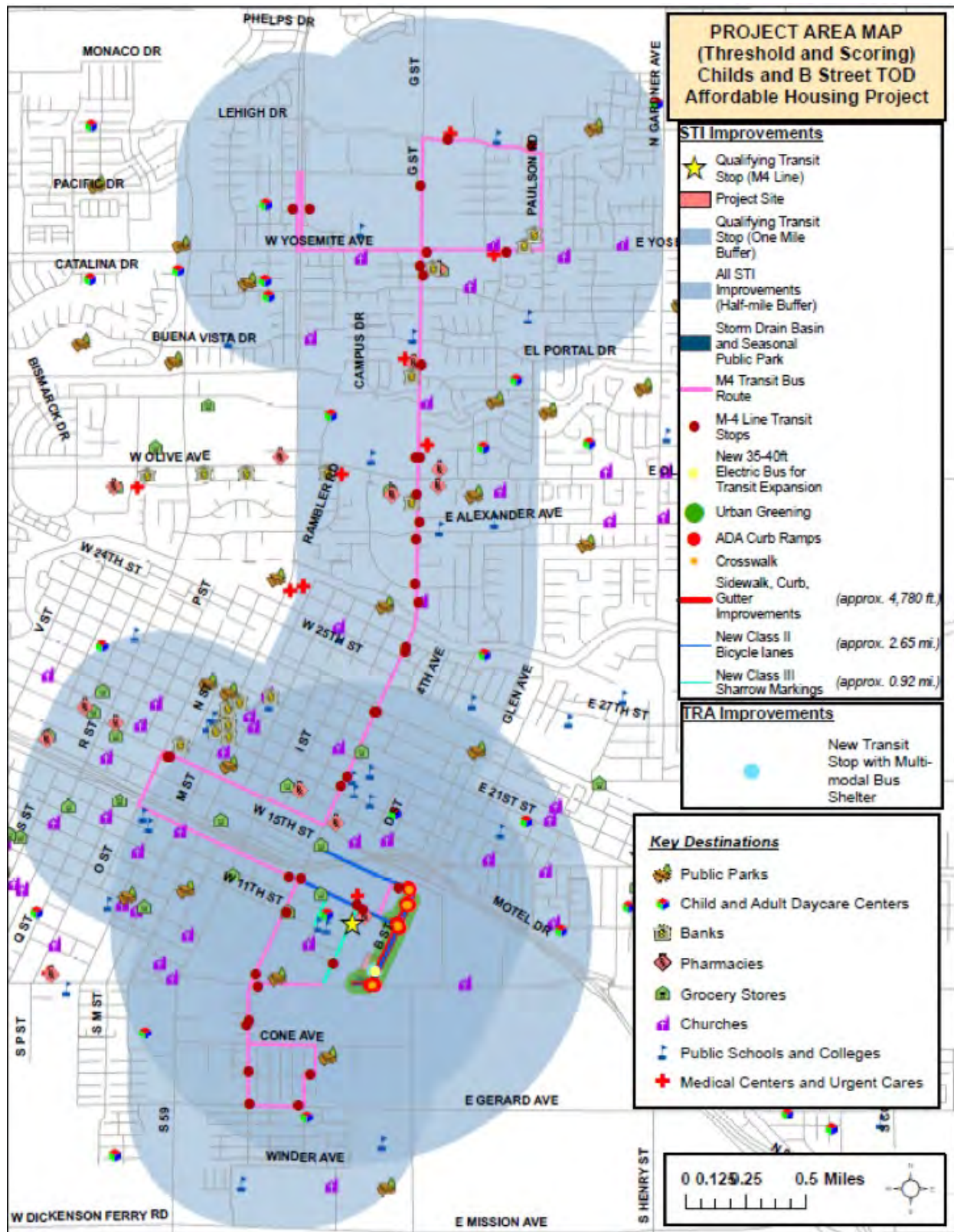
Yes, the area is close to the commercial district of Merced. That location, when coupled with the relatively low housing prices in the area, provides an opportunity to link affordable housing with job opportunities. There is also a large number of multifamily units that can allow for an efficient use of funding.



Concentration of LMI Households



MA-50 Target Area



Project Area Map

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.

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

Merced does not have significant gaps in broadband coverage. Most of the city has multiple options of internet providers, to include LMI areas. The average Merced household has at least four (4) options for broadband-quality Internet service; however, an estimated five percent (5%) of locals still don't have access to more than one provider and may have to rely on low-grade wireless.

The following map shows broadband access throughout the City. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows four major infrastructure options within Merced: Cable, DSL, Fiber, and Fixed Wireless.

See map below: Broadband Access

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

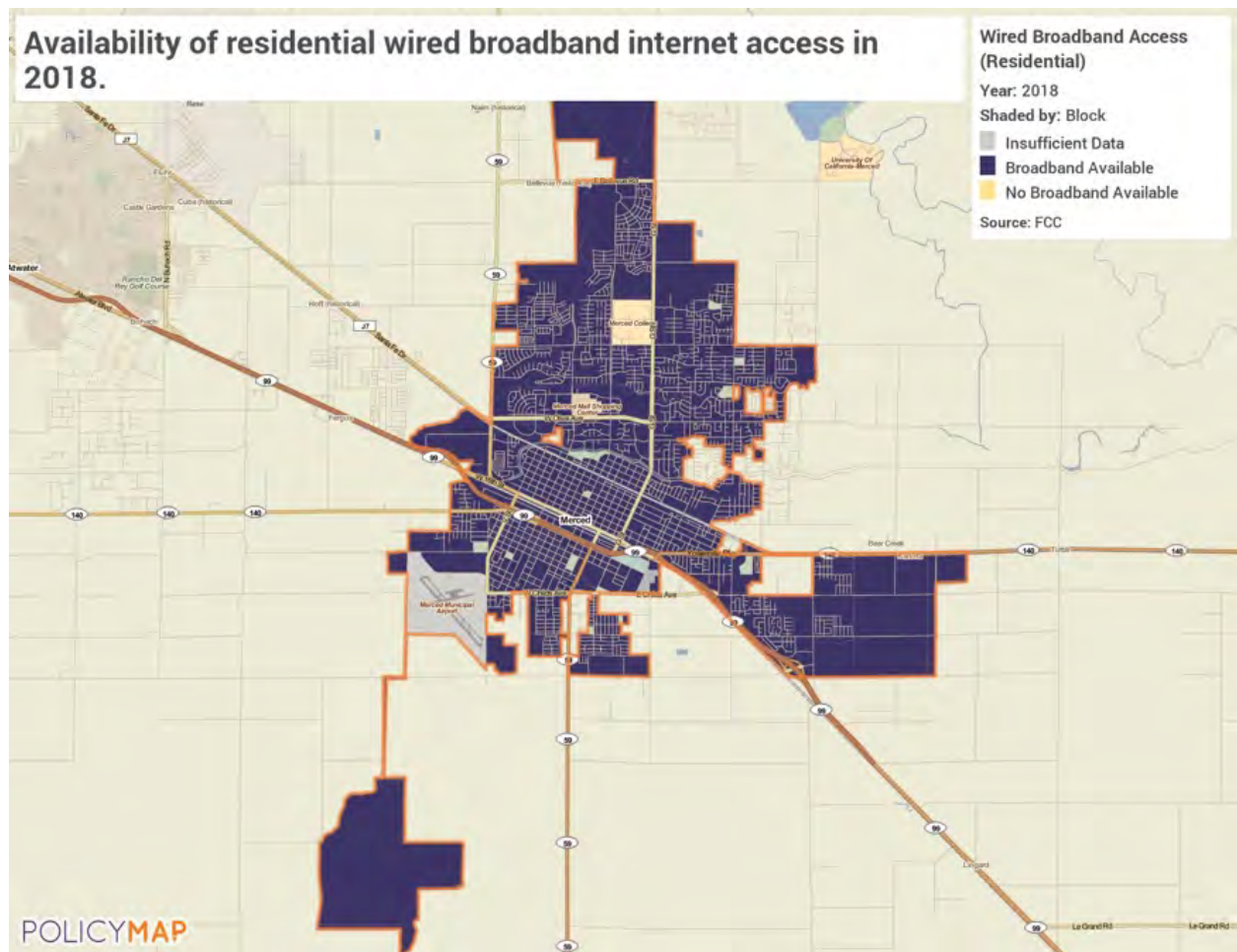
Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. Merced has a total of eight (8) Internet providers offering residential service. AT&T (DSL) and Earthlink (DSL) are the strongest providers in Merced so far as coverage. The average Merced household has at least four (4) options for broadband-quality Internet service. These providers frequently overlap around the city:

- AT&T Internet (DSL and Fiber)
- Earthlink (DSL and Fiber)
- Xfinity (Cable)
- Fire2Wire (Fixed)
- UnWired Broadband (Fixed)

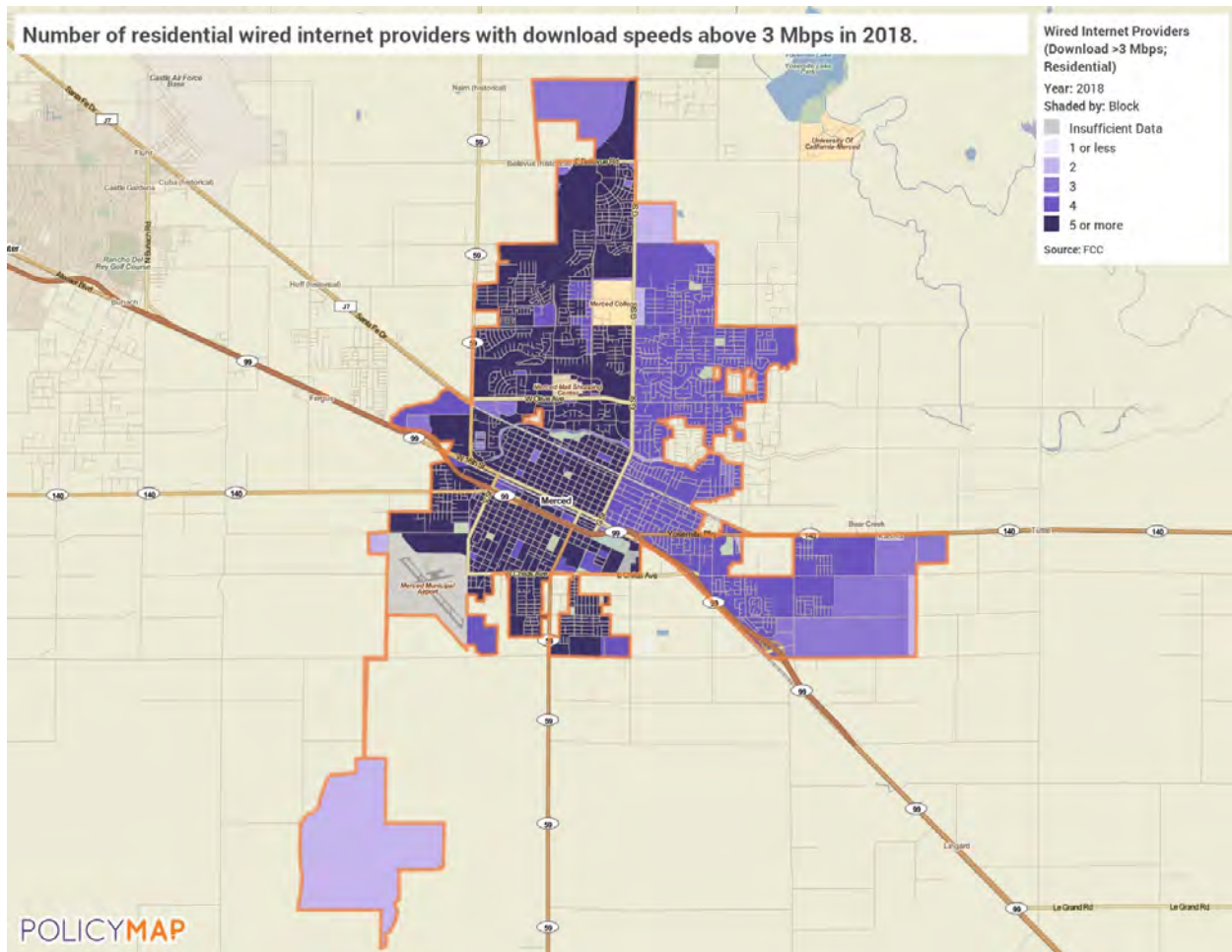
- Ayera Technologies (Fixed)
- Viasat Internet (formerly Exede) (Satellite)
- HughesNet (Satellite)

The following map shows the number of broadband service providers by census tract. Most of the city has at least four options of high-speed internet with competitive providers, though there are some tracts with lower populations that only have access to one provider.

See map below: Hightspeed Internet Providers



Broadband Access



Highspeed Internet Providers

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

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

Merced has not historically been prone to various natural hazard events but has still experienced flooding, hail, thunderstorm winds, wildfires, warm weather, drought and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms or droughts—are often most significant for vulnerable communities. The City is not located on the coast, but it is still impacted secondary effects due to its proximity to the West Coast. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, any increase in the ocean levels or increased storm activity may lead to people moving from the coast. An increase of people could come into the City which may drive up housing costs, reduce the availability of jobs, and tax resources.

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

Low- and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

The City of Merced strives to inform and prepare the general public for multi-hazard mitigation. There are online venues (including the City website, Local Hazard Mitigation Plan website, and social media pages, Merced Police Department website and Facebook page, Merced County Office of Emergency Management website and social media pages, and the CA Voluntary Organizations Active in Disaster (VOAD) website and social media pages) that disseminate numerous informational guidebooks, videos, and emergency resources to build disaster resiliency in the community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Merced's 2020-2024 Strategic Plan proposes projects and activities to meet the priorities described in the Consolidated Plan (the "ConPlan"). It describes eligible programs, projects and activities to be undertaken with anticipated funds made available over the next five years and their relationship to identified needs for housing, homelessness, and community and economic development. Each year, assuming funding levels remain the same, more specific projects throughout the City will be identified and implemented via the annual Action Plans.

The general priority categories of housing, homelessness, special needs, and community development needs and their related goals are addressed in the various activities to be undertaken. These activities estimate the number and type of families that will benefit from the proposed activities, including special local objectives and priority needs. The projected use of funds identifies the proposed accomplishments. Area benefit activities were qualified using 2010 data from the U.S. Census Bureau.

The City has been awarded \$1,123,884 from the federal Community Development Block Grant (CDBG) program and \$542,640 from the federal HOME program. The goals in this ConPlan are based on the assumptions that CDBG funding, entitlement funding distribution formulas and/or the number of communities eligible to receive entitlement grants will remain constant. If any of these conditions change, projected activities and accomplishments are also subject to change.

The Strategic Plan provides information related to the proposed geographic distribution of investment. It includes a general description of the homeless and other community development needs activities to be undertaken and other actions to address obstacles to meet underserved needs and reduce poverty. This plan can also be found at the City's website at www.Merced.org.

Overall, Merced has several priority housing and community needs it plans to address over the next five years:

- To preserve, rehabilitate and enhance existing neighborhoods and housing, as applicable, with an emphasis on South and Central Merced;
- Create neighborhood revitalization opportunities within targeted areas of the City.
- Provide support services for the City's residents;
- Ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition, income, size, disability or any other arbitrary factor; and
- To address to City's unemployment rate through economic development.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Merced will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. The Annual Action Plan directs investment geographically to an area benefit neighborhood. The area benefit category is the most commonly used national objective for activities that benefit a residential neighborhood. An area benefit activity is one that benefits all residents in a particular area, where at least 51% of the residents are low and moderate income persons. Public infrastructure improvements are an area benefit activity when they are located in a predominately low- and moderate-income neighborhood.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Expand/Improve Public Infrastructure & Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	City Wide
	Associated Goals	1A Improve Public Infrastructure & Facilities
	Description	Expand and improve public infrastructure through activities for LMI persons and households. Improve access to public facilities and public infrastructure that will benefit LMI persons and households. Funds will be used to improve public facilities such as recreational parks and community centers.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Expand/Improve Public Infrastructure & Facilities was identified. Adequate public facilities and infrastructure improvements are essential to addressing the needs of the LMI population, including the homeless, elderly and disabled. Facilities and improvements include neighborhood/community centers, improved road infrastructure and the installation of ADA curb cuts and sidewalks for safety in LMI areas.
2	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City Wide

	Associated Goals	2A Increase Owner Occupied Rehab Opportunities 2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing
	Description	Preserving housing and developing affordable housing, including Homeowner Rehabilitation, Rental Rehabilitation, and Increased Homeownership Opportunities remains one of the highest priorities in the jurisdiction.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Preserve & Develop Affordable Housing was identified. Through the needs assessment housing cost burden is by far the largest housing problem in the jurisdiction.
3	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City Wide
	Associated Goals	3A Provide Vital Services for LMI Families 5 Enhance Fair Housing Knowledge and Resources

	Description	Provide supportive services for LMI households and also the special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health concern, seniors, and youth and may address knowledge building around fair housing laws and resources.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services for LMI and Special Needs was identified. Public Services offered by the city and partner non-profit organizations provide for vital and essential services for LMI households and families throughout the jurisdiction. Public services will also help to enhance education and improve living situations of LMI individuals and households in the jurisdiction.
4	Priority Need Name	Homelessness Housing and Support Services
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City Wide
	Associated Goals	4A Provide Homeless Prevention & Support Services
	Description	Provide for homeless activities and services, including Homeless Prevention, Shelters Services, and Rapid Re-Housing.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for homeless activities such as shelter operations and homeless prevention services was identified. The local PIT count has also identified homeless adults and families as homeless that require assistance.

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City does not run a TBRA program. Note, however, that HACM has a total of 2,856 units in their Section 8 Housing Choice Voucher program.
TBRA for Non-Homeless Special Needs	As noted, the City does not run a TBRA program. However, the COC and City programs are designed to provide housing assistance for people with special needs.
New Unit Production	The Housing Element adopted on July 18, 2016 by the Merced City Council includes the goal of New Affordable Housing Construction, which includes: (1) Increase the Stock of Affordable Housing for Extremely Low, Very Low, Low, and Moderate Income Households; (2) Encourage a Mix of Housing Throughout the City to Meet the Needs of Different Income Groups ; and (3) Encourage the Construction of Housing and Facilities to Meet Special Needs, Including Farmworkers, Homeless, Large Families, Seniors, and People with Physical or Mental Disabilities, and those with Developmental Disabilities
Rehabilitation	Approximately 46% of owner-occupied units and 47% of renter-occupied units in the City of Merced were built before 1980. This could indicate the potential need for rehabilitation and continued maintenance of approximately of these units, particularly for concerns related to lead-based paint.
Acquisition, including preservation	The Housing Element adopted on July 18, 2016 by the Merced City Council includes the goal of Housing Conservation and Rehabilitation. This goal's objectives include: (1) continue the City's Housing Rehabilitation Forgivable Loan Program; (2) Pursue State and Federal Funds to Support Conservation and Rehabilitation; (3) Work with the High Speed Rail Authority to reduce impacts to housing. Further, the City acquires market-rate housing to convert to affordable/supportive units. For the 2020 Annual Action Plan Year, both Sierra Saving Grace and the Merced Rescue Mission will carry out these types of projects.

Table 49 – Influence of Market Conditions

Since 2010, the population of Merced has increased by approximately 8%. During the same time period the number of households in the City increased more quickly. This indicates a situation where the household size is reducing throughout the City.

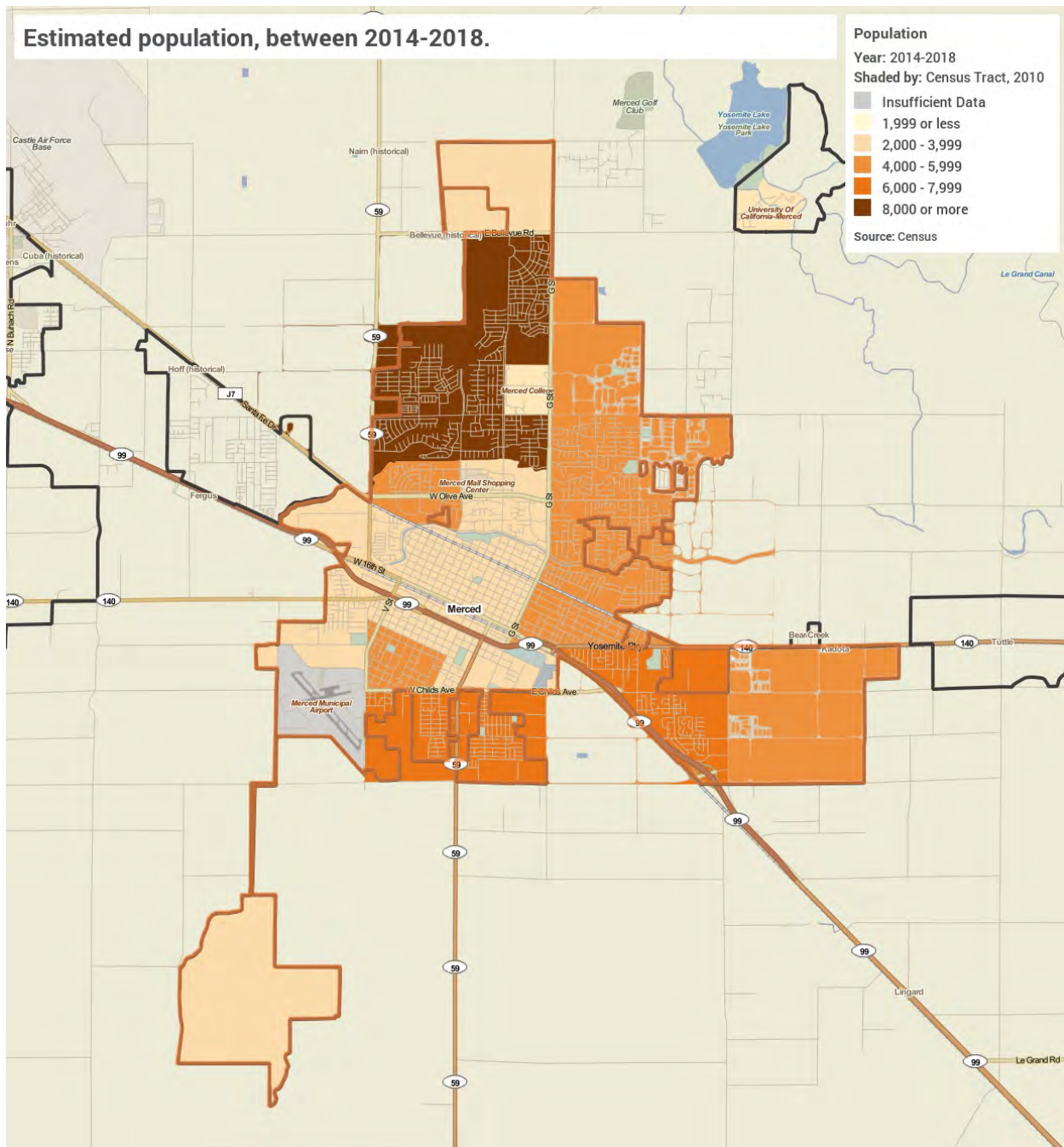
The Median Household Income (MHI) in Merced increased by 18%. However, this growth in income has barely kept up with inflation. According to the Bureau of Labor Statistics (BLS) inflation calculator, a household in

Merced that had an income of \$36,269 in 2010 would have the same purchasing power as \$41,488 in 2018. The actual increase in purchasing power in Merced was 2.8%. It is also worth remembering that the median household income calculation is a single data point and does not provide information on the distribution of wealth or if certain income groups are growing or lagging.

Population - 2018

The following map displays the population density throughout the City by census tract. Census tracts are determined by the US Census Bureau and are adjusted every 10 years upon completion of the decennial census. Tract boundaries are created to include a similar number of people into the same tract and does not generally take into account the size of the area covered.

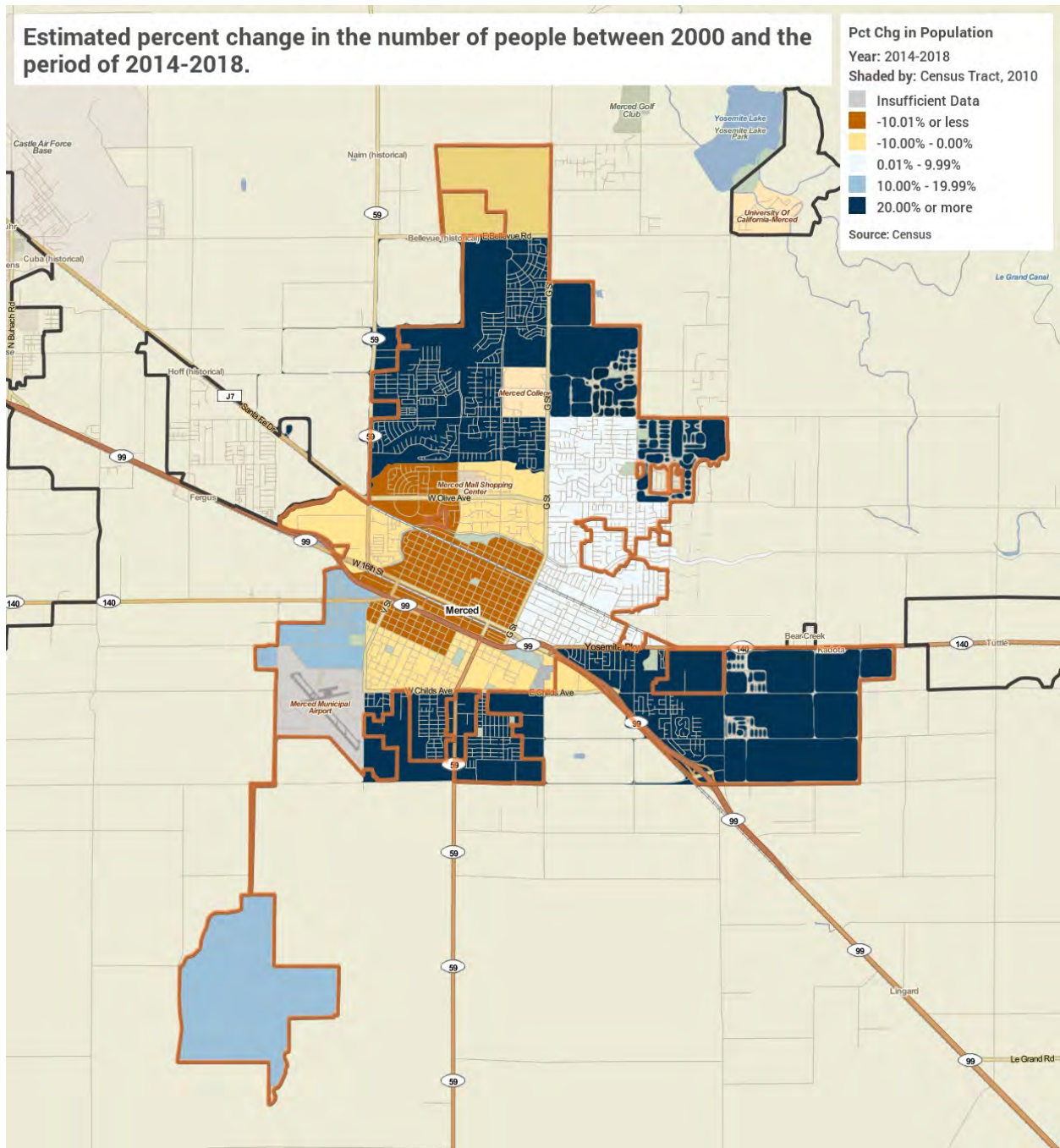
In Merced, populations seem to be higher in tracts around the edges of the City. In particular, in the northern tracts there are 8,000 residents or more living. What this relatively large population tells us is that since 2010 those areas have likely experienced above average growth. The tracts with a relatively small population, under 4,000, have likely seen a population decrease since the last census. The reason for this population shift involves a number of factors, many of which will be discussed throughout the Needs Assessment and Market Analysis.



Population

Change in Population

The map below displays the population change throughout the jurisdiction since 2000. The average population growth in the jurisdiction was 7%, but that growth is not evenly distributed throughout the area. As noted above, tracts with significant growth (colored dark blue) are in areas that have a relatively large population per tract. In these areas the population grew by 20% or more since 2000. On the other end of the spectrum, tracts with a relatively small population tend to have seen the population decrease by 10% or more.



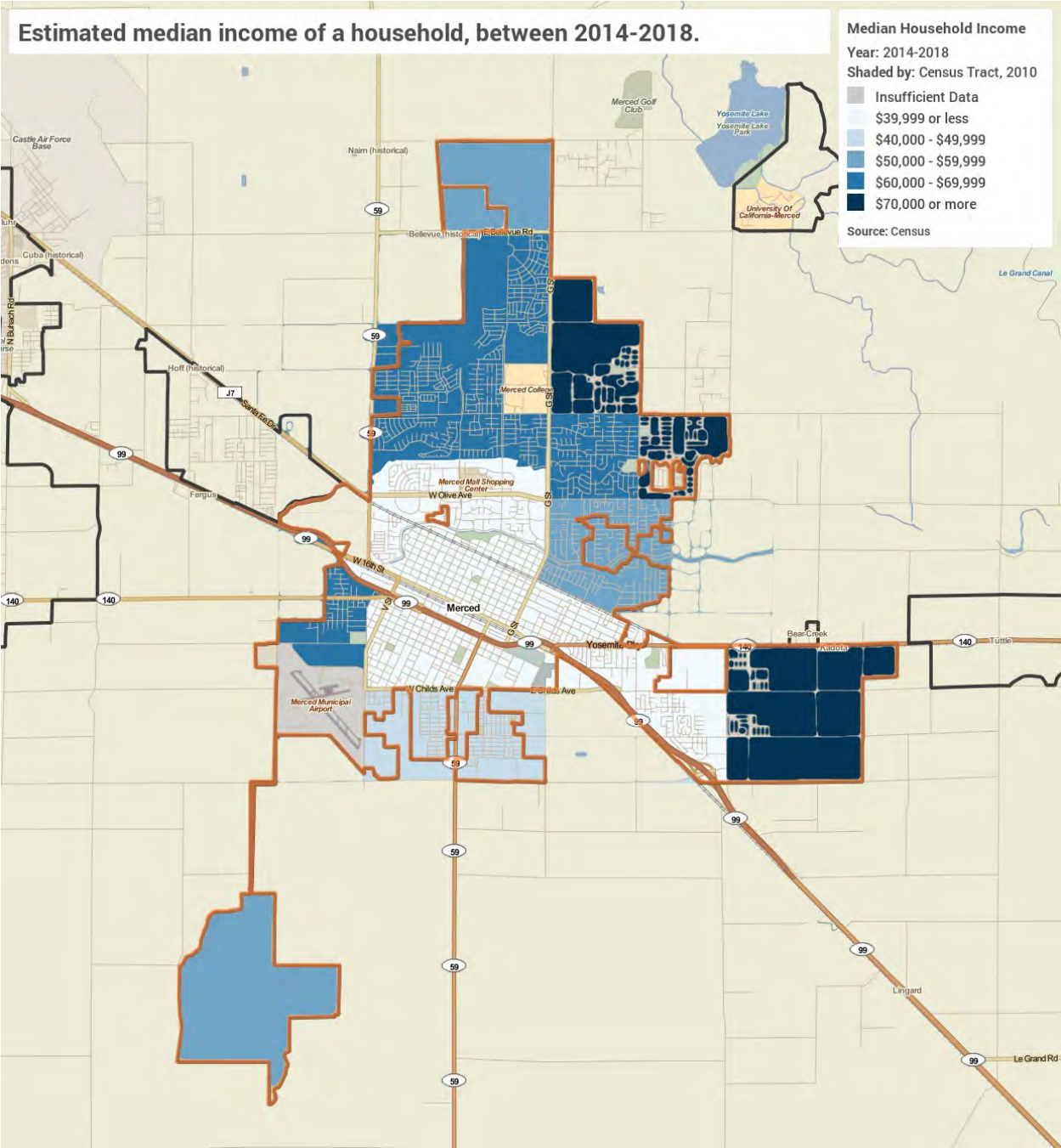
Population Change

Median Household Income

As noted above, the 2018 Median Household Income in Merced is \$42,637. However, when broken down by census tract it is clear that incomes vary significantly across the City. Tracts in the center part of the City had the lowest MHI, under \$40,000. These tracts are in the same areas that saw the population decrease since 2000. High MHI tracts that are over \$60,000 are found in high growth areas that saw the population increase substantially. Considering how closely linked housing affordability, poverty, and other issues are to income it is

important to understand and attempt to address these disparities. Wealth concentrated in a few areas can lead to many residents having limited access to low-poverty areas and contribute to the prevalence of Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs).

Source: 2014-2018 American Community Survey 5-Year Estimates



Median Household Income

In many ways, the poverty map below shows a close relationship with the previous median household income map. Areas with lower MHIs tend to have higher poverty rates. In Merced, the 2018 poverty rate was 29.7%. Again, we see areas of the City where there is a stark difference in a geographically condensed area. High poverty tracts where 40% or more of the residents live below the poverty line are found in the central part of the City, just a short distance from areas where the poverty rate is less than 10%.



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

Introduction

The City has been allocated the following amounts by HUD for its CDBG and HOME programs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,123,884	3,973,751	59,101	5,156,736	4,880,224	Program Income in the amount of \$96,000 is anticipated in years 2 through 5 of this Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	542,640	1,677,462	0	2,220,102	2,411,104	Program income in the amount of \$60,000 annually is anticipated in years 2 through 5 of this Plan.

Table 50 - Anticipated Resources

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 City will attempt to use HOME Funds, Grants, and other funding when appropriate to meet the objective of the Annual Action Plan. The City does add local funds (including unexpended CDBG funds from prior years if available) to further support the organizations and individuals receiving CDBG funding.

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

N/A

Discussion

Additional Narrative - Substantial Amendment #1 to ConPlan/2020 Annual Action Plan:

Approved by City Council on May 3, 2021:

This Substantial Amendment is necessary primarily to swap funding sources needed for the ongoing construction of the Childs & B Street Affordable Housing Project, at the northwest corner of Childs Avenue and B Street, following the unexpected receipt of “Program Income” revenue from a payoff of existing loans associated with “The Grove Apartments,” which was constructed in 2004. The Grove Apartments were partially funded with Section 108 Loan Guarantee funds in 2003, which were guaranteed each year thereafter by the City’s yearly allocation of Community Development Block Grant (CDBG) funds as collateral. On years that The Grove’s collected rents were not enough to make the Section 108 Loan payment, the City made the payment to HUD alternately out of its CDBG and former Redevelopment Agency funds (now call Housing Successor Agency/LMI Asset funds). The Grove Apartments was also subsidized by a loan from the City of its HOME Investment Partnership Program (HOME) funds.

On January 29, 2021, The Grove Apartments paid to the City the remaining balance of their Section 108 and HOME Fund loans and repaid the CDBG and HSA funds the City alternately used to cover the Section 108 loan payments to HUD. This payoff resulted in a large net amount of CDBG (\$3,877,751.42) and HOME (\$1,468,861.64) program income, as well as a large sum of HSA LMI Asset funds (\$1,582,488.65).

Prior to the payoff, the City had applied with HUD for a Section 108 Guarantee loan in the Fall of 2020 to finance the construction of a neighborhood facility at the Childs & B Affordable Housing Project. Subsequently, HUD approved Section 108 funds for \$2 million in Section 108 Guarantee funds on November 19, 2020.

However, with the receipt of the CDBG Program Income from The Grove's loan payoff, the Section 108 Loan Guarantee for the Childs & B project will not be necessary, as \$2m of the CDBG Program Income received in January can be used for the same eligible costs (construction of Public Facilities). Additionally, HUD also allows “Activity Delivery Costs” (ADC), which funds administrative costs of carrying out project activities associated with the Childs & B project. HUD allows ADC to be drawn down at a rate of 20% of CDBG project activity, or \$400,000 of the CDBG funds proposed. Therefore, \$2,400,000 of the CDBG program income will be used for these purposes to replace the previously-planned Section 108 funds.

As this plan was not amended and funds were not expended to other projects before the May 1st "timeliness" deadline, the City is aware that the January 2021 payoff will result in an excess of CDBG funds for the 2020 program year. The year of delays due to COVID-19 was also a factor. However, the City does have a definitive plan for using the funds towards worthy projects during the 2021 program year. The remaining proceeds from the

payoff, including the remaining CDBG and all of the HOME funds, will be reflected on the subsequent 2021 Annual Action Plan as “Prior Year Program Income,” and will be programmed during the 2021 Program Year for HUD eligible activities, including re-use towards another affordable housing project (\$1,468,861 of HOME) and multiple infrastructure projects (remaining \$1,477,751 of CDBG). Additionally, the LMI Asset funds received will be used to both replace previously-committed CDBG and HOME financing for the Gateway Terrace II project and to repay HUD for the premature soft-cost expenditures for that project.

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.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MERCED	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Housing Authority of the County of Merced	Government	Homelessness Public Housing	Region
Merced City and County COC	Government	Homelessness Non-homeless special needs	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The strengths in the delivery system are interdepartmental communication and collaboration. City staff from various departments work with each other, with organizations and agencies that assist low-income individuals and families in Merced, and with community residents to establish priorities for utilizing CDBG funding. The City also works closely with the CoC and the Housing Authority of the County of Merced. The City also has close relationships with Project Sentinel through the funding of its Fair Housing Counseling Program and with the Habitat for Humanity chapters from Stanislaus and Merced Counties through the funding of homeowner rehabilitation programs. The primary gap in the delivery system is due to inadequate funding resources. The need in the City outreaches the funding resources. As a result, even projects with a high priority may have to wait to be funded as the City continues to seek additional funding sources.

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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	

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

Table 52 - Homeless Prevention Services Summary

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)

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

The strengths in the delivery system are interdepartmental communication and collaboration. City staff from various departments work with each other, with organizations and agencies that assist low-income individuals and families in Merced, and community residents to establish priorities for utilizing CDBG funding. The primary gap in the delivery system is due to inadequate funding resources. The need in the City outreaches the funding resources. As a result, even projects with a high priority may have to wait to be funded as the City continues to seek additional funding sources.

The jurisdiction faces the following challenges:

- Service providers who do not receive grant funding do not always understand the importance of the Homeless Management Information System (HMIS), so they do not enter their clients into the system.
- Not all stakeholders are comfortable with HMIS or do not have the staffing needed, requiring the lead HMIS agency to make entries on behalf of others.
- Not all vouchers for permanent housing that have been made available from the Merced Housing Authority are being used, largely due to landlords unwilling to rent to the homeless.
- We understand that our CEC Policies and Procedures are not in full compliance with recent HUD guidance and they are being updated. We recently awarded CESH money to the HMIS lead agency to expand and improve the HMIS system for CES information and listing.
- On a county wide level, we are having difficulty housing the chronically homeless due to the amount of case management needed for them to maintain housing and the unwillingness of landlords to rent to the chronically homeless.
- Overall, we acknowledge a need to re-focus on measurable outcomes for our system of care as opposed to responding to the immediate needs before us.

Therefore, the City and its partners are in the process of addressing these challenges. Specifically, one way the City is addressing the above-noted difficulties regarding the problems with housing vouchers and housing the chronically homeless is to continue its proven and effective partnerships with non-profit organizations who are willing and able to acquire and repair market-rate housing in order to provide case-managed permanent supportive housing to those individuals and families, especially those with children. In this way, landlords are eliminated from the equation and the individuals and families are, therefore, in a more stable housing situation with a greater chance of success.

In August 2019, a consultant was contracted to assess the current state of homelessness in Merced County, identify gaps in addressing it, update our CEC Policies and Procedures, and recommend next steps to ensure that our systems are aligned and funding is being used effectively.

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 Merced, through the Continuum of Care, will continue working to eradicate homelessness. The City will continue working with the Continuum of Care on goals aimed toward eliminating chronic homelessness in the City and the County. Through its commitment and dedication, the continuum, along with supporting agencies, will continue to strategize on approaches and ways to acquire more shelters and/or organizations that will provide homeless individuals not only with basic care needs but also job training and guidance. The issues associated with homelessness are complicated. Solutions to resolve this problem require considerable time, energy, and financial resources, which, if not available, put an obstacle on achieving goals.

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	1A Improve Public Infrastructure & Facilities	2020	2024	Non-Housing Community Development	City Wide	Expand/Improve Public Infrastructure & Facilities	CDBG: \$3,281,703	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
2	2A Increase Owner Occupied Rehab Opportunities	2020	2024	Affordable Housing	City Wide	Preserve & Develop Affordable Housing	CDBG: \$426,102	Homeowner Housing Rehabilitated: 15 Household Housing Unit
3	2B Increase Affordable Housing Opportunities	2020	2024	Affordable Housing	City Wide	Preserve & Develop Affordable Housing	HOME: \$2,639,684	Rental units constructed: 92 Household Housing Unit Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Housing for Homeless added: 30 Household Housing Unit
4	2C Provide Assistance for Supportive Housing	2020	2024	Affordable Housing	City Wide	Preserve & Develop Affordable Housing	CDBG: \$3,877,625 HOME: \$372,660	Housing for Homeless added: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	3A Provide Vital Services for LMI Families	2020	2024	Non-Homeless Special Needs	City Wide	Public Services & Quality of Life Improvements	CDBG: \$621,978	Public service activities other than Low/Moderate Income Housing Benefit: 2800 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 395 Households Assisted Homelessness Prevention: 155 Persons Assisted
6	4A Provide Homeless Prevention & Support Services	2020	2024	Homeless	City Wide	Homelessness Housing and Support Services	CDBG: \$351,801	Homeless Person Overnight Shelter: 400 Persons Assisted
7	5 Enhance Fair Housing Knowledge and Resources	2020	2024	Non-Homeless Special Needs	City Wide	Public Services & Quality of Life Improvements	HOME: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 255 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Infrastructure & Facilities
	Goal Description	The City will improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance. The City will also expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers, and parks and recreation facilities. In May 2021, the City amended this plan to change the funding source of construction of a Neighborhood Facility building at the Childs Court/Childs & B Street Affordable Housing project to CDBG funds. As a result of an unexpected loan payoff in January 2021 of The Grove Apartments that was constructed in 2004, the City will no longer need to fund the neighborhood facility with a Section 108 Guarantee Loan. The amendment was necessary in order to be able to use the CDBG Program Income during the 2020 Program Year, as the complex is under construction.
2	Goal Name	2A Increase Owner Occupied Rehab Opportunities
	Goal Description	The City will provide for owner occupied housing rehabilitation in target areas of the jurisdiction. These activities will benefit LMI households.
3	Goal Name	2B Increase Affordable Housing Opportunities
	Goal Description	The City will work to increase homeownership opportunities for LMI households through new construction of homeowner and rental housing.
4	Goal Name	2C Provide Assistance for Supportive Housing
	Goal Description	The City will provide assistance for supportive housing for eligible residents in the City.

5	Goal Name	3A Provide Vital Services for LMI Families
	Goal Description	Provide supportive services for low- to moderate-income and special needs households in the jurisdiction. Public services will include: crime prevention programs, case management for emergency assistance, employment programs, health programs as well as services to address homelessness and those at risk of becoming or returning to homelessness, persons with physical and mental health disabilities, the elderly, and the youth.
6	Goal Name	4A Provide Homeless Prevention & Support Services
	Goal Description	The City will provide for homeless prevention and support services for the homeless population in the jurisdiction.
7	Goal Name	5 Enhance Fair Housing Knowledge and Resources
	Goal Description	The City will provide funding for fair housing education and resources for residents of the City of Merced.

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

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

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

The County of Merced’s Housing Authority has implemented modifications to current public housing units, if any, in public housing based on Section 504 Needs Assessment that it completed. Please refer to the HAMC Public Housing Authority Annual Plan for further information.

Activities to Increase Resident Involvements

HAMC encourages resident involvement through various methods, particularly focusing on self-sufficiency and enhancing the quality of one’s own life. HAMC connects residents and participants to services, activities, and other organizations that promote that vision. There are network center (including public computer centers) and community partnerships for residents to utilize. On the HAMC website, resident can locate relevant services and service providers in dedicated “resident” and “resident services” sections. Additionally, HAMC provides information via webpage and mail outs to participants about the status of its programs and residents for current and future participants.

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

No

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

Public policies are meant to address the overall needs of citizens. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. In 2020, the City is updating the fair housing assessment. The 2020 update has found:

The City plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond.

Additionally, the City has conducted a review of public policies as a part of its 2020 Analysis of Impediments to Fair Housing (AI) to determine actions that may impede the development of affordable housing. This review is found in Section 4 of the AI and is included as an attachment to this Plan.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Assistance to promote homeownership opportunities for Low- and Moderate- Income Homeowners

It can be difficult for Very Low, Low, and Moderate income first-time homebuyers to acquire sufficient savings and income to pay for a down-payment, closing costs, monthly mortgage, and tax and insurance payments. To address this problem, the City’s Housing Program administers the First Time Homebuyer Program (FTHB), a special low-interest, deferred-payment loan program designed to provide “silent” second mortgages of up to \$35,000, funded by the Home Investment Partnerships Program (HOME). Applicants must demonstrate financial need and pre-approval for a first mortgage; the second mortgage will be financed as a three-percent-interest, 5-year deferred loan payment. Information for homebuyers as to how HOME funds are recaptured upon the sale or transfer of the homes associated with these loans is provided as part of the attachments to this plan.

The Housing Program also administers a down-payment assistance program funded by Neighborhood Stabilization Program (NSP) and Cal Home funds. The conditions of this loan are similar to the FTHB program described above with the exception that the home purchased must be a home that has been foreclosed upon within the City of Merced. While the City has not processed any new loans with HOME or NSP funding in recent years, we continue to seek new CalHome funding each year that new funding is offered by the State. In addition, as older loans are paid off, the City will re-use that funding by putting it back into new First Time Homebuyer loans for low- to moderate-income individuals and families that are currently on a waiting list.

Efforts to Remove Constraints for Low-Income Homeowners to Maintain Safe Housing

The City considers safe housing a priority for all citizens. Unfortunately, many low-income homeowners are unable to make needed repairs to maintain safe housing. In an effort to remove the financial constraints faced by these homeowners, the City's Housing Program administers a Housing Rehabilitation Program funded by Community Development Block Grant (CDBG) funds. Through this program, homeowners can obtain a low-interest loan to make necessary repairs to their homes. In some cases, the homes are in such disrepair that it is more cost effective to demolish the existing home and reconstruct a new home.

The term, or payoff period, is usually 20 years for an amortized loan. The City also offers deferred payment loans. A deferred payment loan is one in which interest accumulates, but the borrower does not make any payments. In order to qualify for a deferred payment loan, the property must be owner-occupied and their entire housing cost is in excess of 30 percent of their household income.

Transfer of City-Owned Properties for Affordable Housing Development

Like much of California, Merced is facing a shortage of affordable housing. The City's Housing Element identifies several goals that center around increasing affordable housing opportunities for Merced's residents through new construction, rehabilitation, financial assistance programs, and coordinating innovative efforts with public and private partners. Student and migrant farmworker housing are particular concerns. City staff would like to leverage ten vacant properties that are former-Redevelopment Authority owned sites to address the community's housing needs, particularly for multifamily rental housing. The City will follow new State procedures established this year that require making the properties available through an RFP to affordable housing groups. The following is a list of those properties:

Continued

Central Merced - located in a R-4 (High-Density Residential) Zoning District:

- 1744 I Street (0.11 acre)
- 1815 I Street (0.06 acre)
- 1823 I Street (0.05 acre)
- 26 W. 18th Street (0.17 acre)
- 49 W. 18th Street (0.25 acre)
- 205 W. 18th Street (0.07 acre)
- 211 W. 18th Street (0.17 acre)
- 150 W. 19th Street (0.17 acre)
- 202 W 19th Street (0.17 acre)

South Merced - located in a R-1-6 (Low-Density Residential) Zoning District:

- 73 South R Street (0.47 acre)

Finding Solutions

Barriers to affordable housing come in many forms and societal factors, such as rising costs incurred by developers during the construction of housing, “not in my backyard” (NIMBY) neighborhood opposition, lack of governmental support, inconsistent urban design or zoning, social issues such as homelessness or mental illness, economic factors such as too many low-wage jobs, demographics including income levels and immigration status, and lack of preservation of existing affordable units, among others.

The City of Merced remains committed to finding ways within its means and controls to identify and address barriers that exist within the City, including working with community and business leaders, fair housing and non-profit service providers, and advocacy groups to find and develop solutions tailored to Merced's unique mix of demographic, economic, and social factors. While change may not occur immediately, or even within this Consolidated Plan cycle, the City will use the tools and controls within its reach and considerations to attempt to moderate and alleviate some of those obstacles over time.

SP-60 Homelessness Strategy – 91.215(d)

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

Due to IDIS word count input limitations, please see the Unique Grantee Attachment in AD-25 to supplement this section.

Addressing the emergency and transitional housing needs of homeless persons

State Housing Law requires that cities identify sites that can adequately accommodate emergency homeless shelters. Additionally, cities must not unduly discourage or deter these uses. With the adoption of Ordinance Nos. 1633 and 1634, the Zoning Map was amended to designate an Emergency Shelter Overlay Zone District for emergency shelters at specific sites. In addition, Municipal Code definitions related to housing, including emergency shelters, transitional housing and supportive housing were amended such that transitional and supportive housing are residential uses subject to the same regulations and procedures that apply to other residential uses of the same type in the same zone. These amendments were requirements of State law (SB 2).

Since 2016, the City has provided CDBG funding assistance to the Merced Rescue Mission to help with the operating costs associated with an overnight shelter open to homeless individuals and families and hosted discreetly within the indoor spaces made available by various local churches throughout the City. Each winter season, the “Warming Center” is typically open during the months of December through February, or whenever it is raining and/or when overnight temperatures dip below 45 degrees during those months. The Warming Center is intended to supplement the efforts of the D Street Homeless Shelter and the Continuum of Care to provide overnight shelter for our community’s homeless. It is anticipated that, as the County’s Navigation Center is constructed and is eventually able to come fully online with approximately 96-192 beds, as well as a separate shelter project in progress by the Merced Rescue Mission, the need for a Warming Center may wane over time.

In March of 2020, the City Council approved a Memorandum of Understanding between the County of Merced District Attorney’s Office, County of Merced Public Defender’s Office, Public Defender Firm Ciummo and Associates, the Superior Court of California/Merced County, and the City of Merced to establish a Homeless Court Program (HCP), a collaborative court that will provide homeless and formerly homeless individuals an opportunity to resolve outstanding eligible pre- and post-judgment criminal cases and/or infractions, in the interest of promoting public and individual safety and self-sufficiency. The HCP will help address the unique needs of the homeless population’s legal challenges, which oftentimes hinder an individual’s ability to re-establish themselves into employment and housing. The HCP is designed to reward those who have made significant progress in improving their situation through participation in a treatment program by providing them access to additional community and court resources. Eligible program services include behavior health and recovery services, employment or employment training services, individual counseling, chemical dependency meetings, or other like activity approved by the Homeless Court Coordinator. Eligible cases for the HCP include both infraction and misdemeanor traffic and criminal fines. Staff support will be provided by the

City Manager and City Attorney's office on behalf of the City of Merced and, initially, Merced County staff will facilitate and implement the administrative functions of the program.

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 will continue to work with a multitude of service agencies to assist homeless persons make the transition to permanent housing and independent living. There are 86 emergency shelter beds available, all in the City of Merced this number of beds provides shelter to 17.3 percent of the known homeless population. Merced County Community Action Agency – now known as Merced County Community Action Board (MCCAB) is the largest provider of emergency shelter services to Merced County's homeless, with 62 of the total 86 beds throughout Merced County.

The Agency also operated Pacheco Place, an eight-unit/ 10-bed permanent supportive housing facility in Los Banos, opened in 2012 Pacheco Place is an apartment complex purchased in January 2012 in partnership with the Merced County Department of Mental Health. A grant award of \$1,072,900 Mental Health Services Act Housing Program funds includes \$400,000 for future operating costs of Pacheco Place.

In November 2010, the Merced County Department of Mental Health also applied for \$287,576 in Continuum of Care funds from HUD with which to offer permanent supportive housing in Los Banos. Known as "Project Hope Westside", a location had not yet been found by December 2011 when the Continuum of Care technical submission was due. The two projects were combined, and the \$287,576 Continuum of Care award will contribute to the sustainability of Pacheco Place.

The County's Continuum of Care has begun implementing a Housing First approach and a Rapid Re-housing approach. This program, combined with the county's emergency shelter and transitional shelter bed inventory, have largely contributed to the decrease in the number of homeless persons during the past couple of years as evidenced by the results of the 2013 homeless count.

Housing First is recognized as an evidence-based best practice model by national researchers and policymakers based on years of research and implementation. The implementation of a Housing First Approach has helped jurisdictions across the country significantly reduce their homeless population.

Implementation involves moving homeless persons - including chronically homeless individuals - from the streets and directly into housing and providing wrap-around services to ensure housing stability. This approach links chronically homeless persons to permanent supportive housing which provides subsidized housing and appropriate supportive services. This approach is in contrast to a "housing readiness model" which emphasizes

that a homeless individual or family must address other issues such as substance abuse and mental illness through case management in a shelter or transitional housing program prior to entering affordable permanent housing.

See further explanation in the "Continued" section below.

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

Merced will continue to work with the County in using their Housing First and Rapid Re-housing approaches that were described on pages two and three. The 2015 homeless count and survey data revealed that 58% of the unsheltered homeless population is chronically homeless and in need of longer-term assistance such as rental assistance and wrap-around social services such as health care, employment services, mental health care, and life skills training. Thus, a Housing First approach is needed. Conversely, the data showed that 48% of the unsheltered homeless population is not chronically homeless and will likely need shorter-term assistance, such as a few months of rental assistance, and are not as reliant on social services. Thus, a Rapid Re-housing approach is needed.

To help low- to moderate-income families avoid homelessness, the City will continue to provide CDBG funding to public service activities such as emergency subsistence payments for short-term rent, mortgage, or gas/electric utility assistance that will enable families to stay housed and with gas/electricity for heat, cooling, and cooking. The City will also consider re-establishing funding to rental deposit programs that help individuals to find and get into rental units after being discharged from institutions.

Continued (Helping Homeless Persons)

Since 2016, the City has funded acquisition programs through Sierra Saving Grace Homeless Project and the Merced Rescue Mission. With CDBG and HOME funding provided from the City, these two programs have been successful each year in purchasing, repairing, and renting single-family, duplex, or triplex units for the benefit of formerly homeless individuals and families. Through other elements of their total programs, these individuals and families are also provided case management assistance that ensures their successful transition to permanent independent living. In this way, permanent supportive housing units, crucial to the long-term solve of homelessness within the City, are being created one unit at a time.

Additionally, the City recognizes that providing funding to programs that deliver basic job and life skill training to low- to moderate-income individuals, such as computer skills, home budgeting, and literacy classes, especially for those in transitional living situations where this education can be delivered as a part of the overall program being provided to them, will assist and enable their long-term success in making the transition

to independent living. Initially planning to assist two such programs with 2020 funding, the City will continue to look for ways to lift these and other vulnerable populations out of their unhealthy situations.

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

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

In accordance with the Lead-Based Paint Poisoning Prevention Act, as amended, the Residential Lead-Based Paint Hazard Reduction Act of 1992, associated federal regulations, and the City of Merced's policy regarding the identification and abatement of lead-based paint hazards, all housing activities assisted using Federal funds must undergo an assessment for possibility of lead based paint and the level of protection determined, per HUD's hazard reduction requirements, regardless of the year built. This includes homes purchased, sold, or rehabilitated through the City of Merced's subrecipient programs and multi-family housing projects receiving project-based assistance. After assessment and testing, if deteriorated lead-based paint surfaces are found, they must be stabilized during the rehabilitation of the property. Abatement must be performed by a certified lead-based paint professional, and a Clearance Inspection must be issued by the certified lead-based paint assessor prior to the issuance of the Notice of Completion. For homeowner-occupied rehabilitation projects, the homeowner of the property must receive a Lead Hazard Information pamphlet.

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

The age of the housing stock is the key variable for estimating the number of housing units with lead-based paint (LBP). Starting in 1978, the use of all LBP on residential property was prohibited. Since the age of housing stock in Merced is relatively young, most built after 1980, the probability of finding lead-based paint in a unit is low. However, the City will continue to provide lead-based paint testing, as required.

In the City of Merced, it is estimated that about 7,000 housing units occupied by low-income or very low-income households contain lead-based hazards. Although accurate statistics are not available, it is likely that many of these homes are concentrated in the South Merced area where there is a concentration of families in poverty and substandard housing, two factors that are often correlated with the incidence of lead poisoning. Lead based paint hazards represent an immediate risk to children.

Lead poisoning education and abatement efforts in Merced are provided through the cooperative efforts of the County Public Health Department, Environmental Health Division, and the Child Health and Disability Program. The abatement of lead-based hazards is a vital component of the City of Merced's Housing Rehabilitation Loan Program. All housing rehabilitation projects are assessed for lead based paint and lead based paint abatements are performed by licensed contractors.

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

In accordance with HUD and EPA Lead-Based Paint Disclosure, Lead Safe Housing Rule, and other federal regulations, the City of Merced's policies and procedures implement steps to evaluate each project for the possibility of lead paint hazards and the level of protection required, including abatement.

1. Infrastructure Projects:

A. All projects, including public facility and infrastructure projects, shall submit a plan set to the Housing Division stating, "Any paint being removed shall be tested for Lead-Based Paint."

B. Housing staff will ensure the plan set with this Lead-Based Paint statement is received prior to finalizing and completing a NEPA Environmental Review and Assessment for the project, which it needs in order to move forward with expenditures.

2. Acquisition of property with a residential structure:

A. Regardless of the year the home is constructed, the purchase agreement includes a requirement that the property be tested for lead-based paint. All properties with existing structures shall be tested.

B. If the property tests negative, no further action is needed. The Housing Division files a copy of the testing and clearance reports in the project file for documentation.

C. If area(s) on the property tests positive for lead-based paint, the subject area(s) is/are stabilized and removed by a certified and licensed lead-based paint abatement contractor, then re-tested to obtain clearance certification.

D. This process will occur during the escrow process prior to release of funds, and escrow cannot be closed on the property until all identified LBP issues are cleared.

E. All testing, identification, abatement, and clearance reports are maintained in the project file for documentation.

F. Environmental clearance to allow for the release of funds will not be finalized and completed unless lead paint issues are resolved.

3. Homeowner Rehabilitation projects:

A. All rehabilitation projects are tested for lead-based paint.

B. All homeowners are given a Lead Hazard Information pamphlet.

C. Testing shall be performed first, before any other scheduled rehabilitation work on the home, unless in cases of immediate threat to life, health, and safety of the homeowner and occupants.

D. If the property tests negative, no further action is needed. The Housing Division files a copy of the testing and clearance reports in the project file for documentation.

E. If area(s) on the property tests positive for lead-based paint, the abatement of the lead-based paint is completed at no cost to the homeowner. The area(s) is/are stabilized and removed by a certified and licensed lead-based paint abatement contractor, then re-tested to obtain clearance certification.

F. Abatement, clearance inspection, and certification must be issued prior to the issuance of the project's Notice of Completion.

G. All testing, identification, abatement, clearance, and any other relevant reports are maintained in the project file for documentation, and communications with either the contracted subrecipient and/or the homeowner documentation.

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

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

Merced's antipoverty strategy is closely aligned with the goals and objectives of the overall affordable housing plan. These goals include: reducing poverty, creating new and affordable housing, including opportunities for homeownership, developing and promoting services for at-risk populations, expanding job training, and providing public and social services. The City will also continue partnering with organizations to provide a continuum of services addressing the full range of needs of low- and moderate-income families.

All communities share a goal to eradicate poverty. The City recognizes that a goal to reduce poverty will contribute to the economic wellbeing of individuals and families. The families whose income increases above the poverty level will be able to live independent of public and private assistance. Making housing affordable is the keystone to the overall anti-poverty strategy. The City's Housing Element includes a housing affordability goal with the following objectives:

- Increase Homeownership Opportunities for Low and Moderate Income Groups
- Provide Financial Assistance as Needed to Extremely Low, Very Low and Low Income Renter Households
- Minimize Governmental Constraints to the Development, Improvement, and Maintenance of Housing.

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

The aforementioned policy is taken from the City's current Housing Element.

SP-80 Monitoring – 91.230

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

The City's Development Services Department, is responsible for ensuring that the receipt and expenditure of HUD funds comply with program requirements through the monitoring of program performance. Careful evaluation of the housing and public service delivery system can be the most effective tool in detecting gaps and making appropriate modifications. Procedures will include in-house review of progress reports and expenditures and on-site visits to ensure compliance with federal regulations. The monitoring system will encourage uniform reporting to achieve consistent information on beneficiaries. Monitoring will also aim at resolving any program or accounting findings or other problems that may keep an organization from meeting its contractual obligations. Technical assistance will be provided where necessary.

Furthermore, project and financial data will be maintained using HUD's IDIS (Integrated Disbursement Information System) software. Use of this system allows HUD staff easy access to local data for review and progress evaluation.

a. Monitoring of Housing and Community Development Projects

The City will prepare a PY 2020-2021 Monitoring Plan comprising of:

- Conducting a risk-based assessment to identify which sub-recipients will receive a full, onsite monitoring versus a remote, desk monitoring
- Establishing a monitoring schedule
- Creating a monitoring checklist
- Conducting on-site visits, as applicable
- Notifying sub-recipients of monitoring results
- Providing technical assistance
- Ensuring that corrective actions, if needed, are taken

b. Ensuring Long-Term Compliance with CDBG Program and Planning Requirements

The City ensures compliance by:

- Checking project eligibility against regulations and staying in constant communication with the City's HUD CPD representative.
- Following the City's Subrecipient Monitoring Plan

- Reviewing HUD's monitoring handbook to ensure compliance with national objectives of low- and moderate-income area benefit and low-and moderate-income limited clientele, financial management requirements, and other CDBG Entitlement Program requirements
- Reviewing CPD notices on CDBG program and planning requirements

c. Ensuring Long-Term Compliance with HOME Program and Planning Requirements

To ensure long-term compliance with HUD regulations, the City not only recertifies its CHDOs annually but also assesses a developer's capacity to complete a HOME project and the project's long-term viability before awarding or committing HOME funds. This assessment involves vetting a developer in a number of areas.

In accordance with the rules of the HOME Investment Partnership Program the City monitors each HOME-assisted rental development annually through an extensive reporting process throughout the HOME affordability period. Onsite monitoring is performed at least every 3 years, but may be more often if any concerns are determined through the annual reporting process.

Expected Resources

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

Introduction

The City has been allocated the following amounts by HUD for its CDBG and HOME programs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,123,884	3,973,751	59,101	5,156,736	4,880,224	Program Income in the amount of \$96,000 is anticipated in years 2 through 5 of this Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	542,640	1,677,462	0	2,220,102	2,411,104	Program income in the amount of \$60,000 annually is anticipated in years 2 through 5 of this Plan.

Table 54 - Expected Resources – Priority Table

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

The City will attempt to use HOME Funds, Grants, and other funding when appropriate to meet the objective of the Annual Action Plan. The City does add local funds (including unexpended CDBG funds from prior years if available) to further support the organizations and individuals receiving CDBG funding.

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

N/A

Discussion

Additional Narrative - Substantial Amendment #1 to ConPlan/2020 Annual Action Plan:

Approved by City Council on May 3, 2021:

This Substantial Amendment is necessary primarily to swap funding sources needed for the ongoing construction of the Childs & B Street Affordable Housing Project, at the northwest corner of Childs Avenue and B Street, following the unexpected receipt of "Program Income" revenue from a payoff of existing loans associated with "The Grove Apartments," which was constructed in 2004. The Grove Apartments were partially funded with Section 108 Loan Guarantee funds in 2003, which were guaranteed each year thereafter by the City's yearly allocation of Community Development Block Grant (CDBG) funds as collateral. On years that The Grove's collected rents were not enough to make the Section 108 Loan payment, the City made the payment to HUD alternately out of its CDBG and former Redevelopment Agency funds (now call Housing Successor Agency/LMI Asset funds). The Grove Apartments was also subsidized by a loan from the City of its HOME Investment Partnership Program (HOME) funds.

On January 29, 2021, The Grove Apartments paid to the City the remaining balance of their Section 108 and HOME Fund loans and repaid the CDBG and HSA funds the City alternately used to cover the Section 108 loan payments to HUD. This payoff resulted in a large net amount of CDBG (\$3,877,751.42) and HOME (\$1,468,861.64) program income, as well as a large sum of HSA LMI Asset funds (\$1,582,488.65).

Prior to the payoff, the City had applied with HUD for a Section 108 Guarantee loan in the Fall of 2020 to finance the construction of a neighborhood facility at the Childs & B Affordable Housing Project. Subsequently, HUD approved Section 108 funds for \$2 million in Section 108 Guarantee funds on November 19, 2020.

However, with the receipt of the CDBG Program Income from The Grove's loan payoff, the Section 108 Loan Guarantee for the Childs & B project will not be necessary, as \$2m of the CDBG Program Income received in January can be used for the same eligible costs (construction of Public Facilities). Additionally, HUD also allows "Activity Delivery Costs" (ADC), which funds administrative costs of carrying out project activities associated with the Childs & B project. HUD allows ADC to be drawn down at a rate of 20% of CDBG project activity, or \$400,000 of the CDBG funds proposed. Therefore, \$2,400,000 of the CDBG program income will be used for these purposes to replace the previously-planned Section 108 funds.

As this plan was not amended and funds were not expended to other projects before the May 1st "timeliness" deadline, the City is aware that the January 2021 payoff will result in an excess of CDBG funds for the 2020 program year. The year of delays due to COVID-19 was also a factor. However, the City does have a definitive

plan for using the funds towards worthy projects during the 2021 program year. The remaining proceeds from the payoff, including the remaining CDBG and all of the HOME funds, will be reflected on the subsequent 2021 Annual Action Plan as “Prior Year Program Income,” and will be programmed during the 2021 Program Year for HUD eligible activities, including re-use towards another affordable housing project (\$1,468,861 of HOME) and multiple infrastructure projects (remaining \$1,477,751 of CDBG). Additionally, the LMI Asset funds received will be used to both replace previously-committed CDBG and HOME financing for the Gateway Terrace II project and to repay HUD for the premature soft-cost expenditures for that project.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Infrastructure & Facilities	2020	2024	Non-Housing Community Development	City Wide	Expand/Improve Public Infrastructure & Facilities	CDBG: \$2,498,337	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
2	2A Increase Owner Occupied Rehab Opportunities	2020	2024	Affordable Housing	City Wide	Preserve & Develop Affordable Housing	CDBG: \$64,366	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	2B Increase Affordable Housing Opportunities	2020	2024	Affordable Housing	City Wide	Preserve & Develop Affordable Housing	HOME: \$624,745	Rental units constructed: 89 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Housing for Homeless added: 30 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	2C Provide Assistance for Supportive Housing	2020	2024	Affordable Housing	City Wide	Preserve & Develop Affordable Housing	CDBG: \$885,032 HOME: \$96,495	Housing for Homeless added: 3 Household Housing Unit
5	3A Provide Vital Services for LMI Families	2020	2024	Non-Homeless Special Needs	City Wide	Public Services & Quality of Life Improvements	CDBG: \$162,116	Public service activities other than Low/Moderate Income Housing Benefit: 2550 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 70 Households Assisted Homelessness Prevention: 45 Persons Assisted
6	4A Provide Homeless Prevention & Support Services	2020	2024	Homeless	City Wide	Homelessness Housing and Support Services	CDBG: \$69,134	Homeless Person Overnight Shelter: 80 Persons Assisted
7	5 Enhance Fair Housing Knowledge and Resources	2020	2024	Non-Homeless Special Needs	City Wide	Public Services & Quality of Life Improvements	HOME: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 85 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Infrastructure & Facilities
	Goal Description	<p>The City will improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance. The City will also expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.</p> <p>The City will use CDBG assistance towards construction of a Neighborhood Facility for the Childs Court/Childs & B Affordable Housing project. The use of CDBG funds for the neighborhood facility replaces the original funding strategy, which was to obtain a Section 108 Guarantee Loan from HUD. Due to a large payoff received during the 2020 Program Year of CDBG funds, the Section 108 Loan will no longer be necessary. As of May 2021, construction is underway, and project completion is expected by Summer of 2022.</p>
2	Goal Name	2A Increase Owner Occupied Rehab Opportunities
	Goal Description	The City will provide for owner occupied housing rehabilitation in target areas of the jurisdiction. These activities will benefit LMI households.
3	Goal Name	2B Increase Affordable Housing Opportunities
	Goal Description	The City will work to increase homeownership opportunities for LMI households through new construction of homeowner & rental housing.
4	Goal Name	2C Provide Assistance for Supportive Housing
	Goal Description	The City will provide assistance for supportive housing for eligible residents in the City.

5	Goal Name	3A Provide Vital Services for LMI Families
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, health programs, as well as services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Note that fair housing counseling services under this goal will be funded with HOME Administrative funds.
6	Goal Name	4A Provide Homeless Prevention & Support Services
	Goal Description	The City will provide for homeless prevention and support services for the homeless population in the jurisdiction.
7	Goal Name	5 Enhance Fair Housing Knowledge and Resources
	Goal Description	The City will provide funding for fair housing education and resources for residents of the City of Merced.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Merced will provide activities that support one or more of the following projects during Program Year 2020.

Projects

#	Project Name
1	CDBG & HOME Direct Administration (FY 20/21)
2	CDBG & HOME: Housing & Development Activities (Non-CHDO)
3	CDBG: Public Facilities & Infrastructure
4	CDBG: Public Services
5	CDBG Indirect Administration - (FY 20/21)
6	HOME CHDO - Childs & B Street Affordable Housing Development -CVCAH

Table 56 – Project Information

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

The priority needs for the City of Merced's 2020-2024 Consolidated Plan were determined through analysis of information gathered from a variety of sources. The City issued a NOFA and Request for Proposals, which was published on February 20, 2020, in the Merced County Times and the Merced Sun-Star newspapers. The notice requested proposals from non-profit organizations that have capacity to provide Fair Housing and Continuum of Care Services in the community. The City held informational meetings on 3/2/2020 and twice on 3/3/2020 to discuss program priorities and guide potential applicants in their program concepts. During the evaluation phase, all applications were screened to ensure the proposed project or activity met one of the priority needs.

Most agencies do not have necessary funds to provide all services needed by the clients and have stated in their applications that without HUD funds the project or program may not be able to fully serve the client need.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG & HOME Direct Administration (FY 20/21)
	Target Area	City Wide
	Goals Supported	1A Improve Public Infrastructure & Facilities 2A Increase Owner Occupied Rehab Opportunities 2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing 3A Provide Vital Services for LMI Families 4A Provide Homeless Prevention & Support Services 5 Enhance Fair Housing Knowledge and Resources
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements Homelessness Housing and Support Services
	Funding	CDBG: \$131,589 HOME: \$54,264
	Description	The project allows housing staff the ability to provide CDBG & HOME administrative services to ensure the implementation of Housing Projects. The City will use \$30,000 of its HOME administration funds to fund a fair housing education, counseling, and antidiscrimination legal services program to benefit approximately 85 persons that address the City's public services goal.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	The majority of administration activities will be carried out at the Housing Division office, 678 W. 18th Street, Merced, through subrecipients, collaborative agencies, or consultants, or with on-site project site visits necessary to carry out and monitor the overall program and project activities, and other sites as needed.

	Planned Activities	<p>Admin, planning, and neighborhood training:</p> <p>Direct CDBG Administrative Costs: \$68,589; <i>IDIS Matrix Code: 21A/General Program Administration; National Objective Met: N/A; Eligibility: 24 CFR 570.205.</i></p> <p>Direct HOME Administrative Costs: \$24,264; <i>IDIS Matrix Code: 21H/CDBG Funding of HOME Administrative Costs; National Objective Met: N/A; Eligibility: 24 CFR 570.206(i)(2).</i></p> <p>CDBG: Consultant Fees for Preparation of Plans and Documents: \$25,000; <i>IDIS Matrix Code: 20/Planning; National Objective Met: N/A; Eligibility: 24 CFR 570.205.</i></p> <p>CDBG: Administrative Support to City and County Continuum of Care: \$38,000 (meets ConPlan Goal 4A – Provide Homeless Prevention Services); <i>IDIS Matrix Code: 20/Planning; National Objective Met: N/A; Eligibility: 24 CFR 570.205.</i></p> <p>HOME: Fair Housing Services: Project Sentinel, Inc. will be provided \$30,000 of HOME administrative funds to carry out a Fair Housing education, counseling, and legal services program available to all Merced residents regardless of income level; <i>IDIS Matrix Code: 21D-Fair Housing Services (subject to Admin cap); National Objective Met: N/A; Eligibility: 24 CFR 570.206(c).</i></p>
2	Project Name	CDBG & HOME: Housing & Development Activities (Non-CHDO)
	Target Area	City Wide
	Goals Supported	2A Increase Owner Occupied Rehab Opportunities 2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$796,500 HOME: \$174,976
	Description	Housing and development activities under this project will include CDBG and/or HOME-funded non-CHDO activities, including but not limited to: owner-occupied housing rehabilitation, construction and reconstruction, increased homeownership opportunities, rental housing development, and assistance to create and support supportive housing (including acquisition with rehabilitation). These activities will benefit LMI households.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 low- to moderate-income homeowner-occupied homes will be rehabilitated; 3 units will be added for formerly homeless individuals and/or families; and, 1 single-family unit will be constructed for a low-income homeowner.
	Location Description	City Wide
	Planned Activities	<p>\$54,000 of CDBG funding will be expended for minor Homeowner Rehabilitation activities through Habitat for Humanity of Merced County to assist approximately 10 (ten) homeowners; amount includes 20% activity delivery costs; <i>IDIS Matrix Code:</i> 14A/Rehabilitation: Single-Unit Residential; <i>National Objective Met:</i> LMH/Low-Mod Housing Benefit - 24 CFR 570.208(a)(3); <i>Eligibility:</i> 24 CFR 570.202(a)(1).</p> <p>\$385,000 of CDBG funding and \$93,249 of HOME funding will be expended for Sierra Saving Grace to acquire at least 2 (two) residential units for rehabilitation/repair and conversion to affordable/supportive rental housing for formerly homeless individuals or families. The supplemented HOME funding will enable the acquisition of a duplex/triplex or a two/three-unit property, for a total project cost of \$478,249; amount includes 10% CDBG & HOME activity delivery costs, and the cost of rehab is included in the purchase price; <i>IDIS Matrix Code:</i> 14G/Rehabilitation: Acquisition; <i>National Objective Met:</i> LMH/Low-Mod Housing Benefit – 24 CFR 570.208(a)(3); <i>Eligibility:</i> 24 CFR 570.202(b)(1).</p> <p>\$357,500 of CDBG funding will be expended for Merced Rescue Mission to acquire at least 1 (one) residential unit for rehabilitation/repair and conversion to affordable/supportive rental housing for formerly homeless individuals or families; amount includes 10% activity delivery costs, and the cost of rehab is included in the purchase price; <i>IDIS Matrix Code:</i> 14G/Rehabilitation: Acquisition; <i>National Objective Met:</i> LMH/Low-Mod Housing Benefit - 24 CFR 570.208(a)(3); <i>Eligibility:</i> 24 CFR 570.202(b)(1).</p> <p>\$81,727 of HOME funding will be provided to Habitat For Humanity of Stanislaus County and combined with prior-year HOME funding for construction of 1 (one) unit of residential homeowner housing.</p>
3	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	City Wide
	Goals Supported	1A Improve Public Infrastructure & Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$2,482,500

	Description	Assistance for improving public infrastructure and facilities. The City will use CDBG funds to replace existing section(s) of sidewalks/curbs/gutters in residential areas within LMI Census Tracts 10.03, 10.04, 13.01, 13.02, 14.01, 15.02, 15.03, 16.01, and 17.00, primarily focused in the South, Southeast, Central, East Central, and low-income areas of North Merced, that especially inhibit the mobility and accessibility of disabled and elderly persons. CDBG funds will also be used to construct a Neighborhood Facility at the Childs Court/Childs & B Affordable Housing Project.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Improvements and neighborhood/public facilities will benefit approximately 4,000 households.
	Location Description	City Wide
	Planned Activities	<p>\$82,500 of CDBG funding will be made available for installation/reconstruction/replacement of sidewalk and adjacent curb/gutter sections, and may include engineering plan design costs; amount includes 10% activity delivery costs; <i>IDIS Matrix Code:</i> 03L/Sidewalks; <i>National Objective Met:</i> LMA/Low-Mod Area Benefit – 24 CFR 570.208(a)(1)(i); <i>Eligibility:</i> 24 CFR 570.201(c).</p> <p>\$2,400,000 of CDBG funding will be made available for construction of a Neighborhood Facility (Public Facility) within the Childs & B Affordable Housing/Childs Court Apartments' community building; total amount includes \$2,000,000 for construction costs and 20% activity delivery costs of \$400,000; <i>IDIS Matrix Code:</i> 03E/Neighborhood Facilities; <i>National Objective Met:</i> LMA/Low-Mod Area Benefit Activities – 24 CFR 570.208(a)(1)(i); <i>Eligibility:</i> 24 CFR 570.201(c) – Public Facilities.</p>
4	Project Name	CDBG: Public Services
	Target Area	City Wide
	Goals Supported	3A Provide Vital Services for LMI Families 4A Provide Homeless Prevention & Support Services
	Needs Addressed	Public Services & Quality of Life Improvements Homelessness Housing and Support Services
	Funding	CDBG: \$156,008

Description	The City will provide supportive and vital services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households. Public services for LMI will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	<p>The following outcomes are expected:</p> <p>Public Service Activities other than Low/Moderate Income Housing Benefit: 2,550 Persons Assisted</p> <p>Public Service Activities for Low/Moderate Income Housing Benefit: 70 Household Housing Units</p> <p>Homeless Prevention: 45 Persons Assisted</p> <p>Homeless Prevention Overnight Shelter: 80 Persons Assisted</p> <p><i>Note:</i> Fair Housing Education and Counseling will be a public services activity under HOME Administration in PY 2020. Approximately 85 individuals are expected to benefit from these activities.</p>
Location Description	City Wide

<p>Planned Activities</p>	<p>The following organizations will receive funding for public services:</p> <p>Harvest Time will receive \$22,026 for upgrades to its walk-in refrigeration/freezer units for homeless individual/LMI household food distribution; <i>IDIS Matrix Code:</i> 05W/Food Banks; <i>National Objective Met:</i> LMC/Limited Clientele - 24 CFR 570.208(a)(2)(D); <i>Eligibility:</i> 24 CFR 570.201(e).</p> <p>Sierra Saving Grace will receive \$20,000 for its short-term emergency rent/mortgage/utility assistance program; <i>IDIS Matrix Code:</i> 05Q/Subsistence Payments; <i>National Objective Met:</i> LMC/Limited Clientele Activities – 24 CFR 570.208(a)(2)(B); <i>Eligibility:</i> 24 CFR 570.207(b)(4).</p> <p>Merced Rescue Mission will receive \$20,000 to support its overnight winter warming center for homeless individuals; <i>IDIS Matrix Code:</i> 03T/Homeless-AIDS Patients Programs; <i>National Objective Met:</i> LMC/Limited Clientele - 24 CFR 570.208(a)(2)(A); <i>Eligibility:</i> 24 CFR 570.201(e).</p> <p>Alliance for Community Transformations will receive \$10,800 for its Housing & Financial Stability program for homeless/victims of domestic violence who are existing or potential residents of Valley Crisis Center to reduce homelessness and increase their financial stability (homeless prevention: will assist 5 individuals with security deposits and 5 individuals with employment training costs to promote independent living); <i>IDIS Matrix Code:</i> 05Z/Other Public Services Not Listed in 03T and 05A-05Y (this program is a combination of 05T/Security Deposits and 05H/Employment Training); <i>National Objective Met:</i> LMC/Limited Clientele – 24 CFR 570.208(a)(2)(A); <i>Eligibility:</i> 24 CFR 570.201(e).</p> <p>Symple Equazion will receive \$38,960 for its Aim High POWER Academy program for homeless and incarcerated young women. This program provides assistance towards the operating costs (not including rent) to provide no-cost shelter in a transitional living environment, and work readiness training, business accounting skills, personal finance skills, life skills (anger management/self-esteem), and job attainment skills to homeless and/or formerly incarcerated young women 18-24 years of age to prepare them for independent living and prevent future homelessness. <i>IDIS Matrix Code:</i> 05Z/Other Public Services Not Listed in 03T and 05A-05Y; <i>National Objective Met:</i> LMC/Limited Clientele – 24 CFR 570.208(a)(2)(C); <i>Eligibility:</i> 24 CFR 570.201(e).</p> <p>The City will reserve \$4,920 for First-Time Homebuyer Education Classes for approximately 70 low- to moderate-income potential new homebuyers; <i>IDIS Matrix Code:</i> 05U-Housing Counseling only, under 24 CFR 5.100; <i>National Objective Met:</i> LMH/Low-Mod Housing Benefit – 24 CFR 570.208(a)(3); <i>Eligibility:</i> 24 CFR 570.201(e).</p> <p>The City will reserve \$39,302 for projects to be determined that will support the City’s response to the COVID-19 pandemic, if needed. If funds are used for this</p>
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		purpose, a subsequent Substantial Amendment process will be undertaken to amend both the 2020 and the 2019 Annual Action Plans.
5	Project Name	CDBG Indirect Administration - (FY 20/21)
	Target Area	City Wide
	Goals Supported	1A Improve Public Infrastructure & Facilities 2A Increase Owner Occupied Rehab Opportunities 2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing 3A Provide Vital Services for LMI Families 4A Provide Homeless Prevention & Support Services 5 Enhance Fair Housing Knowledge and Resources
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements Homelessness Housing and Support Services
	Funding	CDBG: \$112,388
	Description	To provide Indirect Administrative Services necessary to Housing Activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City Wide
	Planned Activities	Indirect Administrative Costs: \$112,388; <i>IDIS Matrix Code:</i> 21B/Indirect Costs; <i>National Objective Met:</i> N/A; <i>Eligibility:</i> 24 CFR 570.206(e).
6	Project Name	HOME CHDO - Childs & B Street Affordable Housing Development -CVCAH
	Target Area	City Wide
	Goals Supported	2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$522,000

Description	Construction of 119 multi-family affordable residential rental units, of which 6 units shall be restricted under HOME Investment Partnership Program regulations. Each year, the City sets aside at least 15% of its HOME funds for Community Housing Development Organization (CHDO) affordable housing development activities, including new construction and rehabilitation of rental housing units.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	These activities will benefit households through the addition of 89 affordable rental units and 30 units of permanent supportive housing for formerly homeless individuals. The Childs and B Affordable Housing project is expected to be completed by Summer of 2022.
Location Description	City Wide
Planned Activities	<p>HOME CHDO affordable housing development activities include Rehabilitation of rental units and construction of new rental units in all areas of Merced City where existing units and vacant land is available and financing can be obtained.</p> <p>No rental rehabilitation projects are planned for the 2020 Program Year.</p> <p>New Rental Housing Opportunities will be funded with \$522,000 of CHDO HOME funds through the Childs Avenue & B Street Affordable Housing Project as a HOME CHDO project in PY 2020. The project will construct 89 affordable units (including 1 on-site manager) and 30 permanent supportive units by approximately Spring of 2022. The total project funding also includes prior-year HOME funds, CDBG funds received during the 2020 Program Year as Program Income, State grants and Tax Credits, a Central Valley Opportunity Fund donation, and City Enterprise funding.</p>

AP-50 Geographic Distribution – 91.220(f)

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

Merced will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. The Annual Action Plan directs investment geographically to an area benefit neighborhood. The area benefit category is the most commonly used national objective for activities that benefit a residential neighborhood. An area benefit activity is one that benefits all residents in a particular area, where at least 51% of the residents are low and moderate income persons. Public infrastructure improvements are an area benefit activity when they are located in a predominately low- and moderate-income neighborhood.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	30

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The basis for assigning the priority to each category was based on the identified needs expressed during the consultation and citizen participation process. In addition, priorities were determined by information gathered from the Census, a market study, and existing community documents, which include the City of Merced's current Housing Element.

It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. To create substantive neighborhood improvements and stimulate additional, unassisted improvement efforts, the City will focus a portion of its housing-related funding in targeted low-income and special needs neighborhoods.

Discussion

The City of Merced will specifically target a minimum of 70% - with the ultimate goal being 100% - of all funding to residential areas within CDBG Income-Eligible Census Tracts within the City limit boundaries. Defined as an area in which at least 51 percent of households have an income of 80% percent or less of the Area Median Income (AMI), approximately three quarters of the City is within one of these income-eligible areas.

These tract numbers and general location descriptions are:

- Census Tract 10.03 (Loughborough Drive/Meadows Ave/Devonwood Drive – North of Bear Creek,

South of Black Rascal Creek, East of Highway 59, West of R Street)

- Census Tract 10.04 (Loughborough Drive/Collins Drive/Park Avenue/Rambler Road – North of Bear Creek, South of Black Rascal Creek, East of R Street, West of G Street)
- Census Tract 13.01 (West Central Merced – North of Highway 99, South/East of Bear Creek, West of M Street)
- Census Tract 13.02 (Central Merced – North of Highway 99, South of Bear Creek, East of M Street, West of G Street)
- Census Tract 14.01 (East Central Merced – North of Highway 99/Hwy 140, South of Santa Fe Railroad, East of G Street)
- Census Tract 15.02 (Upper South Merced – North of W. 9th Street, South of Highway 99/Highway 140, East of X Street/West Avenue, West of M Street)
- Census Tract 15.03 (Lower South Merced – North of West Childs Avenue, South of W. 9th Street, East of West Avenue, West of M Street)
- Census Tract 16.01 (Central South Merced – North of West/East Childs, South/West of Highway 99, East of M Street)
- Census Tract 17.00 (East South Merced – North/West of Highway 99, South of Highway 140, East of Coffee Road)

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Merced has established the following goals for its 2020-2021 Annual Action Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	33
Non-Homeless	125
Special-Needs	0
Total	158

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	120
Rehab of Existing Units	10
Acquisition of Existing Units	3
Total	158

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The figures noted above comprise of the following Program Year 2020 projects:

Homeless Households Supported:

- Childs & B Street Affordable Housing Project - 30 units of new Permanent Supportive Housing
- Sierra Saving Grace Homeless Project - 2 existing units acquired/rehabilitated and converted to Permanent Supportive Housing
- Merced Rescue Mission - 1 existing unit acquired/rehabilitated and converted to Permanent Supportive Housing

Households Supported Through Project Types:

- Rental Assistance – Sierra Saving Grace Homeless Project: 20 households; Alliance for Community Transformations: 5 households
- Production of New Units – Childs & B Affordable Housing Project: 119 households; Habitat for Humanity of Stanislaus County: 1 household
- Rehab of Existing Units – Habitat for Humanity of Merced County: 10 households
- Acquisition of Existing Units – Sierra Saving Grace Homeless Project: 2 households; Merced Rescue

Mission: 1 household

AP-60 Public Housing – 91.220(h)

Introduction

N/A, there is no local City PHA, however, the City will rely on guidance from the County Housing Authority.

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

The County of Merced's Housing Authority has implemented modifications to current public housing units, if any, in public housing based on Section 504 Needs Assessment that it completed. Please refer to the HAMC Public Housing Authority Annual Plan for further information.

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

HAMC encourages resident involvement through various methods, particularly focusing on self-sufficiency and enhancing the quality of one's own life. HAMC connects residents and participants to services, activities, and other organizations that promote that vision. There are network center (including public computer centers) and community partnerships for residents to utilize. On the HAMC website, resident can locate relevant services and service providers in dedicated "resident" and "resident services" sections. Additionally, HAMC provides information via webpage and mail outs to participants about the status of its programs and residents for current and future participants.

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

N/A

Discussion

N/A

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

Introduction

This section provides an overview of existing housing needs in Merced. It focuses specific goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year. This section also indicates the number of affordable housing units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units.

The City shall encourage the development of housing units for households earning 30 percent or less of the Median Family Income for Merced County. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-resident occupancies, transitional facilities and housing units serving temporary needs. The City will encourage development of housing for extremely-low income households through a variety of activities such as outreach to nonprofit and for-profit housing developers, providing in-kind technical assistance for housing developers, financing and funding assistance and expedited processing as appropriate. The City's objective shall be to encourage and facilitate construction of supportive housing units for extremely-low income housing units during the 2020-2024 planning period.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City will continue to support programs and strategies which addresses the Priority Needs of Homeless Persons and Families. The City will financially support programs and services for the homeless through its CDBG Public Service Funding.

2020 Program funding to serve sheltered and unsheltered homeless:

1. *Harvest Time* – Food Distribution Program for Homeless and Very-Low-Income Families : this project will provide this existing homeless and LMI food distribution program with \$22,026 of CDBG funds, necessary to immediately upgrade their inefficient, dilapidated 25-year-old walk-in refrigerator and freezer units with new, larger, more energy-efficient units. This will enable the program to continue serve the homeless and LMI families for many more years to come, decrease electric and repair bill costs, reduce food waste due to mechanical breakdowns, and to increase the amount of food purchased, stored, and distributed, resulting in an anticipated 20% increase in the total individual and household beneficiaries served. Other local homeless and LMI food distribution services may also indirectly benefit from the new units by having an additional community inventory source during emergencies and food shortages. Currently, the program spends over \$6,000 per year on electric bills (half their overhead expenses) and delivers 750 homeless lunches and 334 family food boxes per month, on average. This project will be aimed primarily at enabling the program to continue and

improve overall program efficiency and effectiveness within the community by: 1) decrease overall overhead costs after installation of the new refrigerator/freezer units; and 2) increase the number of Merced City homeless and LMI individuals served by approximately 20%, through elimination of food waste, decreased overhead costs, and the increased food storage capacity of the new units.

The City will also continue to direct part of its Administrative funding to assisting the Continuum of Care's costs of administering the CoC meetings and programs. Additionally, the City's strategy is to continue to support homeless service providers that work collaboratively under the Continuum of Care network through yearly funding to focused service programs, such as advocacy and case management for homeless elderly or at-risk youth. In addition, the City intends to support and complement the efforts of the County of Merced to end chronic and episodic homelessness, which include the 22 recommendations outlined in the 10-Year Plan to End Chronic Homelessness, as well as the supporting the following additional recommendations:

- RECOMMENDATION 23: Design and implement a local Coordinated Assessment System
- RECOMMENDATION 24: Design and implement a winter warming center
- RECOMMENDATION 25: Develop and implement a "balanced" plan that will effectively approach the issue of homeless encampments and other related matters
- RECOMMENDATION 26: Develop partnerships between local government and nonprofit and for-profit affordable housing developers
- RECOMMENDATION 27: Develop additional units of permanent affordable housing

Addressing the emergency shelter and transitional housing needs of homeless persons

State Housing Law requires that cities identify sites that can adequately accommodate emergency homeless shelters. Additionally, cities must not unduly discourage or deter these uses. With the adoption of Ordinance Nos. 1633 and 1634, the Zoning Map was amended to designate an Emergency Shelter Overlay Zone District for emergency shelters at specific sites. In addition, Municipal Code definitions related to housing, including emergency shelters, transitional housing and supportive housing were amended such that transitional and supportive housing are residential uses subject to the same regulations and procedures that apply to other residential uses of the same type in the same zone. These amendments were requirements of State law (SB 2).

2020 Program Funding to address emergency shelter and transitional housing needs:

1. Overnight Winter Shelter for Homeless Individuals:

The City will provide CDBG funding to the Merced Rescue Mission to help with the operating costs associated with an overnight shelter for homeless individuals and families. The shelter is hosted discreetly within local churches throughout the City, and participants are transported by Rescue Mission employees to the shelter each night for minimal neighborhood impact. The Warming Center is open from December through February, whenever it is raining and/or when overnight temperatures dip below 45 degrees. The Warming Center is intended to supplement the efforts of the D Street Homeless Shelter and the new Navigation Center to provide overnight shelter for our community's homeless. We anticipate serving up to 80 homeless individuals through

this program.

2. Emergency Shelter/Employment Training assistance:

The City will provide Alliance for Community Transformations with funding to provide 5 clients residing at the Valley Crisis Center (VCC) with security deposit or other such one-time assistance to establish housing within the City. Additionally, funding will be provided to 5 VCC residents for the cost of job training classes and related fees to help them gain employment and financial stability. The VCC is an established emergency shelter for victims of domestic violence, sexual assault, and human trafficking, and works collaboratively with other agencies including the Merced County Human Services Agency, Central Valley Coalition for Affordable Housing, Central Valley Opportunity Center, New Direction, and WorkNet.

3. Emergency Shelter/Employment Training assistance:

The City will provide Symple Equazion's Aim High P.O.W.E.R. Academy with overhead costs associated with sheltering up to 15 homeless/at-risk young women aged 18-24, including costs of providing the clientele no-cost shelter and a job and life skills training curriculum to help them transition to stable employment and independent living. The Aim High program assists participants in overcoming their personal barriers to housing and employment, such as lack of credit worthiness, an unhealthy self-image, poor communication, decision-making, and work history, and lack of financial and computer literacy skills. The curriculum includes personal development, job coaching, computer skills, resume writing, interpersonal skills, and financial literacy. The expense of providing a cost-free home for the clients will be shared through Symple Equazion's contract work with the Merced County Continuum of Care through a HEAP grant.

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 will continue to work with a multitude of service agencies to assist homeless persons make the transition to permanent housing and independent living. There are 86 emergency shelter beds available, all in the City of Merced this number of beds provides shelter to 17.3 percent of the known homeless population. Merced County Community Action Agency – now known as Merced County Community Action Board (MCCAB) is the largest provider of emergency shelter services to Merced County's homeless, with 62 of the total 86 beds throughout Merced County.

The Agency also operated Pacheco Place, an eight-unit/ 10-bed permanent supportive housing facility in Los Banos, opened in 2012 Pacheco Place is an apartment complex purchased in January 2012 in partnership with the Merced County Department of Mental Health. A grant award of \$1,072,900 Mental Health Services Act

Housing Program funds includes \$400,000 for future operating costs of Pacheco Place.

In November 2010, the Merced County Department of Mental Health also applied for \$287,576 in Continuum of Care funds from HUD with which to offer permanent supportive housing in Los Banos. Known as “Project Hope Westside”, a location had not yet been found by December 2011 when the Continuum of Care technical submission was due. The two projects were combined, and the \$287,576 Continuum of Care award will contribute to the sustainability of Pacheco Place.

The County’s Continuum of Care has begun implementing a Housing First approach and a Rapid Re-housing approach. This program, combined with the county’s emergency shelter and transitional shelter bed inventory, have largely contributed to the decrease in the number of homeless persons during the past couple of years as evidenced by the results of the 2013 homeless count.

Housing First is recognized as an evidence-based best practice model by national researchers and policymakers based on years of research and implementation. The implementation of a Housing First Approach has helped jurisdictions across the country significantly reduce their homeless population.

Implementation involves moving homeless persons - including chronically homeless individuals - from the streets and directly into housing and providing wrap-around services to ensure housing stability. This approach links chronically homeless persons to permanent supportive housing which provides subsidized housing and appropriate supportive services. This approach is in contrast to a “housing readiness model” which emphasizes that a homeless individual or family must address other issues such as substance abuse and mental illness through case management in a shelter or transitional housing program prior to entering affordable permanent housing.

(Continued in the Discussion section below)

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Merced will continue to work with the City and County Continuum of Care in using Housing First and Rapid Re-housing approaches that were described on pages two and three. The 2015 homeless count and survey data revealed that 58% of the unsheltered homeless population is chronically homeless and in need of longer-term assistance such as rental assistance and wrap-around social services such as health care, employment services, mental health care, and life skills training. Thus, a Housing First approach is needed. Conversely, the data showed that 48% of the unsheltered homeless population is not chronically homeless and will likely need shorter-term assistance, such as a few months of rental assistance, and are not as reliant on social services.

Thus, a Rapid Re-housing approach is needed.

Much of the work to address some of the causes of homelessness, including behavioral health, drug treatment, and other like counseling programs are handled primarily by County-administered agencies and programs, and the vast majority of that work is best equipped to stay within those agencies, as to avoid duplication of services, but mainly due to the fact that the City does not possess the same resources as the County. However, the City can assist the overall effort with funding for other collaborative, complementary, and supporting programs that address homeless prevention in other ways.

2020 Program Funding to Address Homeless Prevention:

1. Since Program Year 2018, Sierra Saving Grace Homeless Project has successfully run a short-term (up to three months) rental assistance program for low- to moderate-income City of Merced residents who need help paying their rent. Too many of Merced's residents are living paycheck-to-paycheck and working multiple jobs just to make ends meet each month, and occasionally, these residents need help in making their rent payment so that their limited income can go towards other basic necessities such as food, electricity, or clothing for their children. In this way, these at-risk households are able to avoid losing their housing and becoming homeless. Last year (PY 2019), the rental assistance program was successfully expanded to include help with mortgages and gas/electric utilities, which will continue with \$20,000 in CDBG funding for Program Year 2020.

Discussion

Continued from "Helping Homeless Persons..." above:

Permanent Supportive Housing: the January 2020 Homeless Point in Time count indicated that there were at least 133 unsheltered persons in the City of Merced, with 184 in temporary shelters, and 139 in transitional housing. With the need for permanent supportive housing part of the long-term equation to successfully transition individuals into successful, fully-independent living, the number of permanent supportive units in the City and surrounding area must catch up to the number of individuals who will need them now and in the future. 2020 Program Year funding to continue to address deficiencies in supportive housing needs includes the following projects:

- Childs & B Street Affordable Housing Project: through a combination of HOME, CDBG, a \$13.9 million California State Affordable Housing and Sustainable Communities grant award, tax credits, and other funding sources, this 119-unit 100% affordable housing project will include 30 units of permanent supportive housing and on-site office space for behavior health and other services for clients occupying the supportive housing units. On-site management will be provided by the Central Valley Coalition for Affordable Housing.
- Sierra Saving Grace Homeless Project: with CDBG and HOME program funds, this project will acquire a single-family or duplex residence from the open housing market at fair market rates, rehabilitate and repair it to safe and lead-free housing standards, then will rent to formerly homeless individuals and families and provide case management by the organization and its community service

partners. Through the provision of funding for this purpose from year-to-year by the City of Merced, market rate housing is successfully being converted to permanent supportive housing stock.

- Merced Rescue Mission: with CDBG program funding, this project will acquire a single-family residence from the open housing market at fair-market rates, rehabilitate and repair it to safe and lead-free housing standards, then will rent to formerly homeless families with children and provide case management by the organization and its community service partners. Through the provision of funding for this purpose from year-to-year by the City of Merced, market rate housing is successfully being converted to permanent supportive housing stock.

Other:

In March of 2020, the City Council approved a Memorandum of Understanding with multiple County Agencies to establish a Homeless Court Program (HCP), a collaboration that will allow homeless and formerly homeless individuals to resolve outstanding eligible pre- and post-judgement criminal cases and/or infractions, in the interest of promoting public and individual safety and self-sufficiency. The HCP will help address the unique needs of the homeless population's legal challenges, which oftentimes hinder an individual's ability to re-establish themselves into employment and housing. The HCP is designed to reward those who have made significant progress in improving their situation by providing them access to additional community and court resources. Eligible cases for the HCP include both infraction and misdemeanor traffic and criminal fines. Staff support will be provided by the City Manager and City Attorney's office on behalf of the City of Merced and, initially, Merced County staff will facilitate and implement the administrative functions of the program.

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

Introduction:

The development industry is faced with a variety of constraints in the construction of new housing. These constraints limit the number and increase the cost of housing units, which are constructed and may be loosely classified as governmental and non-governmental, although there is a strong interrelationship between these factors.

Federal, State, and local government policies and regulations can positively or negatively impact the availability and affordability of housing. Local governments have little or no influence upon the national economy or the Federal monetary policies that influence it. Yet these two factors have some of the most significant impacts on the overall cost of housing. The local housing market, however, can be encouraged and assisted locally. Part of the housing element's purpose is to require local governments to evaluate their past performance in this regard. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that protect the public's health and safety without unduly adding to the cost of housing production. The analysis in this section does not include Federal or State policies or regulations that cannot be impacted by local government actions.

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

Efforts to Remove Constraints for First Time Home Buyers

It can be difficult for Very Low, Low, and Moderate income first-time homebuyers to acquire sufficient savings and income to pay for a down-payment, closing costs, monthly mortgage, and tax and insurance payments. To address this problem, the City's Housing Program administers the First Time Homebuyer Program (FTHB), a special low-interest, deferred-payment loan program designed to provide "silent" second mortgages of up to \$35,000, funded by the Home Investment Partnerships Program (HOME). Applicants must demonstrate financial need and pre-approval for a first mortgage; the second mortgage will be financed as a three-percent-interest, 5-year deferred loan payment.

The Housing Program also administers a down-payment assistance program funded by Cal Home funds. The conditions of this loan are similar to the FTHB program described above with the exception that the home purchased must be a home that has been foreclosed upon within the City of Merced.

Efforts to Remove Constraints for Low-Income Homeowners to Maintain Safe Housing

The City considers safe housing a priority for all citizens. Unfortunately, many low-income homeowners are unable to make needed repairs to maintain safe housing. In an effort to remove the financial constraints faced by these homeowners, the City's Housing Program administers a Housing Rehabilitation Program funded by

Community Development Block Grant (CDBG) funds. Through this program, homeowners can obtain a low-interest loan to make necessary repairs to their homes. In some cases, the homes are in such disrepair that it is more cost effective to demolish the existing home and reconstruct a new home.

The term, or payoff period, is usually 20 years for an amortized loan. The City also offers deferred payment loans. A deferred payment loan is one in which interest accumulates, but the borrower does not make any payments. In order to qualify for a deferred payment loan, the property must be owner-occupied and their entire housing cost is in excess of 30 percent of their household income.

Efforts to Provide Fair Housing

This is an on-going series of activities undertaken by the City of Merced's Housing Program to ensure that low and moderate-income households receive maximum benefit from the funds received by their local government. This area of activity includes constant attention to good communication between various service providing agencies in the community, knowledge of market conditions and forces that drive good policy decisions regarding the use of resources, and constant evaluation of program efforts. It also refers to the monitoring of the City's *Analysis of Impediments to Fair Housing Choice*.

2020 Program Funding to Provide Fair Housing Activities:

1. A total of \$30,000 in HOME administrative funds will be spent in FY 2020 on Fair Housing activities, including a contract with Project Sentinel to provide fair housing services for the residents of Merced. This is an annual program and provides tenant and landlord counseling, complaint-based investigations, legal services, and community-wide fair housing education and information. Project Sentinel will emphasize education of general housing rights to low-income tenants and housing providers, including property owner, managers, and property management companies.

Discussion:

Additionally, the City has conducted a review of public policies as a part of its 2020 Analysis of Impediments to Fair Housing (AI) to determine actions that may impede the development of affordable housing. This review is found in Section 4 of the AI and is included as an attachment to this Plan.

Continued from "Actions to Remove or Ameliorate..." above:

Actions and 2020 Program Funding to help remove constraints for First-Time Home Buyers:

1. Though the City has been unable to obtain new funding for the above programs in recent years, the City does receive a trickle of these funds back each year as program income, as existing loans are paid off or refinanced by previous FTHB program clients. Since the City now has enough of this program income to process approximately 5-10 new loans, the Housing Division intends to open up funding for a limited number of loans in the first part of Program Year 2021. The Division has kept a waiting list of potential income-qualified

clients since the last funding was fully exhausted approximately three years ago.

2. Oftentimes, residents looking to buy their first home lack the knowledge of what steps they need to take in buying a home, what types of loans may be available to them, or obstacles such as language barriers may be a factor in where and how they can obtain that knowledge. The entire buying process can be intimidating if the knowledge is inaccessible to them, and they may then believe that renting is their only housing option. This puts a further strain on the City's already low vacancy rate. For this reason, First Time Home Buyer (FTHB) Education to low- and moderate-income household, and in alternate languages, is very important in helping both the residents themselves and in helping to free up rental units for others that need them. For the 2020 Program Year, the City intends to fund FTHB education through the Community Housing Council of Fresno, or other like program, with \$4,920 of its CDBG funds, which will allow up to two classes per month of approximately 20 students each. Classes will be provided in English and Spanish; however, unfortunately, due to the Coronavirus pandemic and its local impact, classes may be limited to online-only or be postponed altogether, as they were in Program Year 2019.

2020 Program Funding for Low- to Moderate-Income Homeowners to Maintain Safe Housing:

1. Habitat for Humanity of Stanislaus County: \$81,727 of 2020 HOME program funding (including 20% in activity delivery costs) will be directed, in combination with prior-year funding already dedicated to the project, to a new construction project at 820 ½ K Street in Merced to demolish and rebuild the single-family home for the low-income family who owns the property. The home needs too many major repairs to qualify under the City's ongoing major homeowner rehabilitation program with Habitat for Humanity of Stanislaus County.

2. Habitat for Humanity of Merced County: \$54,000 of CDBG funding (included 20% activity delivery costs) will be provided for minor homeowner rehabilitation projects for low- to moderate-income homeowners. Oftentimes, low-income owners can afford to buy a home, but making necessary repairs to maintain it remain financially out-of-reach. This funding will assist those residents with the funds needed, with labor to be provided by volunteers of Habitat for Humanity of Merced County.

AP-85 Other Actions – 91.220(k)

Introduction:

The section will describe the City's planned actions to carry out the following strategies outlined in the Consolidated Plan:

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Develop institutional structure; and
- Enhance coordination.

In addition, the City will identify obstacles to meeting underserved needs and propose actions to overcome those obstacles.

Actions planned to address obstacles to meeting underserved needs

Overall, Merced has several priority housing and community needs it plans to address over the next five years:

- To preserve, rehabilitate and enhance existing neighborhoods, and housing as applicable with an emphasis on South and Central Merced;
- Create neighborhood revitalization opportunities within targeted areas of the City.
- Provide support services for the City's residents with an emphasis on the homeless and services to seniors;
- Ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition, income, size, disability or any other arbitrary factor;
- To address to City's significantly high unemployment rate with economic development;
- To preserve, rehabilitate, and enhance existing public facilities

It is the mission of the City to use resources to assist with businesses, job development, and the provision of safe, affordable housing. In short, we will do our part to maintain Merced as a community its residents are

proud to call “home”. Given the aforementioned 6 priorities, the City identified five main goals:

- Provide decent affordable housing
- Maintain and promote neighborhood preservation
- Support special needs programs and services
- Construct or upgrade public facilities and infrastructure
- Facilitate the Construction of Permanent Supportive Housing
- Improve accessibility
- Economic Development

2020 Program Funding to Replace Existing Public Infrastructure:

1. Merced is area with expansive clay soils and a proud “Tree City USA”, with its shaded, tree-lined streets – however, as a result of those soils and large, surface-level tree roots, uplift of entire sections of sidewalk cause continual problems throughout older parts of town, including areas where residents are of lower incomes. Subsequently, the safe passage and mobility of especially the disabled and elderly residents of Merced can be restricted. Accordingly, a lengthy list of sidewalk repairs is maintained and utilized by the Public Works Department of sidewalk sections that need replacing and reconstruction continually throughout the year using the City’s Street Maintenance budget. To assist this effort and focus CDBG infrastructure rehabilitation to the most-needed low-income areas of town, particularly South, Southeast, and Central Merced, the City will dedicate \$75,000 of its CDBG funding to replacing sections of sidewalk. An additional 10% will help with administration of the projects, including any related engineering and design work by Public Works’ Engineering Division.

Actions planned to foster and maintain affordable housing

The City of Merced will support the development and maintenance of affordable housing through several planned projects during the 2020-2021 Action Plan Year. These projects include:

- Funding of Childs & B Affordable Housing project (89 affordable housing units/30 permanent supportive units);
- Pursuit of disposition and subsequent development of former Redevelopment Agency properties for affordable housing; partnering with CHDO or local organizations to construct new affordable housing units;
- Continuation of acquisition programs that convert market rate residential units to affordable and permanent supportive housing through aforementioned partnerships with Sierra Saving Grace

Homeless Project and the Merced Rescue Mission;

- Monitoring of past projects to ensure they remain assets for safe, affordable housing.

Actions planned to reduce lead-based paint hazards

In the City of Merced, it is estimated that about 7,000 housing units occupied by low-income or very low-income households contain lead-based hazards. Although accurate statistics are not available, it is likely that many of these homes are concentrated in the South Merced area where there is a concentration of families in poverty and substandard housing, two factors that are often correlated with the incidence of lead poisoning. Lead based paint hazards represent an immediate risk to children.

Lead poisoning education and abatement efforts in Merced are provided through the cooperative efforts of the County Public Health Department, Environmental Health Division and Child Health and Disability Program. The abatement of lead-based hazards is a vital component of the City of Merced's Housing Rehabilitation Loan Program. All housing acquisition and rehabilitation projects are assessed for lead based paint, and lead based paint abatements are performed by licensed contractors.

Actions planned to reduce the number of poverty-level families

Merced's antipoverty strategy is closely aligned with the goals and objectives of the overall affordable housing plan. These goals include: reducing poverty, creating new and affordable housing, developing and promoting services for at-risk populations, and providing public and social services. The City will also continue partnering with organizations to provide a continuum of services addressing the full range of needs of low- and moderate-income families.

All communities share a goal to eradicate poverty. The City recognizes that a goal to reduce poverty will contribute to the economic wellbeing of individuals and families. The families whose income increases above the poverty level will be able to live independent of public and private assistance.

Actions planned to develop institutional structure

The City supports cooperation in the development of affordable housing through financial and/or technical assistance. The City will cooperate with developers to provide housing opportunities for extremely-low, very-low, low and moderate income households. The City shall also evaluate the effectiveness of its partnerships with non-profit housing developers on an annual basis. Based on its findings, the City will seek ways to expand and foster its partnerships as appropriate. The City will assist and encourage housing development for extremely-low, very-low, low and moderate income households through a variety of activities such as providing in-kind technical assistance, funding support, land write-downs, expedited processing, fee deferrals, and incentives and concessions that meet or exceed State density bonus law as appropriate.

The City shall also encourage the development of housing units for households earning 30 percent or less of the Median Family Income for Merced County. Specific emphasis shall be placed on the provision of family

housing and non-traditional housing types such as single-resident occupancies, transitional facilities and housing units serving temporary needs. The City will encourage development of housing for extremely-low income households through a variety of activities such as outreach to nonprofit and for-profit housing developers, providing in-kind technical assistance for housing developers, financing and funding assistance and expedited processing as appropriate.

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

The City's Housing Department maintains primary management of, as well as the coordination of, the various organizations involved in these processes. The staff within the Department work closely with other City departments and the community to develop programs and activities that improve low- and moderate-income neighborhoods throughout Merced. The administration of program activities includes housing, public facility and infrastructure improvements, public and social service activities, and economic development activities. The City collaborates with public agencies, for-profit agencies, and non-profit organizations in order to provide the aforementioned programming and services.

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	96,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	2,400,000
5. The amount of income from float-funded activities	0
Total Program Income:	2,496,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for

homebuyer activities as required in 92.254, is as follows:

Guidelines are attached.

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

Guidelines are attached.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

The City intends to use a 3-year consecutive period to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low- and moderate-income. Those years will span 2022, 2023, and 2024 (Years 3-5). The City chose those years to give appropriate time for the program and staff to recover from the administrative impacts related to the Coronavirus pandemic, which initially caused delays in development and submission of this plan and affected our initial ability to hold public outreach meetings, which translated into further delays in receiving and expending grant funds.

Attachments

Citizen Participation (Outreach Comment Summaries and Public Notices)

Focus Group Meetings – December 2019 - Citizen/Service Organization Participation Comments

Quarter-page size advertisements inviting the community to these meetings were published in the Merced Sun-Star on December 6, 8, and 9, 2019; and on December 5, 2019 in the Merced County Times. Letters were also mailed directly to non-profit community organizations and church organizations.

<p align="center">RESIDENTIAL Focus Group – Monday, December 9, 2019 – 6:00 p.m. Sam Pipes Room – Merced City Hall</p>
<p>Notes:</p> <ul style="list-style-type: none"> • Service/local organizations attending this meeting were: Merced County Habitat for Humanity (Jan Sorge) • Residents attending this meeting were: Barbara Richey • Post-presentation and after a priority needs exercise, the discussion included topics on: first-time homebuyer programs (downpayment assistance); owner-occupied housing rehabilitation; homelessness; community clean-up; mental health services; help with acquiring buildings for non-profit programs; senior community; affordable senior housing; foster child programs; and post-foster care/aging out (ages 18-24); lighting in downtown Merced
<p align="center">HOUSING Focus Group – Tuesday, December 10, 2019 – 10:00-11:30 a.m. Sam Pipes Room – Merced City Hall</p>
<p>Notes:</p> <ul style="list-style-type: none"> • Service/local organizations attending this meeting were: Healthy House Within A Match (Linda Dash); Project Sentinel (Elizabeth Sanchez); Merced County Habitat for Humanity (Marie Medefind); and, Central Valley Coalition for Affordable Housing (Marissa Cardenas) • Residents attending this meeting were: (none) • Post-presentation and after a priority needs exercise, the discussion included topics on: needs assessment online survey – link will be posted; without housing, services won't succeed; elderly homeless; elder abuse; free legal help for homeless/low-income (barrier); transportation services; vouchers; acquisition of land for housing; affordable housing; student housing; housing counseling; fair housing for disabled and those with mental illness; domestic violence victims – access to money without barriers; education/outreach – low turn-out for pop-up clinics and other events; first-time homebuyer programs; code enforcement/rental safety ordinance
<p align="center">ECONOMIC DEVELOPMENT Focus Group – Tuesday, December 10, 2019 – 1:30-3:00 p.m. Sam Pipes Room – Merced City Hall</p>
<p>Notes:</p> <ul style="list-style-type: none"> • Service/local organizations attending this meeting were: (none) • Residents attending this meeting were: Barbara Richey • Post-presentation and after a priority needs exercise, the discussion included topics on: Tenants Together/California Association of Realtors; congressional appropriation to HUD allocation; small business financing; Merced Adult School – vocational programs; jobs
<p align="center">SOCIAL SERVICES Focus Group – Tuesday, December 10, 2019 – 3:30-5:00 p.m. Sam Pipes Room – Merced City Hall</p>
<p>Notes:</p> <ul style="list-style-type: none"> • Service/local organizations attending this meeting were: Alpha Pregnancy Help Center (Debbie Croft); Valley Crisis Center (Rosa Rangel); Healthy House Within A Match (Sue Emanivang); Merced County Behavioral Health (Jennifer Jones) • Residents attending this meeting were: Barbara Richey • Post-presentation and after a priority needs exercise, the discussion included topics on: homelessness; family and children; economic development; affordable available units; housing ready; application fees a barrier; landlords being more supportive/willing to rent to the "not perfect" client; rental assistance; 2-bedroom space can be shared; 1-bedroom/studio space in demand for individual; group approach works better than not – working together; educating landlords/Housing Authority; underutilized vouchers; meeting with property management companies with services; Section 8; free notary services; permanent supportive housing units/Merced Behavioral Health/New Direction – works with homeless for a year before they are housing ready; school/college can be a barrier to housing (student can't be primary renter); Homeless Court-citations expunged if they are working on getting better; Mental Health Court-citation/legal issues, remanded to treatment; Sobering Center (not detox center)/Merced Rescue Mission; JMJ Maternity Home/All Moms Matter/All Dads Matter/HSP Program; work readiness program/Door Program; undocumented workers/New Direction; Workforce Investment Board; Restore Merced; Empower Program (transitional age 18-24)/Merced County Office of Education; families w/children/food stamps/HAS; preschools/Galen Clark; afterschool program/Boys & Girls Club/McNamara Park

**City Council Town Hall Meetings – February 2020
Citizen Participation Comments
That Could Be Addressed With CDBG or HOME Funding**

Wednesday, February 19, 2020 Hoover Junior High, 800 E. 26th Street - 6:00 pm (Central Merced)
Notes: Topics, Comments, and Suggestions from the public included (some Council responses were also noted): <ul style="list-style-type: none"> • <u>Code Enforcement</u>: citizen noted & appreciates increase in code enforcement in the area • <u>Downtown</u>: parking concerns near downtown Tioga and Mainzer Building projects - parking structure funding to be determined; appreciation of investment in downtown and its buildings • <u>Street/Public Improvements</u>: request for road projects; road projects ranked by condition and cost; appreciation for pothole repairs; take condition of surrounding streets into consideration when planning detours through neighborhoods • <u>Homeless</u>: warming vs. cooking fires by homeless; summer concert series hoped to help alleviate encampments in Applegate Park • <u>Other/Misc</u>: Noted debris in Bear Creek; theft of benches on bike path; solicitors knocking on doors too late at night; lawn clippings swept into street; inquiry regarding acceptable tree species in the city; block party trailer available; Climate Action Plan update due
Thursday, February 20, 2020 Golden Valley High School, 2121 E. Childs Avenue - 6:00 pm (South Merced)
Notes: Topics, Comments, and/or Suggestions from the public included (some Council responses were also noted): <ul style="list-style-type: none"> • <u>City Parks</u>: request for drinking fountains and lighting at skate park in McNamara Park • <u>Youth services</u>: request sports vouchers for city parks leagues; need for youth homeless shelter with wraparound services; victims and those committing are young people • <u>South Merced</u>: requested grocery store in south Merced; no urgent care except Mercy's at old hospital • <u>Street/Public Improvements</u>: streets in need of repaving; requested more lighting on S. Hwy 59 (State hwy) • <u>Homeowner Rehabilitation</u>: requested rehab program & homebuyer classes (was informed of City's existing homeowner rehab program) • <u>Homeless</u>: requested a study on the status of vacant homes that attract homeless; stated people are having problems with affordability • <u>Other/Misc</u>: discretionary portion of Cannabis tax revenue. Tax revenue could go towards programs for youth
Thursday, February 26, 2020 Herbert H. Cruikshank Middle School, 601 Mercy Avenue - 6:00 pm (North Merced)
Notes: Topics, Comments, and/or Suggestions from the public included (some Council responses were also noted): <ul style="list-style-type: none"> • <u>Code Enforcement</u>: trash, shopping carts; debris along Black Rascal Creek at bike path; litter and graffiti maintenance was better under city management, not as good contracted out • <u>City Parks</u>: at dog park, water fountain is off and park needs maintenance; overall parks need maintenance and equipment; sports complex is good; request horseshoe pits (bocce ball fields not used); need park hours signs • <u>Loughborough Area</u>: upcoming cleanup events; need a community center in this area • <u>South Merced</u>: needs grocery store, especially with new residential construction in the area again • <u>Airport Industrial Area</u>: needs improvements • <u>Youth Services</u>: need youth sports; invest in youth services, safe parks • <u>Street/Public Improvements</u>: need more benches at transit bus stops; streetlights too dim; bot dot lane markers are faded; paving condition bad; Hwy 59 bridge widening project; bike path maintenance (broken pavement, weeds); engineering road repair projects; condition of asphalt at BNSF railroad tracks at M St; speed bumps needed; deteriorated condition of sidewalks; alleys deteriorated; improvements in S. Merced needed • <u>Other/Misc</u>: traffic safety; request for stop sign on Yosemite Avenue; safety at intersection of Hwy 59 and Shadowbrook Drive; City block party trailer a good idea; Climate Action Plan update deadline soon

NOFA/Information Meetings – March 2020 - Citizen/Service Organization Participation Comments

(note: choice of location of these meetings was limited due to the Coronavirus pandemic and the need for safety)

<p align="center">Monday, March 2, 2020 – 10:00 a.m. Merced City Hall, Third Floor Conference Room</p> <p>Notes: Staff presentation included information about what the CDBG and HOME programs are, what types of programs have been funded in the past, availability of funds this year, and the process of applying for funding as a public service organization.</p> <ul style="list-style-type: none"> • Service organizations attending this meeting were: Sierra Saving Grace Homeless Project (Joe Carroll); Merced County Habitat for Humanity (Don Spiva); Symple Equazion (Kelly Turner); Valley Crisis Center (Chee Vang) • Post-presentation discussion included topics on: HUD's definition of public service, economic development, and acquisition; matrix codes, and Federal/HUD regulation code sections governing use of CDBG and HOME funds.
<p align="center">Tuesday, March 3, 2020 – 2:00 p.m. Merced City Hall, Third Floor Conference Room</p> <p>Notes: Staff presentation included information about what the CDBG and HOME programs are, what types of programs have been funded in the past, availability of funds this year, and the process of applying for funding as a public service organization.</p> <ul style="list-style-type: none"> • Service organizations attending this meeting were: Healthy House Within a Match (Belle Vallador); Central Valley Opportunity Center – CVOC (Claudia Guzman) • Post-presentation discussion included topics on what CVOC does in the community and what types of programs they could create within their current capacity using CDBG funding – vocational training, etc. Also discussed was networking with other organizations in the city and information sharing.
<p align="center">Tuesday, March 3, 2020 – 5:30 p.m. Merced City Hall, Third Floor Conference Room</p> <p>Notes: Staff presentation included information about what the CDBG and HOME programs are, what types of programs have been funded in the past, availability of funds this year, and the process of applying for funding as a public service organization.</p> <ul style="list-style-type: none"> • Service organizations attending this meeting were: Calvary Assembly of God/Harvest Time (Pastor Juan Ochoa and Cindy Ochoa) • Post-presentation discussion included topics on: Assisted with ideas/provided technical assistance for a potential new program partnering with Harvest Time, who currently provides a program to feed the homeless. They are in need of a new commercial-size freezer/refrigerator unit to be located in a different building than the current one on the church site. There is also a vacant house on their property which they are currently using for storage. Housing staff discussed the potential of this being a rehabilitation project in the future, with the goal of renting the home to low-income individuals/families.

Summary of Citizen Comments Received
by Housing Department During 1st Comment Period 6/10/2020 – 7/10/2020 (amended)

Written Comment submitted to City Clerks office for 7-6-20 Council Meeting, but was not read into the record:

- 7-6-2020 - Gloria Sandoval/California Central Valley Journey for Justice – concerned with lack of affordable housing options in the community; encourages inclusionary zoning policies to increase housing opportunities; also concerned about evictions occurring during the Coronavirus pandemic; there should be a plan that involves the whole community; asks for Public Hearing Townhalls to be held to educate the community and explain the process for involvement; suggests to councilmembers to hold town halls within their own districts to allow for maximum participation.

Written Comments received by Housing Division:

- 7-8-2020 – Sheila Garcia – feels all the projects listed in the Annual Action Plan are well deserving and will benefit the community.
- 7-9-2020 – Sheila Garcia/Harvest Time – thanked the City of Merced for consideration of funding for their CDBG funding proposal to replace their 20-year-old walk-in refrigerator/freezer unit that was originally donated to the organization when they first began feeding Merced's hungry twenty years ago. The unit is expensive on utilities, not energy efficient, and requires frequent repairs. It also will allow them to consolidate their operations, eliminate the need for hauling food across the parking lot to their warehouse, and will help them make a positive impact on the community.
- 7-10-2020 – Leticia Luque – Annual Action Plan is a good investment for the City and in favor of the Harvest Time walk-in refrigerator/freezer replacement project.
- 7-10-2020 – Maryann Almanza – She has been receiving help from Harvest Time for approximately 7 months after an injury; is grateful to have Harvest Time's help when she needs and is in favor of the Harvest Time project to allow them to continue their work in Merced, as it is needed.

No voicemail comments were received by the Housing Division.

As a result of the City Council extending the 30-day comment period five additional days to allow time for more written comments at the 7/6/20 Public Hearing, the following was received via email:

- 7-15-2020 – Sheng Xiong/Leadership Counsel for Justice and Accountability – The following is an outline of the complaints in the Leadership Counsel's letter:
 - I. The City's Public Outreach efforts do not satisfy the requirements of the Code of Federal Regulations
 - a. The City of Merced did not allow sufficient time or resources for community outreach and participation
 - b. Citizen participation process lacked diverse racial, ethnic, and linguistic representation
 - c. Expand outreach to local schools
 - II. The Draft Plan omits information essential to informed public review and comment
 - III. The Draft Plan fails to evaluate past performance
 - IV. The Draft Plan's Strategic Plan fails to comply with 24 CFR 91.215
 - V. The Draft Plan fails to identify and address public policy barriers to affordable housing that would allow it to remove or ameliorate them.
 - a. Proposed strategies to remove or ameliorate barriers to affordable housing lack basis or relevance to public policy
 - b. The City should ensure that the transfer of City-owned properties for affordable housing are not concentrated in low-income neighborhoods of color
 - i. Adopt a commercial linkage fee
 - ii. Reduce fees for residential development that addresses affordable housing
 - iii. Apply for available funding to support affordable housing development
 - c. The Draft Plan fails to adopt critical strategies to address the need for affordable housing in Merced
 - i. Redesignate and rezone residential land to higher densities in growth areas
 - ii. Require developers to achieve minimum residential densities for individual parcels
 - iii. Adopt an inclusionary zoning policy
 - iv. Adopt a commercial linkage fee
 - v. Reduce fees for residential development that addresses affordable housing needs
 - vi. Apply for available funding to support affordable housing development
 - vii. Implement the City's 2015 Housing Element
 - VI. The Draft Plan's non-housing community development plan does not include key community development needs

Leadership Counsel concerns letter outline - continued:

VII. The Draft Plan fails to affirmatively further fair housing by restricting affordable housing to racially and ethnically concentrated areas of poverty

After receipt of this letter, staff met with Ms. Xiong and other interested community members on multiple occasions to discuss some of the Leadership Counsel's concerns that could be alleviated in this manner, and to explain the processes and public notice procedures that the City did follow in its preparation of the initial draft of the Consolidated Plan. Many of the Leadership Counsel's concerns could also be alleviated with more explanation within the text of the Consolidated Plan by describing in more detail the efforts made to gather citizen input, what the City and its partner agencies are doing to alleviate homelessness, and a better evaluation and explanation of past performance, in addition to other required elements. Regarding public policy barriers, many of the policy suggestions brought forth by the Leadership Counsel have been evaluated prior by past staff and City Councils, with various determinations as to why action would not be taken at that time. With a new City Council and a city under transformation to a U.C. community, it was expressed to Ms. Xiong that perhaps it was time to re-evaluate the potential for policy changes and additions. The draft Analysis of Impediments to Fair Housing was updated to reflect that considerations of new or amended public policy at the staff and/or Council level would be undertaken during the course of the Consolidated Plan cycle to evaluate feasibility.

Additionally, at the 7/20/2020 meeting, after this letter was received, the City Council agreed to delay review and approval of the Consolidated Plan and Annual Action Plan – essentially restarting the process at a later date – in order to hear from additional residents who were not reached during the previous outreach efforts due in part to constraints put on the process from the Coronavirus pandemic.

On September 24 and 30, 2020, with outreach assistance provided by Ms. Xiong and the Leadership Council through their social media and community contacts, the City's website, and additional public noticing, the City co-hosted two virtual outreach workshops with the Leadership Counsel to address and discuss the concerns and barriers listed in their letter, as well as many other important topics including those related to housing, renter/landlord fair housing issues, and programs to help low-income homeowners, among others. Support to non-English-speaking attendees was provided with Spanish and Hmong interpreters for both workshops. The comments received at these workshops were extremely helpful to the further development of the Consolidated Plan, Annual Action Plan, and the Analysis of Impediments to Fair Housing and many have been incorporated into the plan. Several suggestions were made at these workshops that staff brought to the City Council when the approval process re-started with new public hearings and a new comment period.

The City appreciates the advocacy and important conversations that the Leadership Counsel's letter began, and we look forward to building a cooperative relationship with the Leadership Counsel in future Annual Plan updates and Consolidated Plan processes, particularly with their ability to do extended outreach and recruit additional interested resident participation.

City Council Public Hearing Meetings, 1st Round – Public Comments Received for Public Hearings

<p align="center">Monday, July 6, 2020; 6:00 p.m. – Agenda Item J.2 Merced Civic Center – City Council Chambers, 678 W. 18th Street, Merced (in-person meeting)</p> <p>Notes: Comments and Suggestions from the public included:</p> <ul style="list-style-type: none"> • Comment emailed to City Clerks prior to meeting: <i>Gloria Sandoval/California Central Valley Journey for Justice</i> – a copy of this email was given directly to the councilmembers and not read into the meeting record. As the comment was submitted during the 30-day comment period, the comment will be filed as such. • Comments received during the Public Hearing: <i>Sheng Xiong/Leadership Counsel for Justice and Accountability</i> – should be a more aggressive effort to address affordable housing need; adopt policies to address disproportional housing opportunities and equity, racial groups isolated in low-income census tracts; suggested housing trust fund, inclusionary zoning policy, and rezoning to allow higher densities in growth areas as ways to get more affordable housing; <i>No Name Provided</i> – disagrees with spending government money on housing to fix racial inequality; <i>Gabriela Spiva</i> - extend public hearing to give time to read and respond; • Voicemail comments played during the meeting included: <i>Marilyn Moshel</i> – need health policy decisions; increasing number of residents are concerned about housing; request extension of the public hearing to 8/3/20 • Other: Council extended the written comment deadline to 7/15/20, and added an additional meeting date (7/20/20) and extended PH to 7/20/20 and 8/3/20 to accommodate additional public comment.
<p align="center">Monday, July 20, 2020; 6:00 p.m. Merced Civic Center – City Council Chambers, 678 W. 18th Street, Merced (in-person meeting)</p> <p>Notes: Comments and Suggestions from the public included:</p> <ul style="list-style-type: none"> • Comments submitted to City Clerks prior to meeting: None • Comments received during the Public Hearing: <i>Sheng Xiong</i> – reviewed the points expressed in the written letter submitted to Housing Division on 7/15/20 during the extended comment period; not enough affordable housing; South Merced area racially disproportionate; public participation racially disproportionate; need for affordable housing trust fund; <i>Blanca Areda</i> – large proportion of low-income renters/RHNA needs unmet; <i>Gabriela Spiva</i> – beneficiaries not represented in outreach; disconnect between who is doing and who needs; lack of youth representation; requested delay in approving plan in order to reach more ethnic groups; <i>No Name Provided</i> – need more low-income housing options not in South Merced or in food deserts; <i>Kelly Turner/Symple Equazion</i> – also need to focus on Continuum of Care to express community need and offered help to facilitate; <i>Melinda Gonzalez</i> – affordable housing should be more widespread • Voicemail comments played during the meeting included: <i>Gloria Sandoval/California Central Valley Journey for Justice</i> – lack of affordable housing is an emergency; <i>Colton Dennis</i> – more time is needed to review the draft; affordable housing needs to be in other areas of the city; public policy section incomplete; connection between crime and unstable housing; <i>Katelynn Bishop</i> - urged the use of general fund dollars towards affordable housing and consideration of inclusionary zoning policies, more outreach; <i>Alyssa</i> – requested delay of approval to complete policy sections; <i>Nelly</i> – significant lack of affordable housing in North Merced; people are not able to pay rent; <i>Robert</i> – requested delay in approving; more affordable housing is needed; <i>Marilyn Moshel</i> - remove barriers to affordable housing; housing policy is important; design and quality of housing impacts health; <i>Noelle Anderson</i> – fair housing needs to be addressed; rent prices and evictions rising; racial and socio-economic disparities; policy barriers not addressed; suggested inclusionary zoning, rezoning to higher densities, and housing trust fund
<p align="center">Monday, August 3, 2020 Merced Civic Center – City Council Chambers, 678 W. 18th Street, Merced (meeting held virtually)</p> <p>Notes: Comments, and Suggestions from the public included:</p> <ul style="list-style-type: none"> • Comments submitted to City Clerks prior to meeting: <i>Sandra Hay</i> – expressed support for delaying approval of ConPlan until more community input can be received. • Comments received during the Public Hearing: <i>Sheng Xiong/Leadership Counsel for Justice and Accountability</i> – stated that she and residents/partners have met separately with four councilmembers and city staff since the last Council meeting to discuss ways to strengthen the ConPlan; supports reopening the public participation process and restarting the public hearing process after conducting additional outreach and receiving more input from residents.

Community Outreach Workshops – September 2020 - Citizen Participation Comments

Thursday, September 24, 2020; 6:00 p.m.
Virtual Meeting – 42 pre-registrants

Notes: Staff presentation included explanations of what the Housing Division does and how CDBG and HOME funds can be used in the community, as well as what projects will be funded during the 2020 Program Year. Following the presentation, staff received comments and suggestions for policy and other changes, and answered questions.

Comments, Questions, and Suggestions from the public included:

- Need to include policies that address barriers to affordable housing for all income levels that have a lasting impact; upzoning to create more multifamily-zoned sites; inclusionary zoning policies; seek affordable housing developers
- Offer incentives to affordable housing developers – reduce impact fees and partner with organizations
- Cost of rent increasing; competition for vacant units; need more 1-bedroom and studio units/single-occupancy
- City properties formerly owned by RDA – location & could be potential for single-family/duplex affordable housing
- Data on local homeownership; how to put renters on the path to homeownership; first-time homebuyer education and mortgage assistance
- Potential loss of affordable housing through Section 8 contract expirations/Merced Co. Housing Authority
- Need equity perspective-focus on very low- and low-income affordable units; more than half residents rent and 60% are housing cost burdened; renter protection
- Families struggling to pay rent; majority are farmworkers making extremely low wages; creates serious barriers for youth and their families living in the city, forcing them to move to outskirts and blighted areas; segregation that families can only afford South Side housing; rent control policies; downpayment assistance; maintenance of properties by landlords; undocumented residency/legal representation to prevent discrimination and eviction
- Mental health component/permanent supportive housing – need more education about this; gaps in Continuum of Care
- Extend impediments – flush out to extend to economic barriers re lack of employment opportunities
- Credit check fees is barrier, when families/individuals are applying at multiple housing units to find rent; some owners want them to be making twice the rent before they'll lease to them
- Find surplus land to encourage developers; don't let affordability covenants expire – how do we make units affordably for perpetuity; Affordable Housing Trust Fund; anti-displacement policies; AB 1505; commercial linkage fees; people have to leave the city to afford rent; affordable downtown developments
- Eviction prevention; how to get people back into stable housing after eviction; community land trust
- Incentives to landlords to rent to low-income; some landlords turn away renters with vouchers
- Concerns that single-family homes are being bought out by investors and turning to rentals, taking buying opportunities away from local families
- Policy to consider inequalities – homeowners see their equity go up and renters are getting poorer
- Current zoning discourages urban density; density bonus; accessory dwelling units
- Homeowners not able to keep their homes in good repair due to low-income; homeowner rehabilitation program
- Affordable housing impact fee

**Wednesday, September 30, 2020; 6:00 p.m.
Virtual Meeting (Microsoft Teams) – 40 pre-registrants**

Notes: Staff presentation included reviews of the differences between the eligible activities of CDBG vs. HOME funding, what projects will be funded during the 2020 Program Year, impediments listed in prior AI plans, relevant public policies and assessments, as well as a recap of the comments received at the 9/24/20 Workshop and how they might be incorporated into the Draft plan documents. Following the presentation, staff received additional comments and suggestions, and answered questions.

Comments, Questions, and Suggestions from the public included:

- Questions were answered regarding the City Council's choice in 2009 not to take action on inclusionary zoning policies
- Process in adopting and implementing new policies
- Rent increases; landlord-tenant issues; Sacramento has rent control board; Merced does not have comparable staffing levels to Sacramento
- Maximum capacity of housing units is often not met; how can vacant land be zoned for higher density
- Sewer/water delivery capacity a potential barrier to higher densities
- Land use density questions; does this plan take UC student housing into account/impacts on housing
- Housing for Harvest program for farmworkers
- Housing staff – limited capacity to take on more projects; can volunteers/interns be used; contractors
- How residents can continue to advocate for policy after plan adoption – Housing Element, Council meetings, Annual Plan cycle; town hall meetings; City budget process; CAPER review
- Elimination of Housing Land Trust from Housing Element - reasons

**Summary of Citizen Comments Received
by Housing Department During 2nd Comment Period 10/2/2020 – 11/2/2020**

Written Comments received by Housing Division during comment period:

- 10-16-2020 – *Sheng Xiong, Policy Advocate, Leadership Counsel for Justice and Accountability* – appreciates the City's efforts to solicit additional input from the community with the two September workshops, but recommends that the City commit to the following in the ConPlan and AI rather than consider them potential considerations: 1) enacting Inclusionary Zoning Ordinance to address LMI housing needs; 2) minimum density requirements for new housing developments; 3) allow by-right multifamily developments in Low-medium density R-2 Zones; 4) develop a no-net-loss policy exceeding state minimum standards; 5) reassess/lower public facility impact fees for affordable housing developments. Additionally, the Leadership Counsel continues to recommend the following policies and programs: 1) adoption of an affordable housing trust fund; 2) adoption of residential and commercial linkage fees; 3) establishment of an affordable housing land trust; 4) upzoning of low-density R-1 Zones to allow high-density multifamily housing by-right or by Conditional Use Permit. Leadership Counsel feels that Merced will not succeed in expanding housing choice to LMI unless these policies are in place.
- 11-2-2020 – *Sheng Xiong, Policy Advocate, Leadership Counsel for Justice and Accountability* – supplemental comments to 10-16-20 letter to specifically address the duty of the City to affirmatively further fair housing and to address statistically/historically higher ethnic, LMI, and housing cost-burdened areas of the city that the ConPlan and AI identify. The Leadership Counsel urged the city to commit to firm timelines for development and adoption of the policies suggested in their 10-16-20 letter.

No voicemail or other submitted comments were received by the Housing Division during the comment period.

**City Council Public Hearing Meetings, 2nd Round – Public Comments Received for Public Hearings
(Updated)**

Monday, October 19, 2020; 6:00 p.m. – Agenda Item K.2 Merced Civic Center – City Council Chambers, 678 W. 18th Street, Merced (in-person meeting)
<p>Notes: Comments and Suggestions from the public included:</p> <ul style="list-style-type: none"> • Comment emailed to City Clerks prior to meeting: Alejandro Jurado/Program Coordinator, Youth Leadership Institute – encouraged City Council to consider adding firm timelines to policy considerations, to ensure that youth and their families have access to affordable housing in all parts of Merced. • Comments received during the Public Hearing: • <i>Sheng Xiong/Leadership Counsel for Justice and Accountability</i> – would like to see how HUD funds could support the Housing Element in implementing more affordable housing policies through the AI actions; an effective Consolidated Plan would help the City to meet its State RHNA requirements. • Voicemail comments played during the meeting included: • <i>Graham Laroux</i> – City needs to prioritize affordable housing and address shortages; <i>Noelle Anderson</i> – would like to see more concrete efforts and timelines for action items; <i>Veronica Jones-Welch</i> – supports inclusionary zoning and spreading construction of affordable housing to other areas of the city; <i>Katelyn Bishop</i> – appreciates extension of public input; important to plan more proactively; encouraged Council to direct staff to explore and develop inclusionary zoning and develop a timeline; <i>Marilyn Mosher</i> – include inclusion of community residents and wider sector of representation to include health, behavioral health, and schools; housing impacts health and well-being. • Other: Council continued public hearing to November 16, 2020
Monday, November 16, 2020; 6:00 p.m. – Agenda Item J.1 Merced Civic Center – City Council Chambers, 678 W. 18th Street, Merced (in-person meeting)
<p>Notes: Comments and Suggestions from the public included:</p> <ul style="list-style-type: none"> • Comments submitted to City Clerks prior to meeting: None • Comments received during the Public Hearing: <i>Pastor Juan Ochoa/Calvary Assembly of God</i> – spoke about what the Harvest Time organization does in the community to feed the homeless and others in need; 12 volunteers distribute approximately 900 meals per month to the homeless, approximately 400 families per month through a monthly food giveaway; and 200 lbs of food per day at the gate of Harvest Time (located at the church); volunteers paid their own gas expenses to distribute, buy food, and pay part of electric bill of refrigerator unit; thanked Council for consideration of CDBG funding for replacement of their 30-year-old walk-in cooler/freezer equipment in order to continue these activities and reduce monthly electricity costs; <i>Sheng Xiong/Leadership Counsel for Justice and Accountability</i> – housing critically important; would like Council to take direction on a Spring 2021 timeline for discussions to begin to consider implementation of inclusionary zoning policies by Fall 2021; letting the free market determine housing prices is an ongoing pattern that adversely impacts low-income residents; AB1397 necessitates looking at the affordability of land zoned for housing; <i>Brenda Gutierrez</i> – costs of housing for students; some students have to defer college in order to help their parents pay for housing; supports Leadership Counsel's requested timeline for consideration of inclusionary zoning policies; <i>Claire Medina</i> – the pandemic has exposed gaps in affordability; now is the time to address how lack of affordable housing affects safety, accessibility, security, education, and wellness; <i>Calem Bishop</i> – need to adopt more affirmative housing policies; supports inclusionary zoning and suggested timeline; <i>Will Kelly</i> – urged Council to set timelines for AI actions; inclusionary zoning important as city grows to help increase number of affordable units; <i>Colton Dennis</i> – encouraged Council and staff to enlist the help of residents in discussion of new policies. • Voicemail comments played during the meeting included: <i>Noelle Anderson</i> – happy to see that policy considerations from workshops have been added to the AI suggested actions; encouraged Council to make intentional progress towards them. • Council discussion in response to public comment: Council discussed the timeline suggested during the public hearing for consideration of inclusionary zoning policies; in consideration of current staffing constraints, it was agreed that, at a minimum, staff schedule a presentation (or check-in to report progress) at one of the April 2021 Council meetings to provide information about this type of policy. • Council Action: The City Council approved the 2020-2024 Consolidated Plan, 2020 First-Year Annual Action Plan, and 2020 Update to the AI and approved proposed funding of projects in the plan, as proposed (vote: all ayes).

**Summary of Citizen Comments Received
by Housing Department for
Substantial Amendment #1
Comment Period 4/23/2021 – 4/30/2021**

There were no written, voicemail, in-person, or other public comments received during the public review and comment period that was held for the Substantial Amendment #1 from April 23 – April 30, 2021.

**Substantial Amendment #1
City Council Public Hearing 5/3/2021
Public Comments Received**

Monday, May 3, 2021; 6:00 p.m. – Agenda Item J.5 Merced Civic Center – City Council Chambers, 678 W. 18 th Street, Merced (in-person meeting)	
Notes: Comments and Suggestions from the public included:	
<ul style="list-style-type: none">• <u>Comment emailed to City Clerks prior to meeting:</u> there were no comments emailed to the City Clerks prior to this Public Hearing.• <u>Comments received during the Public Hearing:</u> there were no speakers from the audience who spoke at this in-person Public Hearing• <u>Voicemail comments played during the meeting included:</u> one voicemail was received <i>Sheng Xiong / Leadership Council for Justice and Accountability</i> – Ms. Xiong's voicemail comment asked the following four questions, which were answered by staff during the televised in-person meeting: 1) what is the benefit of replacing the previously planned Section 108 Guarantee Loan funds with the CDBG Program Income received with The Grove loan payoff?; 2) what will the Section 108 funds then be used for?; 3) how will the City spend the \$400,000 of Activity Delivery Costs being allocated from the CDBG Program Income for Administration?; and, 4) how will the City use the funds to further the goals of the approved Consolidated Plan and Analysis for Impediments to Fair Housing Choice? <p>Staff explained that the benefit of swapping funding sources is that (1) the CDBG Program Income is "cash on hand" and its use instead of the Section 108 funds avoids approximately \$500,000 of interest that the City would have paid over the 20-year term of the loan. Accordingly, (2) the City will not follow through in drafting and signing the loan documents needed for the loan. Additionally, the City can now, (3) with the use of CDBG funds, draw Activity Delivery Costs (ADC) for the time it has already invested in administration activities related to the Childs and B project, which will help to balance the Housing Division budget and avoid use of unbudgeted General Fund dollars to pay administration costs. The funding swap (4) furthers the goals of the Consolidated Plan by finding the best, fastest, and most fiscally responsible path to construction of permanent supportive and affordable housing for those who need it; additionally, construction of affordable housing helps to satisfy Actions 2.2 and 3.1 of the Fair Housing Action Plan contained in the City's Analysis of Impediments to Fair Housing.</p> <ul style="list-style-type: none">• <u>Council Action:</u> Council approved Substantial Amendment #1 – M/S Councilman Shelton/Councilman Echevarria, with a vote of ALL AYES to approve Resolution #2021-31.	

2020-2024 HUD CONSOLIDATED AND ANNUAL ACTION PLAN
RESIDENTIAL FOCUS GROUP
6:00p.m., December 9, 2019
Sam Pipes Room, Merced Civic Center, 678 W. 18th Street, Merced

NAME	Spanish-Speaking? Y / N	Do you reside in the City Limits? Y / N	ADDRESS	PHONE	E-MAIL	GENERAL TOPIC OF COMMENT (BRIEF) (i.e., homelessness, housing, etc.)
Sost McBride	N	N	678 W 18th St.	209-355-6618	mcbrides2014@yahoo.com	
Jan Sore	N	Y	2842 Wainwright Ave	209-722-6001	merced.hotel@gmail.com	
Bareb Richey	N	Y	2137 Silverado Ave	209-617-2898	richesbaube@gmail.com	

2020-2024 HUD CONSOLIDATED AND ANNUAL ACTION PLAN
HOUSING FOCUS GROUP
10:00 a.m. – 11:30 a.m., December 10, 2019
Sam Pipes Room, Merced Civic Center, 678 W. 18th Street, Merced

NAME	ORGANIZATION	Spanish-Speaking? Y / N	Do you reside in the City Limits? Y / N	ADDRESS	PHONE	E-MAIL	GENERAL TOPIC OF COMMENT (BRIEF) (i.e., homelessness, housing, etc.)
Linda Dash	Healthy House	N	N	301 W 18th Merced	209-0102	linda@healthyhousemerced.org	
Elizabeth Sanchez	Project Sentinel	Y	N	1231 8th Street Modesto CA 95354	209-494-2006	e.sanchez@housing.org	Fair Housing
Max Medford	Habitat for Humanity	N	N	2381 Lakeside Merced CA 95340	209-727-9302	Mr Medford	
Marissa Cardenas	Central Valley Coalition	N	Y	3351 m st. Suite 100 Merced CA 95348	209-388-0782	chris@centralvalleycoalition.com	

2020-2024 HUD CONSOLIDATED AND ANNUAL ACTION PLAN
ECONOMIC DEVELOPMENT FOCUS GROUP
 1:30 p.m. – 3 p.m., December 10, 2019
 Sam Pipes Room, Merced Civic Center, 678 W. 18th Street, Merced

NAME	ORGANIZATION	Spanish-Speaking? Y / N	Do you reside in the City Limits? Y / N	ADDRESS	PHONE	E-MAIL	GENERAL TOPIC OF COMMENT (BRIEF) (i.e., homelessness, housing, etc.)
Barbara Richey	-	N	Y	2137 Silverado Ave	209-617-2898	richybarb@gmail.com	

2020-2024 HUD CONSOLIDATED AND ANNUAL ACTION PLAN
SOCIAL SERVICES FOCUS GROUP
 3:30 p.m. – 5 p.m., December 10, 2019
 Sam Pipes Room, Merced Civic Center, 678 W. 18th Street, Merced

NAME	ORGANIZATION	Spanish-Speaking? Y / N	Do you reside in the City Limits? Y / N	ADDRESS	PHONE	E-MAIL	GENERAL TOPIC OF COMMENT (BRIEF) (i.e., homelessness, housing, etc.)
Debbie Croft	Alpha Pregnancy Help Center	Y	Y	700 Landborough Ste A Merced 95348	353-4700	debbie@alphahc.com	Social/health services
Rosa Rangel	Valley Crisis Center	Y	Y	1960 Pst Merced Ca 95346	209 725-7900	rsaealliauer@yahoo.com	Social Health services
Barbara Richey		N	Y	2137 Silverado Ave	209 617-2898	richybarb@gmail.com	
Sue Emamiyari	Healthy House	N	N	2859 Oleander Ave	209 724-0102	Sue@healthyhousemerced.org	Homeless
Jennifer Jones	Merced County Behavioral Health Recovery Services	N	Y	300 E 13th Street	209-617-3569	Jennifer.Jones@countyofmerced.com	homelessness

*** WELCOME – PLEASE SIGN IN! ***

**2020/2021 HUD ANNUAL ACTION PLAN
PUBLIC MEETING**

March 2, 2020 -- 10:00 a.m.

Merced City Hall, 3rd Floor Conference Room, 678 W 18th Street, Merced

NAME	BUSINESS/ ORGANIZATION	ADDRESS	PHONE	E-MAIL
Don Spiva	Habitat for Humanity		209-769-5068	don-spiva@shelbyland.net
Joe Carroll	JSS		209 769 6332	
CHEE VANN	Valley Crisis Center	1960 P Street	(209) 725-7900	chee@valleycrisis.org
Kelly Turner	Simple Equus			ltwinc@simpleequus.com

*** WELCOME – PLEASE SIGN IN! ***

**2020/2021 HUD ANNUAL ACTION PLAN
PUBLIC MEETING**

March 3, 2019 -- 2:00 p.m.

Merced City Hall, 3rd Floor Conference Room, 678 W 18th Street, Merced

NAME	BUSINESS/ ORGANIZATION	ADDRESS	PHONE	E-MAIL
<i>Claudia Guzman</i>	<i>CVOC</i>	<i>1835 Bridge Ct. Winton CA 95388</i>	<i>(209) 357-0062</i>	<i>cguzman@cvoc.org</i>
<i>Belle Hallador</i>	<i>Healthy House</i>	<i>301 W 18th Street, Merced</i>	<i>(209) 724-9102</i>	<i>belle@healthyhousemerced.org</i>

*** WELCOME – PLEASE SIGN IN! ***

**2020/2021 HUD ANNUAL ACTION PLAN
PUBLIC MEETING**

March 3, 2020 -- 5:30 p.m.

Merced City Hall, 3rd Floor Conference Room, 678 W 18th Street, Merced

NAME	BUSINESS/ ORGANIZATION	ADDRESS	PHONE	E-MAIL
Cindy Ochoa	Calvary Assembly	1021 Rst Merced CA 95341	(209) 273- 2345	Calvaryassembly@merced .org@gmail.com
Juan Ochoa	" "	" "	(209) 276- 7078	" "

2020-2024 CONSOLIDATED PLAN 2020 ANNUAL ACTION PLAN
VIRTUAL COMMUNITY OUTREACH MEETING PRE-REGISTRANTS
SEPTEMBER 24, 2020

Name		Email Address	Contact Ph.
Anita Hellam	Habitat for Humanity, Stanislaus	ahellam@stanislaushabitat.org	
Kimberly Scott	Valley Crisis Center	kimberly@alliance4you.org	
Sheila Garcia	Harvest Time Merced	HarvestTimeMerced@gmail.com	
Sheng Xiong	Leadership Counsel	smxiong@leadershipcounsel.org	
Marilyn Mochel		marilynmochel5@gmail.com	
Noelle Anderson		noellemarieanderson@gmail.com	
Robin Delugan	UC Merced	rdelugan@ucmerced.edu	
Jerome Raspberry Jr.		jrasberry78@gmail.com	
Don Spiva	Habitat for Humanity, Merced	don.spiva@sbcglobal.net	
Marisol Hurtado		mhurtado835@gmail.com	
Elizabeth Salmon		bethsalmon@hotmail.com	
Cecilia Escobedo (Spanish)		(none)	209-285-9607
Candace Cole	UC Merced	ccole5@ucmerced.edu	
Joyce Dale		joycedaleofmerced@gmail.com	
Alma Alvarado	UC Merced	aalvaradocabrera@ucmerced.edu	
Violet Barton	UC Merced	vbarton@ucmerced.edu	
Shannon Proksch	UC Merced	sproksch@ucmerced.edu	
Kailee Zhu	UC Merced	tzhu10@ucmerced.edu	
Carmen Salazar	UC Merced	csalazar26@ucmerced.edu	
Cintia Quesada	UC Merced student	cquesada2@ucmerced.edu	
Heather Hendrickson		heathergknoxinc@gmail.com	
Kasernya Thao		kasernyathao@gmail.com	
Carrie Menke		cab99_2001@yahoo.com	
Kimberlee Bledsoe		misskimmie1885@yahoo.com	
Arthur Durazo		Arthur.durazo@ucsf.edu	
Aramis D. M. Valverde	UC Merced	amunoz-valverde@ucmerced.edu	
Amy Hang		amyhang1@gmail.com	
Allison Robinson		mercedmadre@gmail.com	
Sidra Goldman-Mellor		sidragoldman@gmail.com	
Corinne Moua		co.moua@gmail.com	
Mylia Chambers		myliamouachambers@gmail.com	
Lorenzo Booth	UC Merced	lbooth@ucmerced.edu	
Melissa Quesada	UC Merced	mquesada3@ucmerced.edu	
Dennis Colton		coltonedennis@gmail.com	
Sandra Hay		shay72359@gmail.com	
Monika Grasley	Lifeline	monikagrasley@lifelinecdc.org	
Brian Raymond	Merced County Board of Realtors	brian@mercedcountyrealty.com	
Mary Camper	"	meeting link forwarded by City staff	
Robert Dylina	"	meeting link forwarded by City staff	
Ernie Ochoa	"	meeting link forwarded by City staff	
Katelynn Bishop		katelynn.c.bishop@gmail.com	
Loretta Spence		spenceloretta@gmail.com	

2020-2024 CONSOLIDATED PLAN 2020 ANNUAL ACTION PLAN
VIRTUAL COMMUNITY OUTREACH MEETING PRE-REGISTRANTS
SEPTEMBER 30, 2020

Name		Email Address
Kimberly Scott	Valley Crisis Center	kimberly@alliance4you.org
Sheila Garcia	Harvest Time Merced	HarvestTimeMerced@gmail.com
Sheng Xiong	Leadership Counsel	smxiong@leadershipcounsel.org
Marilyn Mochel		marilynmoche5@gmail.com
Noelle Anderson		noellemarieanderson@gmail.com
Robin DeLugan	UC Merced	rdeugan@ucmerced.edu
Jerome Rasberry Jr		jrasberry78@gmail.com
Joyce Dale		joycedaleofmerced@gmail.com
Candace Cole	UC Merced	ccole5@ucmerced.edu
Violet Barton	UC Merced	vbarton@ucmerced.edu
Sol Rivas	United Way	sol@unitedwaymerced.org
Isai Palma	United Way	Isai@unitedwaymerced.org
Cintia Quesada	UC Merced student	cquesada2@ucmerced.edu
Heather Hendrickson		heathergknoxinc@gmail.com
Kasernyia Thao		kasernyithao@gmail.com
Carrie Menke		cab99_2001@yahoo.com
Arthur Durazo		Arthur.durazo@ucsf.edu
Corinne Moua		co.moua@gmail.com
Sandra Hay		shay72359@gmail.com
Diana Westmoreland	Senator Anna Caballero Office	Diana.Westmoreland@sen.ca.gov
Amelia Johnson		ameliajohnsonmph@gmail.com
Monika Grasley	Lifeline	monikagrasley@lifelinecdc.org
Joshua Cardoza		Crateworks11@gmail.com
Brad Barker		brad.barker.berkeley@gmail.com
Kelly Turner	Symple Equazion	kturner@sympleequazion88.com
Connie Ramirez		conniera01@yahoo.com
Dean Caivano		caivano.dean@gmail.com
Sheilah Brooks	MCOE	stbrooks@mcoe.org
Elizabeth Salmon		bethsalmon@hotmail.com
Lyle Allen	Habitat For Humanity (Mer Co)	lallen3903@aol.com
Nathan Mann		nmman87@gmail.com
Katelynn Bishop		katelynn.c.bishop@gmail.com
Patricia Costa	MCOE	Pcosta@mcoe.org
Dolly Solomon		ds.slyph@gmail.com
Ana Padilla		padilla.maria.ana@gmail.com
Christopher Jensen	Merced County Behavioral Health	Christopher.Jensen@countyofmerced.com
Brenda Gutierrez	Power California	brenda@powercalifornia.org
Veronica Welch	Central CA Alliance for Health	veronica.welch8520@Sbcglobal.net
Cinnamon Peel		hotwaterx3@yahoo.com
Dennis Colton		coltonedennis@gmail.com



December 3, 2019

Dear Community Partner:

As a recipient of federal funds awarded by the U.S. Department of Housing and Urban Development (HUD), the City of Merced is required to certify that it will affirmatively further fair housing. It is also required to develop a five-year comprehensive plan for housing and community development to determine the types of projects that should be financed in the future with federal housing and community development funds. Part of the work related to these efforts is to facilitate a robust community engagement process. The purpose of this is to receive public feedback on the issues that may affect Merced residents in accessing housing that is free of barriers and to gain insight on community priorities around housing and community development.

In completing this outreach effort, the City of Merced is working with TDA Consulting. Staff from TDA will be conducting a series of focus groups next week to gather input from residents and stakeholders on the issues that are of most important to the community.

There will be a total of four specific focus groups, scheduled as follows:

Resident Focus Group: Monday, December 9th, 6:00-7:30pm

Housing Focus Group: Tuesday, December 10th, 10:00-11:30am

Economic Development Focus Group: Tuesday, December 10th, 1:30-3:00pm

Social Services Focus Group: Tuesday, December 10th, 3:30-5:00pm

All focus group meetings will be held in the Sam Pipes Room, 1st Floor City Hall, 678 W. 18th Street, in Merced. Spanish-speaking interpretation will be available.

It is our priority to gather input from a diverse set of community to better inform our policies. Thank you in advance for your consideration of this request.

Best regards,

Scott McBride
Director of Development Services
City of Merced Housing Division
Development Services Department

CITY OF MERCED

"Gateway to Yosemite"



Open Letter and Public Invitation to City of Merced Residents and Stakeholders to Assist the City of Merced in Focus Group Conversations about Community Priorities

Dear Residents and Community Partners:

As a recipient of federal funds awarded by the U.S. Department of Housing and Urban Development (HUD), the City of Merced is required to certify that it will affirmatively further fair housing. It is also required to develop a five-year comprehensive plan for housing and community development to determine the types of projects that should be financed in the future with federal housing and community development funds. Part of the work related to these efforts is to facilitate a robust community engagement process. The purpose of this is to receive public feedback on the issues that may affect Merced residents in accessing housing that is free of barriers and to gain insight on community priorities around housing and community development.

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Best regards,

Scott McBride
Director of Development Services
City of Merced Housing Division
Development Services Department

AFFIDAVIT OF PUBLICATION

Account #	Alt Number	Registration	PO	Amount	Cols	Cost
336878	0004463424			\$1,648.38	3	10.00 in

Attention: Kim Nutt

CITY OF MERCED HOUSING DIVISION
678 W. 18TH ST.
MERCED, CA 95340

Declaration of Publication 2015.5 C.C.P.

STATE OF CALIFORNIA

County of Merced

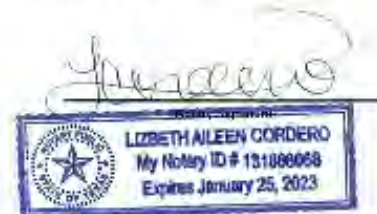
I am a citizen of the United States, I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the printer of the Merced Sun-Star, a newspaper of general circulation, printed and published in the city of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of July 14, 1964 Case Number 33224 that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

December 06, 2019, December 08, 2019
December 09, 2019

V. Rodella
Legal Clerk

I certify (or declare) under penalty of perjury that the foregoing is true and correct and that this declaration was executed at Dallas, Texas on

Date: 8th, day of January, 2020



Extra charge for lost or duplicate affidavits.
Legal document please do not destroy!

PROOF OF PUBLICATION

(2015.5 C.C.P.)

Proof of Publication of

This space is for the County Clerk's
Filing Stamp

STATE OF CALIFORNIA)

)ss.

COUNTY OF MERCED

Copy of notice here

I am a citizen of the United States of the county aforesaid; I am over the years, and not a party to or interest in the matter. I am the printer for clerk of The Merced County Times, general circulation, printed and City of Merced, County of Merced, paper has been adjudged a news circulation by the Superior Court Merced, State of California, under number 14, 1999, Case Number notice, of which the annexed is a been published in each regular said newspaper and not in any sup on the following dates, to-wit:

PUBLIC NOTICE FOR MERCED COUNTY

Publication Date: 12-05-2019

I certify (or declare) under penalty of perjury that the foregoing is true and correct.



Dated this 9th of December, 2019

Proof of Publication - Merced County
Adjudged a news

CITY OF MERCED

"Gateway to Yosemite"

Dear Residents and Community Partners:

As a recipient of federal funds awarded by the U.S. Department of Housing and Urban Development (HUD), the City of Merced is required to certify that it will affirmatively further fair housing. It is also required to develop a five-year comprehensive plan for housing and community development to determine the types of projects that should be financed in the future with federal housing and community development funds. Part of the work related to these efforts is to facilitate a robust community engagement process. The purpose of this is to receive public feedback on the issues that may affect Merced residents in accessing housing that is free of barriers and to gain insight on community priorities around housing and community development.

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It is our priority to gather input from a diverse set of community to



YOUR OPINION MATTERS!

YOUTH | TEENS | FAMILIES | ADULTS | SENIORS | BUSINESSES

Please take 5 minutes to help your community by completing our short survey. Access the survey in English or Spanish online at the below links, or by scanning the QR Code at the bottom of this flyer.



English: www.surveymonkey.com/r/MercedEnglish



Spanish: www.surveymonkey.com/r/MercedSpanish

WHY IS THIS IMPORTANT?

The City of Merced is required to develop a 5-year comprehensive plan for the use of Federal Funds awarded by the U.S. Department of Housing and Urban Development, or HUD. The City is also required to certify that it will promote the availability of fair housing for all residents living in the City. Part of this work is to ask our Citizens – that's YOU! – for help in determining what issues may be affecting our residents with housing and community economic development.

While receiving feedback from organizations working in the community is important, getting input directly from our residents is critical.

SHARE! SHARE! SHARE!

We ask that you please take the survey yourself, then send these survey links to your colleagues, neighbors, and other community residents. The survey can be completed online with any device – computer, tablet, or phone. There is a handy QR Code to make it even easier!

WE RESPECT YOUR PRIVACY

Your responses will not be individually tracked, and your personal information is not requested.

FOR MORE INFORMATION

If you need more information about this process or about the survey, please contact Kim Nutt, Housing Program Specialist, at 209-388-8988, or by emailing nuttk@cityofmerced.org

USE YOUR PHONE TO SCAN CODE:



ENGLISH



OR

SPANISH





¡SU OPINION IMPORTA!

NIÑOS | JÓVENES | FAMILIAS | ADULTOS | MAYORES DE EDAD | NEGOCIOS

Por favor tome 5 minutos para ayudar a su comunidad por medio de su participación en esta encuesta corta. La encuesta se puede acessar en Inglés o en Español haciendo click en los enlaces indicados o por medio de digitalizar los "código de QR" al fin de ésta página.



English: www.surveymonkey.com/r/MercedEnglish

Spanish: www.surveymonkey.com/r/MercedSpanish



¿ POR QUÉ ES IMPORTANTE?

La ciudad de Merced tiene que desarrollar un plan comprensivo de 5 años para uso de fondos Federales otorgados por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos, (HUD- por sus siglas en ingles). La ciudad tambien tiene que certificar que va a promover la disponibilidad de la vivienda equitativa para todos los residents viviendo en la ciudad. Parte de éste trabajo es pedirles a nuestros consituyentes – son JUSTEDES! – para ayuda para determinar cuales temas afectan nuestros constituyentes cuando se trate de vivienda y el desarrollo de la comunidad.

Mientras recibir reacciones de organizaciones comunitarias es importante, recibir reacciones directamente de nuestros residentes es crítico.

¡COMPARTA! ¡COMPARTA! ¡COMPARTA!

Les pedimos que responda a la encuesta por si mismo, y después mande los enlaces a colegas, vecinos, y otros residentes comunitarios. La encuesta se puede completar por medio del internet usando cualquier aparato – computadora, IPAD, o telefono. ¡El "código de QR" hace participación en la encuesta más fácil!

REESPETAMOS SU PRIVACIDAD

Sus respuestas no serán rastreadas, e información personal no será solicitada.

MÁS INFORMACIÓN

Si necesita más información sobre éste proceso o sobre la encuesta, por favor contacte a Kim Nutt, Especialista de Programa de Vivienda, en 209-388-8988, o via email nuttk@cityofmerced.org

USE SU TELEFONO PARA RASTREAR:



ENGLISH



OR

SPANISH



From: [Nutt, Kim](#)
To: [Tresidder, John](#); [Levesque, Jennifer](#); [Lee, Nancy](#)
Cc: [Plutz, Stephanie](#); [McBride, Scott](#); [Carmean, Steve](#)
Subject: Community Needs Survey - Councilmember distribution
Date: Friday, February 14, 2020 4:28:00 PM
Attachments: [SURVEY FLYER-FinalistScamph-downNeeded.pdf](#)

Hi John/Jennifer and Nancy,

I know we have three Town Hall meetings coming up, and I know that the individual councilmembers are also active in their districts on a regular basis. I've recently posted the attached information on a "City News" website post, posted some flyers, emailed city employees, and sent an email out to community groups and school districts, but I was also hoping to use the councilmembers to get this survey out there further.

We in Housing are currently working on our Five-Year Consolidated Plan, where a very large part of developing the ConPlan is community input. We need as much response as possible to this Community Needs Survey.

Could I ask you to distribute this to them in your respective roles? I can run off copies as needed.

I plan to attend the Town Hall meetings, where I will have these flyers available to hand out to the public.

Thanks,

Kim Nutt

Housing Program Specialist I
City of Merced Housing Department
678 W. 18th Street
Merced, California 95340
Office: 209-388-8988 | eFax: 209-388-7317



From: [Nutt, Kim](#)
To: [1st Floor City Hall](#); [2nd Floor City Hall](#); [3rd Floor City Hall](#); [Fire Active](#); [Police](#); [Public Works](#); [Purchasing](#)
Subject: RE: Community Needs Survey - your participation requested
Date: Tuesday, February 18, 2020 1:41:00 PM
Attachments: [image002.png](#)
[image003.png](#)

Good afternoon everyone,

Just a quick reminder to please take this survey and submit your responses if you have not done so already. We ask that you forward this to your friends, neighbors, and other associates to ask them to do the same.

Thank you for the few minutes of your time it takes to do this!

Kim Nutt

Housing Program Specialist I
City of Merced Housing Department
678 W. 18th Street
Merced, California 95340
Office: 209-388-8988 | eFax: 209-388-7317



From: Nutt, Kim <NuttK@cityofmerced.org>
Sent: Friday, February 07, 2020 4:39 PM
To: [1st Floor City Hall](#) <1stFloorCityHall@cityofmerced.net>; [2nd Floor City Hall](#) <2ndFloor@cityofmerced.net>; [3rd Floor City Hall](#) <3rdFloorCityHall@cityofmerced.net>; [Fire Active](#) <FireActive@cityofmerced.org>; [Police](#) <Police@cityofmerced.net>; [Public Works](#) <PublicWorks@cityofmerced.org>; [Purchasing](#) <Purchasing@cityofmerced.org>
Subject: Community Needs Survey - your participation requested

Good afternoon,

As a City employee and very likely also a resident of Merced City, your participation and feedback in assessing our community's needs is just as important as the community we all go to work to serve. We are asking that you access the following links, take this important five-minute Community Needs survey, then forward to your family, friends, and neighbors to do the same.

The survey can be taken in English or Spanish — click [here for English](#), and [here for Spanish](#).

You can also access the survey right now using your smartphone by scanning the attached QR Codes (also in English or Spanish).

ENGLISH

SPANISH



To explain, the City's Housing Division is currently working on the Five-Year Consolidated Plan, a document that is put together largely upon the feedback, experiences, and wishes of our residents. Each year, the Housing Division receives U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant and HOME Investment Partnership funds that are then directed to projects and programs that work towards satisfying and rectifying the needs, goals, and deficiencies laid out in the Five-Year Consolidated Plan. We are in our last year of the current five-year plan – and so simply, we need your input for the next one!

We thank you for your valuable time, and **especially thank you for sharing with ALL members of the public**, as well as your friends, family, neighbors, and associates. The more responses we get, the more accurate gathered data will be.

In gratitude,

Kim Nutt

Housing Program Specialist I
City of Merced Housing Department
678 W. 18th Street
Merced, California 95340
Office: 209-388-8988 | eFax: 209-388-7317



From: Nutt, Kim
Bcc: Barbara Richey (richybarb@gmail.com); Kevin McCarthy - Kevin's Bikes (kevinsbikes@comcast.net); kevin@mercedarthrop.org; jhuttrey@co.merced.ca.us; jennstner@shcolnhai.net; hileediggs@shcolnhai.net; Chris Luna; chihetba@mercedrealestate.com; ecorcherd@unimced.edu; "Woodbridge Place"; Lori Carmen Ramirez (lori3krustee@moed.edu); Chris Vitelli (chris.vitelli@moed.edu); Stacey Hicks (stacey.hicks@moed.edu); hicks2@unimced.edu; Valeria Avila (vavila@moed.org); Brooke Thompson (bthompson@muhsd.org); Raula Calderon (rcalderon@muhsd.org); jcamo@muhsd.org; Terin Johnson (tjohnson@muhsd.org); McBride, Scott; Dietz, Stephanie; Mendonca, Dawn; Carrigan, Steve; Ann Mamuar; Bruce Metcalf; Caleb Medefind; Candice Adam-Medefind (Healthy House); chris@centralvalleycoalition.com; Debbie Croft; Elizabeth Sanchez; Jan Sores; Jennifer Jones; Joe Carroll; Kristin Ruzack; Linda Dault; Matt St. Pierre; Matt Current; Monika Grasev; Naj Saechao; Rosa Rangel; Sue Esquivora; Tammy Anias (Tammy.Anias@countyofmerced.com); Tim Adam
Subject: RE: City of Merced - Community Needs Assessment Survey
Date: Thursday, March 5, 2020 12:18:00 PM

Good morning everyone,

I'm emailing you once more from the City of Merced Housing Division with a friendly reminder to please take our Community Needs survey (and circulate to others – including your tenants, coworkers, and friends), as **we are keeping it open for another week (closing it end-of-day March 13th)**. The data we are collecting will help us understand where we need to focus our efforts over the next five years.

If you live and/or work in Merced, we need your input!

[Survey link: click with your smartphone to take the survey](https://www.surveymonkey.com/r/MercedSurvey)

English: <https://www.surveymonkey.com/r/MercedEnglish>

Spanish: <https://www.surveymonkey.com/r/MercedSpanish>

The approximate five minutes it takes to do this is extremely valued and appreciated, and we thank you!

Best Regards,

Kim Nutt

Housing Program Specialist I
City of Merced Housing Department
678 W. 18th Street
Merced, California 95340
Office: 209-388-8988 | eFax: 209-388-7317



From: Nutt, Kim
Sent: Tuesday, February 11, 2020 6:27 PM
Subject: City of Merced - Community Needs Assessment Survey

Dear Community Partner and Merced Resident,

As you may already know, the City of Merced Housing Division has begun the process of developing our Five-Year Consolidated Plan for the Fiscal Years 2020, 2021, 2022, 2023, and 2024 (FY 2020-2024). Having already held Community Focus Group meetings in December to gather input from concerned residents and community organization partners like yours, we are now pushing to reach out to **ALL Merced residents** through an online Community Needs survey. We need all the responses we can possibly get, which is why you've received this email.

We want and need everyone's voice as to where to direct our HUD grant funding for the next five years. Should it be to homeless prevention programs? Sidewalk/ADA-infrastructure repair projects? Permanent Supportive Housing projects for low-income/homeless families? Also, and especially, we want to know residents' thoughts about their rights to Fair Housing choices. This survey is so important for that reason alone!

Here's where we are asking for your help, and how you can!

- Here is a link to the City's website that will take you directly to the links and QR Codes that you can scan with your smartphone:
<https://www.cityofmerced.org/Home/Components/News/News/898/17>

***We are requesting that everyone take the survey and submit responses by ~~March 4, 2020~~
EXTENDED TO MARCH 13!! – so time is of the essence!***

All collected survey responses are and will remain anonymous and private. Please encourage everyone to be honest and thoughtful with their responses. Together, all data collected will help guide where our HUD program funding is directed during our 2020-2024 Consolidated Plan years. The more responses, the more accurate the direction we receive, and therefore, more accurate our Five-year Consolidated Plan will be.

We thank you in advance for assisting and participating in our efforts to address the needs of our community!

Warm Regards,

Kim Nutt

Housing Program Specialist I
City of Merced Housing Department
678 W. 18th Street
Merced, California 95340
Office: 209-388-8988 | eFax: 209-388-7317
Email: nuttik@cityofmerced.org



Nutt, Kim

From: Bruce Metcalf <brucemetcalf48@gmail.com>
Sent: Thursday, March 5, 2020 2:05 PM
To: Nutt, Kim
Subject: Re: City of Merced - Community Needs Assessment Survey

Thanks I have sent this to friends. I filled out a paper survey at you office a few weeks ago

Sent from my iPhone

On Mar 5, 2020, at 12:18 PM, Nutt, Kim <NuttK@cityofmerced.org> wrote:

Good morning everyone,

I'm emailing you once more from the City of Merced Housing Division with a friendly reminder to please take our Community Needs survey (and circulate to others – including your tenants, coworkers, and friends), as **we are keeping it open for another week (closing it end-of-day March 13th)**. The data we are collecting will help us understand where we need to focus our efforts over the next five years.

If you live and/or work in Merced, we need your input!


English: <https://www.surveymonkey.com/r/MercedEnglish>
Spanish: <https://www.surveymonkey.com/r/MercedSpanish>

The approximate five minutes it takes to do this is extremely valued and appreciated, and we thank you!

Best Regards,

Kim Nutt

Housing Program Specialist I
City of Merced Housing Department
678 W. 18th Street
Merced, California 95340
Office: 209-388-8988 | eFax: 209-388-7317
<image004.jpg>

From: Nutt, Kim
Sent: Tuesday, February 11, 2020 6:27 PM
Subject: City of Merced - Community Needs Assessment Survey

Dear Community Partner and Merced Resident,

As you may already know, the City of Merced Housing Division has begun the process of developing our Five-Year Consolidated Plan for the Fiscal Years 2020, 2021, 2022, 2023, and 2024 (FY 2020-2024). Having already held Community Focus Group meetings in December to gather input from

concerned residents and community organization partners like yours, we are now pushing to reach out to **ALL Merced residents** through an online Community Needs survey. We need all the responses we can possibly get, which is why you've received this email.

We want and need everyone's voice as to where to direct our HUD grant funding for the next five years. Should it be to homeless prevention programs? Sidewalk/ADA-infrastructure repair projects? Permanent Supportive Housing projects for low-income/homeless families? Also, and especially, we want to know residents' thoughts about their rights to Fair Housing choices. This survey is so important for that reason alone!

Here's where we are asking for your help, and how you can!

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We are requesting that everyone take the survey and submit responses by ~~March 1, 2020~~ EXTENDED TO MARCH 13!! – so time is of the essence!

All collected survey responses are and will remain anonymous and private. Please encourage everyone to be honest and thoughtful with their responses. Together, all data collected will help guide where our HUD program funding is directed during our 2020-2024 Consolidated Plan years. The more responses, the more accurate the direction we receive, and therefore, more accurate our Five-year Consolidated Plan will be.

We thank you in advance for assisting and participating in our efforts to address the needs of our community!

Warm Regards,

Kim Nutt

Housing Program Specialist I
City of Merced Housing Department
678 W. 18th Street
Merced, California 95340
Office: 209-388-8988 | eFax: 209-388-7317
Email: nutt@cityofmerced.org
<image001.jpg>

City of Merced records, including emails, are subject to the California Public Records Act. Unless exemptions apply, this email, any attachments and any replies are subject to disclosure on request, and neither the sender nor any recipients should have any expectation of privacy regarding the contents of such communications. The City of Merced shall not be responsible for any claims, losses or damages resulting from the use of digital data that may be contained in this email.

[NOTICE: This message originated outside of City of Merced – DO NOT CLICK on links or open attachments unless you are sure the content is safe.]

Nutt, Kim

From: Nutt, Kim
Sent: Thursday, March 5, 2020 2:36 PM
To: Monika Grasley
Subject: RE: City of Merced - Community Needs Assessment Survey

Thank you so very much – we appreciate your help!
Kim

From: Monika Grasley <monikagrasley@lifelinecdc.org>
Sent: Thursday, March 05, 2020 2:31 PM
To: Nutt, Kim <NuttK@cityofmerced.org>
Subject: Re: City of Merced - Community Needs Assessment Survey

thank you! I will get this to our community members

On Thu, Mar 5, 2020 at 2:29 PM Nutt, Kim <NuttK@cityofmerced.org> wrote:

Hi Monika!

Yes – most definitely, please do! Also, those residents you already work with, as well. I'm attaching a flyer that I made up for handing out at events in case that is better. With a setting for double-sided, it prints to one side English, one side Spanish. It's nice, because it has a QR code so that people with smartphones can access the survey very easily.

You are lucky with that payment! My mother purchased her house in 1976 – now it's paid for, but I recall her saying before that her payment was somewhere around \$300 per month.

Thanks!

Kim

From: Monika Grasley <monikagrasley@lifelinecdc.org>
Sent: Thursday, March 05, 2020 2:21 PM
To: Nutt, Kim <NuttK@cityofmerced.org>
Subject: Re: City of Merced - Community Needs Assessment Survey

Kim, can I send this to my staff? It would be more important for them to fill it out and share their experience.

We are fortunate enough that we purchased a small, older home 20+ years ago and our mortgage payment is \$369 :)

On Thu, Mar 5, 2020 at 12:18 PM Nutt, Kim <NuttK@cityofmerced.org> wrote:

Good morning everyone,

I'm emailing you once more from the City of Merced Housing Division with a friendly reminder to please take our Community Needs survey (and circulate to others – including your tenants, coworkers, and friends), as we are **keeping it open for another week** (*closing it end-of-day March 13th*). The data we are collecting will help us understand where we need to focus our efforts over the next five years.

If you live and/or work in Merced, we need your input!



English: <https://www.surveymonkey.com/r/MercedEnglish>

Spanish: <https://www.surveymonkey.com/r/MercedSpanish>

The approximate five minutes it takes to do this is extremely valued and appreciated, and we thank you!

Best Regards,

Kim Nutt

Housing Program Specialist I

City of Merced Housing Department

678 W. 18th Street

Merced, California 95340

Office: 209-388-8988 | eFax: 209-388-7317



From: Nutt, Kim

Sent: Tuesday, February 11, 2020 6:27 PM

Subject: City of Merced - Community Needs Assessment Survey

Dear Community Partner and Merced Resident,

As you may already know, the City of Merced Housing Division has begun the process of developing our Five-Year Consolidated Plan for the Fiscal Years 2020, 2021, 2022, 2023, and 2024 (FY 2020-2024). Having already held Community Focus Group meetings in December to gather input from concerned residents and community organization partners like yours, we are now pushing to reach out to **A.J.J. Merced residents** through an online Community Needs survey. We need all the responses we can possibly get, which is why you've received this email.

We want and need everyone's voice as to where to direct our HUD grant funding for the next five years. Should it be to homeless prevention programs? Sidewalk/ADA-infrastructure repair projects? Permanent Supportive Housing projects for low-income/homeless families? Also, and especially, we want to know residents' thoughts about their rights to Fair Housing choices. This survey is so important for that reason alone!

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W

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We thank you in advance for assisting and participating in our efforts to address the needs of our community!

Warm Regards,

Kim Nutt

Housing Program Specialist I

City of Merced Housing Department

678 W. 18th Street

Merced, California 95340

Office: 209-388-8988 | eFax: 209-388-7317

Email: nuttik@cityofmerced.org



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The City of Merced shall not be responsible for any claims, losses or damages resulting from the use of digital data that may be contained in this email.

--
Monika Grasley

LifeLine CDC (Community Development Corporation)

209-201-2905

www.lifelinecdc.org

[Dropping from inbox](#)

[Facebook](#)

[My calendar](#)

[Sign up for our Newsletter](#)

Homeing Address:

731 E. Yosemite Ave. St. B-4 165 Merced CA 95340

Office Address:

393 E. Dorn Dr Merced Ca 95340

[NOTICE: This message originated outside of City of Merced – **DO NOT CLICK** on links or open attachments unless you are sure the content is safe.]

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--
Monika Grasley

LifeLine CDC (Community Development Corporation)

209-201-2905

www.lifelinecdc.org

5

CITY OF MERCED

"Gateway to Yosemite"



February 18, 2020

Dear Community Organization:

The City of Merced Housing Division is pleased to announce that it is currently accepting applications for Community Development Block Grant (CDBG), Fair Housing Services, and Community Housing Development Organization (CHDO) funding requests. The City will be holding informational meetings per the following dates and times:

Date	Time	Location
Monday, March 2, 2020	10:00 a.m.	3 rd Floor Conference Room * Merced City Hall/Civic Center 678 W. 18 th Street, Merced
Tuesday, March 3, 2020	2:00 p.m.	
	5:30 p.m.	<i>Note: take elevator to third floor, or use stairwell next to elevator</i>

* For special accommodations, arrangement for interpretation services, or more information, please call the City's Housing Program at (209) 385-6863.

The meetings will provide information regarding CDBG public service funding opportunities for local non-profit community organization programs. The U.S. Department of Housing and Urban Development (HUD) allows the City of Merced to allocate up to 15% of its CDBG funds towards public service grants. While we do not yet know what our HUD allocation will be, nor the percentage our City Council will choose to fund this year, we want to extend the invitation to you to apply.

Concurrent to these meetings, we are also working with an outside consultant for compilation of community needs assessment data and drafting of our 2020-'24 Five-Year Consolidated Plan, 2020 First-Year Annual Action Plan, Analysis of Impediments to Fair Housing, and updates to our Citizen Participation Plan. The community needs assessment data being collected will be used towards prioritizing which public service programs will be funded in order to address those needs.

The City Council will hold a final public hearing for review and adoption of the 2020-2024 Five Year Consolidated Plan and First-Year 2020 Annual Action Plan on May 4, 2020, at 6:00 PM in the Merced City Hall Council Chambers at 678 West 18th Street. Tentatively, there may also be a meeting on April 20, 2020, for the Council to preview the draft plans and to allow for more public comment to be placed into the final versions. All meetings will be posted on our website and publicly noticed in the Merced County Times and the Merced Sun-Star. Our website will be kept current as to all steps of the process.

Interested parties should visit our website at: www.CityofMerced.org/Departments (then navigate to "Housing Division") to download the application packet. Paper application packets are also available at the Housing Division, located on the second floor of City Hall, 678 West 18th Street, Merced. Applications must be received by the Housing Division no later than 5:00 p.m. on **March 9, 2020**. Due to the strict timelines in coordination with the concurrent work discussed above, no applications submitted after this date will be considered.

If you have questions or would like to schedule a meeting to discuss your proposal, please contact the Housing Division at 209-385-6863 or nuttk@cityofmerced.org.

Respectfully,

Kim Nutt
Housing Program Specialist
City of Merced Housing Division

PUBLIC NOTICE

**NOTICE OF FUNDING AVAILABILITY
AND REQUESTS FOR
PROGRAM & PROJECT APPLICATION SUBMITTALS
CITY OF MERCED HOUSING PROGRAM
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
and HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
FUNDING PROCESS FOR FISCAL YEAR 2020/21**

Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) Funds will soon be made available by the U.S. Department of Housing and Urban Development (HUD) to the City of Merced for the period July 1, 2020 through June 30, 2021. Of those funds, the Merced City Council may choose to re-allocate a maximum of 15% of its CDBG allocation to eligible Public Service activities (services must adhere to CDBG guidelines CFR #570.201.e). A minimum of 15% of the City's HOME allocation must be designated to a Community Housing Development Organizations (CHDO) (services must adhere to CHDO guidelines CFR #90.301). Of the CDBG administrative funds, the Housing Division will be requesting applications from non-profit organizations that have capacity to provide Fair Housing and Continuum of Care Services within the community. According to CDBG and HOME regulations these are activities typically, although not exclusively, undertaken by community organizations. An information guide can be obtained from the City of Merced Housing Program at 678 W. 18th Street, Merced, CA, 95340 for those interested in applying for these funds. The application deadline is March 9, 2020. Three public meetings will be held over two days: March 2 (10:00 a.m.) and March 3, 2020 (2:00 p.m. and 5:30 p.m.) at Merced City Hall, 678 W. 18th Street, Merced, in the 3rd Floor Conference Room. A Public Hearing will be held before the Merced City Council at 6:00 P.M. on Monday, May 4, 2020, to adopt the City of Merced 2020-2024 Five-Year Consolidated Plan and the 2020 Annual Action Plan that will contain specific recommendations for allocation expenditures during Fiscal Year 2020/2021. For additional information please call 385-6863 (voice), or send E-mail to: nuttk@cityofmerced.org

Attention: City Clerk

CITY CLERK
CITY OF MERCED

Publish: February 20, 2020

/s/ Kim Nutt
Kim Nutt, Housing Program Specialist

AFFIDAVIT OF PUBLICATION

Account #	Ad Number	Headline	EO	Amount	Cols	Cost
303078	0004572508	PUBLIC NOTICE NOTICE OF FUNDING AVAILA	Public Notice	\$185.68	2	3.52 in

Attention: Kim Nult

CITY OF MERCED HOUSING DIVISION
 678 W. 18TH ST,
 MERCED, CA 95340

PUBLIC NOTICE

**NOTICE OF FUNDING AVAILABILITY
 AND REQUESTS FOR
 PROGRAM & PROJECT APPLICATION SUBMITTALS
 CITY OF MERCED HOUSING PROGRAM
 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
 and HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
 FUNDING PROCESS FOR FISCAL YEAR 2020**

Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds will soon be made available by the U.S. Department of Housing and Urban Development (HUD) to the City of Merced for the period July 1, 2020 through June 30, 2021. Of these funds, the Merced City Council may choose to re-allocate a maximum of 5% of its CDBG allocation to eligible Public service activities. Services must adhere to CDBG guidelines (CFR #570.101-6). A minimum of 15% of the City's HOME allocation must be distributed to a Community Housing Development Organization (CHDO). Services must adhere to CHDO guidelines (CFR #90.201). Of the CDBG administrative funds, the Housing Division will be requesting applications from non-profit organizations that have capacity to provide Fair Housing and Continuum of Care Services within the community. According to CDBG and HOME regulations these are activities twofold, although not exclusively, undertaken by community organizations. An information guide can be obtained from the City of Merced Housing Program at 678 W. 18th Street, Merced, CA, 95340 for those interested in applying for these funds. The application deadline is March 3, 2021. Three public meetings will be held over two days: March 1 (10:00 a.m.) and March 3, 2020 (2:00 p.m. and 5:30 p.m.) at Merced City Hall, 318 W. 9th Street, Merced, in the 3rd Floor Conference Room. A Public Hearing will be held before the Merced City Council at 6:00 P.M. on Monday, May 4, 2020, to adopt the City of Merced 2020-2024 Five-Year Consolidated Plan and the 2020 Annual Action Plan that will contain specific recommendations for allocation expenditures during Fiscal Year 2020/2021. For additional information please call 365-5543 (Tuition), or send E-mail to: info@cityofmerced.org.

Attention: City Clerk

**CITY CLERK
 CITY OF MERCED**

Publication: February 26, 2020

At Kim Nult
 Kim Nult, Housing
 Program Specialist

Declaration of Publication 2015.5 C.C.P.

STATE OF CALIFORNIA)
) ss.
County of Merced)

I am a citizen of the United States; I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the printer of the Merced Sun-Star, a newspaper of general circulation, printed and published in the city of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of July 14, 1964 Case Number 33224 that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

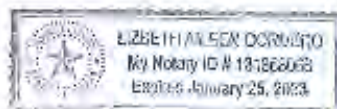
February 20, 2020


 Legal Clerk

I certify (or declare) under penalty of perjury that the foregoing is true and correct and that this declaration was executed at Dallas, Texas on

Date: 20th day of February, 2020


 Notary Signature



Extra charge for lost or duplicate affidavits.
 Legal documents please do not destroy!

PROOF OF PUBLICATION

(2015.5 C.C.P.)

Proof of Publication of

STATE OF CALIFORNIA)

)ss.

)

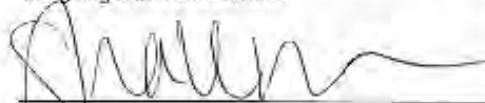
COUNTY OF MERCED

I am a citizen of the United States and a resident of the county aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the printer foreman or principal clerk of The Merced County Times, a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1999, Case Number 143600; that the notice, of which the annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

PUBLIC NOTICE

Publication Date: 02-20-2020

I certify (or declare) under penalty of perjury that the foregoing is true and correct.


Dated this 21st, of February, 2020

Proof of Publication - Merced County Times, 2221 K St., Merced, California
Adjudged a newspaper of general circulation by court order 13-0433

This space is for the County Clerk's
Filing Stamp

Copy of notice here

**PUBLIC NOTICE
NOTICE OF FUNDING
AVAILABILITY
AND REQUESTS FOR
PROGRAM & PROJECT
APPLICATION SUBMIT-
TALS**
**CITY OF MERCED
HOUSING PROGRAM
COMMUNITY DEVELOP-
MENT BLOCK GRANT
(CDBG)
and HOME INVESTMENT
PARTNERSHIP PRO-
GRAM (HOME)
FUNDING PROCESS
FOR FISCAL YEAR
2020/21**
Community Development
Block Grant (CDBG) and
Home Investment Partner-
ship Program (HOME)
Funds will soon be made
available by the U.S. De-
partment of Housing and
Urban Development (HUD)
to the City of Merced for
the period July 1, 2020
through June 30, 2021. Of
those funds, the Merced
City Council may choose
to re-allocate a maximum
of 15% of its CDBG alloca-
tion to eligible Public Ser-
vice activities (services
must adhere to CDBG
guidelines CFR
#570.201.e). A minimum of
15% of the City's HOME
allocation must be desig-
nated to a Community
Housing Development Or-
ganizations (CHDO) (ser-
vices must adhere to
CHDO guidelines CFR
#90.301). Of the CDBG
funds, the

CITY OF MERCED
NOTICE OF PUBLIC HEARING
AND
NOTICE OF 30 DAY REVIEW
AND OPPORTUNITY TO COMMENT

**2020-2024 Consolidated Plan/Annual Action Plan
Community Input Solicitation**

NOTICE IS HEREBY GIVEN that the City Council of the City of Merced will conduct a 30-day review beginning on June 10, 2020, and ending on July 10, 2020, regarding the development of the proposed Fiscal Year 2020-2024 Consolidated Plan and the Fiscal Year 2020 (First-Year) Annual Action Plan. The purpose of the 30-day review is to provide an opportunity for residents and interested organizations to express their views as the City develops its plans for use and expenditure of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) entitlement grant funds:

Consolidated Plan

The U.S. Department of Housing and Urban Development (HUD) has established three broadly-framed national objectives that guide and capture the range of community impacts that occur as a result of CDBG and HOME program activities: Creating Suitable Living Environments, Providing Decent Housing, and Creating Economic Opportunities. The Consolidated Plan (ConPlan) is a five-year strategic plan developed to determine how these objectives will be met over the next five years within the City of Merced using its CDBG and HOME entitlement grant funds. The 2020-2024 ConPlan strategizes anticipated funding, objectives, and outcome goals for the 2020, 2021, 2022, 2023, and 2024 Program Years. Each Program Year of the ConPlan coincides with the City's fiscal year, which is July 1 through June 30 of each calendar year.

Annual Action Plan

Each year, the City of Merced receives a formula-based allocation of CDBG and HOME entitlement grant funds from HUD. The principal purpose of the Annual Action Plan is to show how these allocations will be expended during the coming year in a way that addresses the needs, priorities, and objectives contained in the City's ConPlan. The 2020 Annual Plan implements the first program year of the 2020-2024 Consolidated Plan and is developed at the same time. The City's 2020 CDBG allocation is expected to be \$1,124,056, and the expected 2020 HOME allocation is \$542,776.

Analysis of Impediments to Fair Housing Choice

While not subject to HUD's requirement for a 30-day public comment period, the City expects to have the City's Analysis of Impediments to Fair Housing Choice (AI) document ready for public viewing at some point during the ConPlan and Action Plan posting period. The draft AI will be posted at the same location as the ConPlan and Annual Action Plan when ready to view. The AI focuses on actions, omissions, and decisions made because of race, color, religion, sex, disability, familial status, or national origin, which restrict, or have the effect of restricting, housing choices or the availability of housing choices in the City of Merced.

PUBLIC HEARING AND OPPORTUNITY TO COMMENT:

A Public Hearing will be held at the Merced City Council meeting of July 6, 2020, at which the draft Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing draft documents will be presented. Public comment will be accepted via normal City Council citizen participation procedures. For instructions, please visit: www.cityofmerced.org/departments/city-clerk/council-meetings.

Following this Public Hearing, all plans and documents will then be finalized and presented for final review and approval at the August 3, 2020, City Council meeting.

Accessibility

In compliance with the Americans With Disabilities Act, if you need special assistance to participate in this process, please contact the City Clerk's Office at (209) 388-8650. Notification at least 48 hours prior to when services are needed will assist City staff in assuring that reasonable arrangements can be made to provide accessibility or service. Hmong and Spanish language translation will be available at the meeting. Please allow at least 48 hours in advance for translation of any written comments submitted for the Public Hearing.

PUBLIC REVIEW AND COMMENT:

Copies of the proposed 2020-2024 Consolidated Plan and 2020 Annual Action Plan will available for review at the following locations from June 10 to July 10, 2020:

<p>City of Merced Housing Division 2nd Floor Civic Center/City Hall 678 W. 18th Street Merced, CA</p>	<p>Housing Division Website: www.cityofmerced.org/departments/economic-development/housing-division</p>
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Due to restrictions to reduce the spread of the COVID-19 Coronavirus, no other physical viewing locations are available at this time. If public building restrictions are lifted, copies may be available at other locations if safe to do so. Updates will be posted on the City's website.

Due to the pandemic and in an effort to reduce the spread of COVID-19, comment submissions by email are strongly encouraged and preferred. Aside from the Public Hearing citizen participation methods linked above, you may email additional comments to: housing@cityofmerced.org. Written comments may also be mailed and/or submitted in person to: Attn: Consolidated Plan, City of Merced Housing Division, Merced Civic Center (2nd Floor), 678 W. 18th Street, Merced CA 95340. Comments must be received by 5:00 p.m. on July 10, 2020.

AFFIDAVIT OF PUBLICATION

Account #	Alt Number	Month/Year	PG	Amount	Cols	Length
336579	003483277	CITY OF MERCED NOTICE OF PUBLIC HEARIN		\$110.10	2	8.25 in

Attention:

CITY OF MERCED HOUSING DIVISION
678 W. 18TH ST.
MERCED, CA 95340

CITY OF MERCED NOTICE OF PUBLIC HEARING AND NOTICE OF 30 DAY REVIEW AND OPPORTUNITY TO COMMENT

2020-2024 Consolidated Plan/Annual Action Plan Community Input Solicitation

NOTICE IS HEREBY GIVEN that the City Council of the City of Merced will conduct a 30-day review beginning on June 10, 2020, and ending on July 10, 2020, regarding the development of the proposed Fiscal Year 2020-2024 Consolidated Plan and the Fiscal Year 2020 (First-Year) Annual Action Plan. The purpose of the 30-day review is to provide an opportunity for residents and interested organizations to express their views on the City's plans for use and expenditure of Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) entitlement grant funds.

Consolidated Plan

The U.S. Department of Housing and Urban Development (HUD) has established three broadly-framed national objectives that guide and capture the range of community impacts that occur as a result of CDBG and HOME program activities: Creating Suitable Living Environments, Providing Decent Housing, and Creating Economic Opportunities. The Consolidated Plan (ConPlan) is a five-year strategic plan developed to determine how these objectives will be met over the next five years within the City of Merced using its CDBG and HOME entitlement grant funds. The 2020-2024 ConPlan strategizes anticipated funding, objectives, and outcome goals for the 2020, 2021, 2022, 2023, and 2024 Program Years. Each Program Year of the ConPlan coincides with the City's fiscal year, which is July 1 through June 30 of each calendar year.

Annual Action Plan

Each year, the City of Merced receives a formula-based allocation of CDBG and HOME entitlement grant funds from HUD. The principal purpose of the Annual Action Plan is to show how these allocations will be expended during the coming year in a way that addresses the needs, priorities, and objectives contained in the City's ConPlan. The 2020 Annual Plan implements the first program year of the 2020-2024 Consolidated Plan and is developed at the same time. The City's 2020 CDBG allocation is expected to be \$1,174,806, and the expected 2020 HOME allocation is \$442,714.

Analysis of Impediments to Fair Housing Choice

Notwithstanding HUD's requirement for a 30-day public comment period, the City expects to begin the City's analysis of impediments to Fair Housing Choice (AIFHC) document ready for public viewing at some point during the ConPlan and Annual Action Plan drafting period. The draft AIFHC will be posted at the same location as the ConPlan and Annual Action Plan when ready to view. The AIFHC focuses on actions, omissions, and decisions made because of race, color, religion, sex, disability, familial status, or national origin, which restrict, or have the effect of restricting, housing choices or the availability of housing choices in the City of Merced.

PUBLIC HEARING AND OPPORTUNITY TO COMMENT

A Public Hearing will be held at the Merced City Council meeting of July 6, 2020, at which the draft Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice documents will be presented. Public comment will be accepted via normal City Council citizen participation procedures. For instructions, please visit: www.ci.merced.ca.us/departments/city-clerk/council-meetings.

Following this Public Hearing, all plans and documents will then be finalized and presented for final review and approval at the August 3, 2020, City Council meeting.

Accessibility

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this process, please contact the City Clerk's Office at (209) 388-0030. Notification of need at least 48 hours prior to when services are needed will assist City staff in ensuring that reasonable arrangements can be made to provide accessibility or services. Limited and Spanish language translation will be available at the meeting. Please allow at least 48 hours to advance for translation of any written comments submitted for the Public Hearing.

PUBLIC REVIEW AND COMMENT

Copies of the proposed 2020-2024 Consolidated Plan and 2020 Annual Action Plan will be available for review at the following locations from June 10 to July 10, 2020:

Declaration of Publication 2015.5 C.C.P.

STATE OF CALIFORNIA)

County of Merced) ss-

I am a citizen of the United States; I am

over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the printer of the Merced Sun-Star, a newspaper of general circulation, printed and published in the city of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of July 14, 1954 Case Number 33224 that the notice of which the enclosed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates: to-wit:

June 04, 2020


Legal Clerk

I certify (or declare) under penalty of perjury that the foregoing is true and correct and that this declaration was executed in Dallas, Texas on:

Date: 22nd day of July, 2020





Extra charge for list or duplicate affidavits.
Legal documents please do not destroy!

City of Merced
Housing Division
2nd Floor Civic Center/City Hall
678 W. 18th Street
Merced, CA

Housing Division
Website:
www.cityofmerced.org/departments/economic-development/housing-division

Due to restrictions to reduce the spread of the COVID-19 Coronavirus, no other physical viewing locations are available at this time. If public building restrictions are lifted, copies may be available at other locations if safe to do so. Updates will be posted on the City's website.

Due to the pandemic and in an effort to reduce the spread of COVID-19, comment submissions by email are strongly encouraged and preferred. Aside from the Public Hearing citizen participation methods linked above, you may email additional comments to: housing@cityofmerced.org. Written comments may also be mailed and/or submitted in person to: Altam Consolidated Plan, City of Merced Housing Division, Merced Civic Center (2nd Floor), 678 W. 18th Street, Merced CA 95340. Comments must be received by 5:00 p.m. on July 18, 2020.

This space is for the County Clerk's
Filing Stamp

Copy of notice here

Legal#7578
CITY OF MERCED
NOTICE OF PUBLIC
HEARING
AND
NOTICE OF 30 DAY RE-
VIEW
AND OPPORTUNITY TO
COMMENT
2020-2024 Consolidated
Plan/Annual Action Plan
Community Input Solic-
itation

NOTICE IS HEREBY
GIVEN that the City Council
of the City of Merced will

Public Hearing citizen participation methods linked above, you may email additional comments to: housing@city-ofmerced.org. Written comments may also be mailed and/or submitted in person to: Attn: Consolidated Plan, City of Merced Housing Division, Merced Civic Center (2nd Floor), 18th Street, H. Michael J. Thompson Courthouse for Probate has jurisdiction over both of Harold's estate or both of Harold's estate. The will or action may otherwise be presented in the will or actions of the persons and persons who are contingent all heirs, devisees, creditors, contingent

**NOTICE OF PUBLIC HEARING AND
NOTICE OF 30 DAY REVIEW AND OP-
PORTUNITY TO COMMENT**

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Shaleen

Dated this 04th of June, 2020

Consolidated Plan

MERCED

251

CITY OF MERCED



September 10, 2020

Dear Community Partner:

As a recipient of federal funds awarded by the U.S. Department of Housing and Urban Development (HUD), the City of Merced is required to certify that it will affirmatively further fair housing, and it is also required to develop a five-year comprehensive plan for housing and community development to determine the types of future projects that should be financed with federal funds.

Part of the work related to these efforts is to facilitate a robust community engagement process. The purpose of this is to receive public feedback on the issues that may affect Merced residents in accessing housing that is free of barriers and to gain insight on community priorities around housing and community development.

The City of Merced will be hosting its final outreach effort by conducting two virtual resident and community partner discussion & input meetings held online via Microsoft Teams. The main objective of these meetings will be to gather additional input from our residents and local partners on the issues that they feel are most important. The two meetings will be as follows:

1. **Thursday, September 24, 2020, at 6:00 p.m.** – this meeting will include a brief overview of the preliminary drafts of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan, and the public comments that have been received to-date. Afterwards, City staff will receive any new comments that attendees may have, including any new community need priorities not already included in the Draft plans, and will answer any questions.
2. **Wednesday, September 30, 2020, at 6:00 p.m.** – this meeting will review all comments heard at the last meeting, and City staff will discuss the sections within the draft documents where the public's suggestions may potentially be applied for the final version, if included.

How to attend: Attendees must pre-register by 2:00 p.m. the day of each meeting. To pre-register, please email your request to housing@cityofmerced.org. If you are registering as a resident, please include your name, email address, residential address, and contact phone number. If you are registering as a service provider/community partner, please include the organization's name and the name(s), email address(es), and contact phone number(s) for all attendees from your organization. For all registration requests received, each email address will receive a reply email with a Microsoft Teams meeting link to the live virtual meeting. **Important:** please pre-register by 2 p.m. on the day of each meeting to allow our staff time to respond with your link. Please send a separate pre-register request for each meeting date (do not combine both dates into one email), with the meeting date in the subject line. Each meeting is anticipated to be one hour or more in length. If language interpretation services are needed, please email your request as early as possible, so that we can arrange for an interpreter to attend.

As always, it is our priority to gather input from a diverse set of community members to better inform our policies. We hope you will consider attending!

Best regards,

Scott McBride
Director of Development Services
City of Merced Housing Division

678 W. 18th Street, Merced, CA 95340 (209) 385-8827

Housing@Cityofmerced.org

D STREET SHELTER
PO BOX 2085
MERCED CA 95344

PLANNED PARENTHOOD
3165 COLLINS DRIVE
MERCED CA 95348

ALPHA CRISIS PREGNANCY CENTER
700 LOUGHBOROUGH DRIVE STE A
MERCED CA 95348

CENTRAL CALIFORNIA LEGAL SERVICES
1640 N STREET STE 200
MERCED CA 95340

BEAR CREEK COMMUNITY CHURCH
1717 E OLIVE AVE
MERCED CA 95340

MERCED CO ASSOC OF GOVERNMENTS
369 W 18TH STREET
MERCED CA 95340

BIBLE CHRISTIAN CHURCH
PO BOX 259
LEGRAND CA 95333

ATWATER UNITED METHODIST CHURCH
2550 LINDEN ST
ATWATER CA 95301

LIBERTY FELLOWSHIP
PO BOX 794
ATWATER CA 95301

COMMUNITY SOCIAL MODEL ADVOCATES
508 MENDOCINO COURT
ATWATER CA 95301

ASPIRANET
3360 N HWY 59 #K
MERCED CA 95348

CALVARY ASSEMBLY OF GOD
1021 R STREET
MERCED CA 95340

CALVARY CHAPEL MERCED
PO BOX 3906
MERCED CA 95344

CALVARY TEMPLE
2740 N HWY 59
MERCED CA 95348

CATHOLIC CHARITIES
336 W MAIN STREET STE 1
MERCED CA 95340

CENTRAL VALLEY OPPORTUNITY CENTER
PO BOX 1389
WINTON CA 95388

MERCED LAD FAMILY COMMUNITY INC.
1748 MILES COURT STE B
MERCED CA 95340

CHURCH OF CHRIST
2050 YOSEMITE PARKWAY
MERCED CA 95340

CHURCH OF NAZARENE
1374 SHAFFER RD
ATWATER CA 95301

MERCED CO COMMUNITY ACTION AGENCY
PO BOX 3085
MERCED CA 95344

COMMUNITY CATALYST OF CA
301 W 18TH STREET #203
MERCED CA 95340

JMJ MATERNITY HOMES
1694 GROVE AVE
ATWATER CA 95301

MERCED CO BEHAVIORAL HEALTH AND
RECOVERY SERVICES
PO BOX 2087
MERCED CA 95344

SIERRA SAVING GRACE HOMELESS
PROJECT
PO BOX 1301
MERCED CA 95341

DOS PALOS YOUTH CRISIS & OUTREACH
PO BOX 113
DOS PALOS CA 95320

EVANGELICAL FREE CHURCH
2876 NORTH G STREET
MERCED CA 95340

LOVE INC
PO BOX 2141
MERCED CA 95344

FAITH MISSION MINISTRIES
909 W 18TH STREET
MERCED CA 95340

ST ANTHONY'S CATHOLIC CHURCH
1799 WINTON WAY
ATWATER CA 95301

FIRST ASSEMBLY OF GOD
1350 YOSEMITE PKWY
MERCED CA 95340

HEALTHY HOUSE WITHIN A MATCH
301 W 18TH STREET STE 101
MERCED CA 95340

UNITED WAY
531 W MAIN STREET
MERCED CA 95340

FIRST BAPTIST CHURCH
1683 FIFTH ST
ATWATER CA 95301

FIRST BAPTIST CHURCH
500 BUENA VISTA DR
MERCED CA 95348

HABITAT FOR HUMANITY – MERCED
COUNTY
PO BOX 423
ATWATER CA 95301-0423

FIRST CHRISTIAN CHURCH
1345 E OLIVE AVE
MERCED CA 95340

TEMPLO IGLESIA BAUTISTA
500 BUENA VISTA DRIVE
MERCED CA 95348

FIRST CHURCH OF GOD
3022 N PARSONS AVE
MERCED CA 95340

MERCED COUNTY HOUSING AUTHORITY
405 U STREET
MERCED CA 95341

VALLEY CRISIS CENTER
1960 P STREET
MERCED CA 95340

HOBIE HOUSE
1301 YOSEMITE PARKWAY
MERCED CA 95340

TURNING POINT COMMUNITY PROGRAMS
3333 M STREET
MERCED CA 95348

ALLIANCE FOR COMMUNITY
TRANSFORMATIONS
PO BOX 2075
MARIPOSA CA 95338

MERCED ART HOP
PO BOX 3351
MERCED CA 95344

HORIZONS UNLIMITED HEALTHCARE
PO BOX 25970
FRESNO CA 93729-5970

COMMUNITY HOUSING COUNCIL OF
FRESNO
2560 W SHAW LANE #101
FRESNO CA 93711

MERCED CO WORKFORCE INVESTMENT
1205 W 18TH STREET
MERCED CA 95340

LANDMARK MISSIONARY BAPTIST
PO BOX 2412
MERCED CA 95344

NEW LIFE COMMUNITY CHURCH
2124 FIRST ST
ATWATER CA 95301

WORKNET OF MERCED COUNTY
1205 W 18TH STREET
MERCED CA 95340

MERCED COUNTY FOOD BANK
2000 W OLIVE
MERCED CA 95348

PLANADA COMMUNITY CHURCH
PO BOX 247
PLANADA CA 95365

MERCED RESCUE MISSION
644 W 20TH STREET
MERCED CA 95340

MERCY DOMINICAN HOSPITAL
315 E 13TH STREET
MERCED CA 95340

SALVATION ARMY
1440 W 12TH STREET
MERCED CA 95341

CENTRAL VALLEY TRAINING CENTER INC
955 PIPER AVE
MERCED CA 95341

NEW HOPE FOR YOUTH
2876 NORTH G STREET
MERCED CA 95340

ST MATTHEW BAPTIST CHURCH
1057 N STREET
MERCED CA 95340

MERCED COUNTY NAACP BRANCH 1047
PO BOX 1107
MERCED CA 95341

MERCED BICYCLE COALITION
731 E YOSEMITE AVE STE B #427
MERCED CA 95340

YOSEMITE CHURCH
2230 E YOSEMITE AVE
MERCED CA 95340

POTTERS PLACE
LINDA D MCMURRAY
1057 N STREET
MERCED CA 95341

MERCED CO HUMAN SERVICES AGENCY
PO BOX 112
MERCED CA 95341

SECOND BAPTIST CHURCH
501 Q STREET
MERCED CA 95340

SHEPHERD OF THE VALLEY LUTHERAN
1455 E YOSEMITE AVE
MERCED CA 95340

BIBLE BAPTIST CHURCH
3840 N SANTA FE DRIVE
MERCED CA 95340

ST MARY MAGDALENE ORTHODOX
PO BOX 3704
MERCED CA 95340

HABITAT FOR HUMANITY - STANISLAUS
630 KEARNEY AVE
MODESTO CA 95350

GRACE COMMUNITY CHURCH
3144 N G STREET STE 125 PMB308
MERCED CA 95340

ST VINCENT DEPAUL
131 W MAIN ST
MERCED CA 95340

MERCED COUNTY ARTS COUNCIL
645 W MAIN STREET
MERCED CA 95340

SYMPLE EQUAZION
1040 CANAL ST
MERCED CA 95340

UNITED FAMILIES OF MERCED
3932 FINCH COURT
MERCED CA 95340

ERIN MEYER
OFFICE OF LEADERSHIP, SERVICE &
CAREER
5200 NORTH LAKE RD
MERCED CA 95340

VALLEY BAPTIST CHURCH
3312 N G STREET
MERCED CA 95340

CRAIG POTTER
O'RHYAN CAPITAL MANAGEMENT LLC
823 N HARBOR BLVD
FULLERTON CA 92832

LOVE FAITH AND HOPE INC
PO BOX 1162
MERCED CA 95341

BOYS AND GIRLS CLUB
615 W 15TH STREET
MERCED CA 95340

CHALLENGED FAMILY RESOURCE CENTER
827 W 20TH STREET
MERCED CA 95340

THE ENRICHMENT CENTER
645 W MAIN STREET
MERCED CA 95340

CENTRAL VALLEY COALITION FOR
AFFORDABLE HOUSING
3351 M STREET STE 100
MERCED CA 95348

CENTER FOR VISION ENHANCEMENT
(COVE)
1901 G STREET
MERCED CA 95340

RAINBOW VALLEY GROUP HOME INC
2841 G STREET
MERCED CA 95340

COURT APPOINTED SPECIAL ADVOCATES
OF MERCED COUNTY
PO BOX 2362
MERCED CA 95344

PROJECT SENTINEL
1231 8TH STREET STE 425
MODESTO CA 95354

GOLDEN VALLEY HEALTH CENTERS
FOUNDATION
737 W CHILDS AVE
MERCED CA 95340

LIFELINE COMMUNITY DEVELOPMENT
CORPORATION OF MERCED COUNTY
731 E YOSEMITE AVE STE B
MERCED CA 95340

RESTORE MERCED INC
419 W 19TH STREET
MERCED CA 95340

CALIFORNIA CANINE ACADEMY
1741 KASCAL CT
MERCED CA 95340

NORTH STAR FAMILY CENTER
759 W 18TH STREET
MERCED CA 95340

ACE OVERCOMERS OF MERCED COUNTY
PO BOX 734
MERCED CA 95341

THE MENTOR NETWORK
3567 SAN JOSE AVE
MERCED CA 95348

CENTRAL CA CHILD DEVELOPMENT
SERVICES
401 LESHER DRIVE
MERCED CA 95340

AMERICAN HEART ASSOCIATION
PO BOX 1325
MERCED CA 95341

MERCED COUNTY PROBATION DEPT
2150 M STREET
MERCED CA 95340

BUILDING HEALTHY COMMUNITIES
431 W MAIN STREET
MERCED CA 95340

UNIVERSITY OF CALIFORNIA, MERCED
OFFICE OF THE CHANCELLOR
5200 NORTH LAKE RD
MERCED CA 95343

GREATER MERCED CHAMBER OF
COMMERCE
531 W MAIN STREET STE B
MERCED CA 95340

MERCED CO HISPANIC CHAMBER OF
COMMERCE
855 W 18TH STREET STE B
MERCED CA 95340

MERCED COUNTY ASSOCIATION OF
REALTORS
3190 M STREET
MERCED CA 95348

MERCED COMMUNITY COLLEGE
3600 M STREET
MERCED CA 95348

MERCED COUNTY PUBLIC HEALTH
260 E 15TH STREET
MERCED CA 95341

SIERRA HEALTH FOUNDATION
2409 MERCED STREET #102
FRESNO CA 93721

ELKS LODGE
1910 M STREET
MERCED CA 95340

MERCED WOMEN'S CLUBHOUSE
PO BOX 1164
MERCED CA 95341

CREATIVE ALTERNATIVES INC
3195 M STREET STE D
MERCED CA 95348

AMERICAN RED CROSS – CENTRAL VALLEY
1300 W SHAW AVE STE 4B
FRESNO CA 93711

CENTRAL VALLEY REGIONAL CENTER
3172 M STREET
MERCED CA 95348

THE AMERICAN LEGION
939 W MAIN STREET
MERCED CA 95340

HEALING HEARTS
1022 W 18TH STREET
MERCED CA 95340

COMMUNITY INTEGRATED WORK
PROGRAM
1735 ASHBY RD STE D
MERCED CA 95348

FEET CHANGING LIVES
1779 GROGAN AVE STE B
MERCED CA 95341

HARVEST TIME
C/O SHEILA GARCIA
1251 WEAVER AVE
MERCED CA 95341

LEADERSHIP COUNSEL FOR JUSTICE AND
ACCOUNTABILITY
764 P STREET STE D12
FRESNO CA 93721

CENTRAL CALIFORNIA ALLIANCE FOR
HEALTH
530 W 16TH STREET STE B
MERCED CA 95340

CITY OF MERCED

REQUEST FOR RESIDENT AND SERVICE PROVIDER PARTICIPATION; NOTICE OF 30-DAY REVIEW AND OPPORTUNITY TO COMMENT; AND, NOTICE OF PUBLIC HEARING FOR THE 2020-2024 FIVE-YEAR CONSOLIDATED PLAN AND 2020 ANNUAL ACTION PLAN

Note: this public notice intends to inform City residents about multiple opportunities to participate in this process – see details of these opportunities further below:

1. Two Virtual Resident Discussion and Input Meetings via Microsoft Teams meeting link
2. A 30-day comment period, during which comments will be accepted regarding the Consolidated Plan and Annual Action Plan draft documents.
3. Two City Council Public Hearings for preliminary and final review/approval of the draft plans

1. REQUEST FOR RESIDENT AND SERVICE PROVIDER PARTICIPATION

Virtual Resident Discussion and Input Meetings – Via Microsoft Teams Link

The City will be hosting two virtual meetings held online (instructions below):

MEETING #1 – Thursday, September 24, 2020, at 6:00 p.m.: this meeting will include a brief overview and presentation of preliminary drafts of the 2020-2024 Consolidated Plan and the 2020 Annual Action Plan and the public comments that have been received to-date. Afterwards, City staff will receive any new comments that City residents may have, including requests to include any new community need priorities not already included in the Draft plans, and will answer any questions. **MEETING #2 – Wednesday, September 30, 2020, at 6:00 p.m.:** this meeting will review all comments heard at the last meeting, and City staff will discuss the sections within the draft documents where the public's suggestions may potentially be applied for the final version if included. **HOW TO ATTEND:** You must pre-register by 2:00 p.m. the day of each meeting. Please email your request to housing@cityofmerced.org. If you are a resident, please include your name, email address, residential address, and a contact phone number. If you are a service provider, please include the organization name and name(s), email address(es), and contact phone numbers for all attendees from your organization. For all registration requests received, you will receive a return email with a Microsoft Teams link to the live online virtual meeting. Please pre-register by 2 p.m. on the day of each meeting to allow our staff time to respond with your link. Please send a separate pre-register request for each meeting date (do not combine into one email), with the meeting date in the subject line. Each meeting is anticipated to be one hour or more in length. If you need language interpretation services, please email your request as early as possible so that we can arrange for an interpreter to attend.

2. NOTICE OF 30-DAY REVIEW AND OPPORTUNITY TO COMMENT

Consolidated Plan and Annual Action Plan 30-day Comment Period

NOTICE IS HEREBY GIVEN that the City of Merced will conduct a 30-day review beginning on October 2, 2020, and ending on November 2, 2020, regarding the development of the proposed Fiscal Year 2020-2024 Consolidated Plan and the Fiscal Year 2020 (First Year) Annual Action Plan. The purpose of the 30-day review is to provide an opportunity for residents and interested organizations to express their views regarding the City's plans for use and expenditure of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) Federal grant funds. During this 30-day period, comments will be accepted and considered for inclusion in the final drafts. **HOW TO VIEW PLANS:** Copies of the proposed 2020-2024 Consolidated Plan and 2020 Annual Action Plan will be available for review at the following locations from October 2, 2020, through November 2, 2020.

- City of Merced, Housing Division, 2nd Floor Civic Center/City Hall, 678 W. 18th Street, Merced, CA
- Housing Division Website: www.cityofmerced.org/departments/economic-development/housing-division

Due to restrictions to reduce the spread of the COVID-19 Coronavirus, no other physical viewing locations are currently available. If public building restrictions are lifted before final review and approval, copies may be available at other locations if safe to do so. Updates will be posted on the City's website.

HOW TO SUBMIT COMMENTS: Due to the Coronavirus pandemic, and to reduce the spread of COVID-19, comment submissions by email are strongly encouraged and preferred. You may email comments to: housing@cityofmerced.org. Please enter "ConPlan/AAP Comments" in the subject line of your email. Written comments may also be mailed and/or submitted in person to: Attn: Consolidated-Annual Action Plan, City of Merced Housing Division, Merced Civic Center (2nd Floor), 678 W. 18th Street, Merced CA 95340. Comments must be received by 5:00 p.m. on November 2, 2020.

3. NOTICE OF PUBLIC HEARINGS AND OPPORTUNITY TO COMMENT

For Preliminary Review and Final Review and Approval of the 2020-2024 Consolidated Plan, 2020 Annual

Action Plan, and Analysis of Impediments to Fair Housing Choice

NOTICE IS HEREBY GIVEN that the Merced City Council will hold two virtual Public Hearings at the Council meetings of October 19, 2020, and November 16, 2020. The 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and the Analysis of Impediments to Fair Housing draft documents will be presented in Final Preliminary Draft form at the October 19, 2020, Public Hearing. Following this first Public Hearing, all plans and documents will then be finalized and presented for final review and approval at a second Public Hearing to be held at the November 16, 2020, City Council meeting. Public comments for both scheduled Public Hearings will be accepted via normal City Council citizen participation procedures for virtual meetings. For instructions, please visit: www.cityofmerced.org/departments/city-clerk/council-meetings. ACCESSIBILITY: In compliance with the Americans With Disabilities Act, if you need special assistance to participate in this process, please contact the City Clerk's Office at (209) 388-8650. Notification at least 48 hours prior to when services are needed will assist City staff in assuring that reasonable arrangements can be made to provide accessibility or service. Hmong and Spanish language translation will be provided for all submitted comments; however, please allow at least 48 hours in advance for translation of any written or voicemail comments submitted for each of the Public Hearings.

WHAT IS A CONSOLIDATED PLAN? - The U.S. Department of Housing and Urban Development (HUD) has established three broadly framed National Objectives that guide and capture the range of community impacts that occur as a result of CDBG and HOME program activities: Creating Suitable Living Environments, Providing Decent Housing, and Creating Economic Opportunities. The Consolidated Plan (ConPlan) is a five-year strategic plan developed to determine how these objectives will be met over the next five years within the City of Merced city limits using its CDBG and HOME entitlement grant funds. The 2020-2024 ConPlan strategizes anticipated funding, objectives, and outcome goals for the 2020, 2021, 2022, 2023, and 2024 Program Years. Each Program Year of the ConPlan coincides with the City's fiscal year, which is July 1 through June 30 of each calendar year. WHAT IS THE ANNUAL ACTION PLAN? - Each year, the City of Merced receives a formula-based allocation of CDBG and HOME entitlement grant funds from HUD. The principal purpose of the Annual Action Plan is to show how these allocations will be expended during the coming year in a way that addresses the needs, priorities, and objectives contained in the City's ConPlan. The 2020 Annual Action Plan implements the first program year of the 2020-2024 Consolidated Plan and is developed at the same time. The City's 2020 CDBG allocation is expected to be \$1,124,056, and the expected 2020 HOME allocation is \$542,776. WHAT IS THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)? - The AI focuses on actions, omissions, and decisions made because of race, color, religion, sex, disability, familial status, or national origin, which restrict, or have the effect of restricting, housing choices or the availability of housing choices in the City of Merced and is useful in helping to determine where and how funding should be spent to correct or improve those impediments to housing choice. While not subject to HUD's requirement for a 30-day public comment period, the Draft AI will be posted at the same location as the Consolidated Plan and Annual Action Plan when the final draft is ready to view.

CITY OF MERCED

**SOLICITUD DE PARTICIPACIÓN DE RESIDENTES Y PROVEEDORES DE SERVICIOS; AVISO DE REVISIÓN DE 30 DÍAS Y OPORTUNIDAD PARA COMENTAR; Y, AVISO DE AUDIENCIA PÚBLICA
PARA EL PLAN QUINQUENAL CONSOLIDADO 2020-2024 Y EL PLAN DE ACCIÓN ANUAL 2020**

Nota: Este aviso público tiene la intención de informar a los residentes de la Ciudad sobre las múltiples oportunidades para participar en este proceso – Consulte los detalles de estas oportunidades más abajo:

1. Dos Reuniones Virtuales de Discusión y Aportes de Residentes a través del enlace de Reunión de Microsoft Teams
2. Un periodo de comentarios de 30 días durante el cual se aceptarán comentarios sobre los documentos preliminares del Plan Consolidado y del plan de acción Anual.
3. Dos audiencias públicas del Consejo municipal para la revisión / aprobación preliminar y final de los planes preliminares

1. SOLICITUD DE PARTICIPACIÓN DE RESIDENTES Y PROVEEDORES DE SERVICIOS

Reuniones Virtuales de Comentarios y Debates para Residentes: a través del Enlace de Microsoft Teams

La Ciudad albergará dos reuniones virtuales que se llevarán a cabo en línea (instrucciones a continuación):

REUNIÓN #1 – Jueves 24 de Septiembre de 2020 a las 6:00 p.m.: esta reunión incluirá una breve descripción y presentación de los borradores preliminares del Plan Consolidado 2020-2024 y el Plan de Acción Anual 2020 y los comentarios públicos que se han recibido hasta la fecha. Posteriormente, el personal de la Ciudad recibirá cualquier comentario nuevo que puedan tener los residentes de la Ciudad, incluyendo solicitudes para incluir cualquier nueva necesidad o prioridades que no estén incluidas en los planes preliminares, y responderán cualquier pregunta. **REUNIÓN #2** – Miércoles 30 de Septiembre de 2020 a las 6:00 p.m.: esta reunión revisará todos los comentarios escuchados en la última reunión, y el personal de la Ciudad discutirá las secciones dentro de los borradores de los documentos donde las sugerencias del público podrían potencialmente aplicarse para la versión final si se incluye. **CÓMO ASISTIR:** Deben preinscribirse antes de las 2:00 p.m. el día de cada reunión. Envíe su solicitud por correo electrónico a housing@cityofmerced.org. Si eres residente, favor de incluir su nombre, dirección de correo electrónico, dirección de domicilio, y un número de teléfono de contacto. Si es un proveedor de servicios, por favor incluya el nombre de la organización y nombres, dirección de correos electrónicos, y números de teléfono de todos los asistentes de su organización. Para todas las solicitudes de registro recibidas. Recibirá un correo electrónico con un enlace de Microsoft Teams a la reunión virtual en línea en vivo. Por favor regístrese antes de las 2 p.m. el día de cada reunión para que nuestro personal tenga tiempo de responder con su enlace. Envíe una solicitud de preinscripción por separado para cada fecha de reunión (no la combine en un solo correo electrónico), con la fecha de reunión en el asunto. Se prevé que cada reunión dure una hora o más. Si necesita servicios de interpretación de idiomas, envíe su solicitud por correo electrónico lo antes posible para que podamos organizar la asistencia de un intérprete.

2. AVISO DE REVISIÓN DE 30 DÍAS Y OPORTUNIDAD DE COMENTAR

Plan Consolidado y Plan de Acción Anual Período de Comentarios de 30 días

POR LA PRESENTE SE DA AVISO que la Ciudad de Merced llevará a cabo una revisión de 30 días comenzando el 2 de Octubre de 2020 y terminando el 2 de Noviembre de 2020, con respecto al desarrollo del Plan Consolidado propuesto para el año fiscal 2020-2024 y el Plan de Acción Anual del año fiscal 2020 (primer año). El propósito de la revisión de 30 días es brindar una oportunidad para que los residentes y las organizaciones interesadas expresen sus puntos de vista con respecto a los planes de la Ciudad para el uso y agilización de los fondos de la subvención Community Development Block Grant(CDBG) y HOME Investment Partnership Program(HOME) Fondos de subvenciones federales. Durante este periodo de 30 días, los comentarios serán aceptados y considerados para su inclusión en el borrador final. **COMO VER LOS PLANES:** Copias del Plan Consolidado 2020-2024 propuesto y el Plan de Acción Anual 2020 estarán disponibles para su revisión en las siguientes ubicaciones desde el 2 de Octubre de 2020 hasta el 2 de Noviembre de 2020.

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Debido a las restricciones para reducir la propagación del coronavirus COVID-19, no hay otros lugares de visualización físicos actualmente disponibles. Si se levantan las restricciones de los edificios públicos antes de la revisión y aprobación final, es posible que haya copias en otros lugares si es seguro hacerlo. Las actualizaciones se publicarán en el sitio web de la Ciudad.

CÓMO ENVIAR COMENTARIOS: Debido a la pandemia de coronavirus y para reducir la propagación de COVID-19, se recomienda y se prefiere encarecidamente enviar comentarios por correo electrónico. Puede enviar comentarios por correo electrónico a: housing@cityofmerced.org. Por favor ingrese "ConPlan/AAP Comments" en la línea de asunto de su correo electrónico. Los comentarios escritos también pueden enviarse por correo y/o presentarse en persona a: Attn: Consolidated-Annual Action Plan, City of Merced Housing Division, Merced Civic Center (2nd Floor), 678 W. 18th Street, Merced CA 95340. Los comentarios deben recibirse antes de las 5:00 p.m. el 2 de Noviembre de 2020.

3. AVISO DE AUDIENCIAS PÚBLICAS Y OPORTUNIDAD DE COMENTAR

Para la revisión preliminar y revisión final y aprobación del plan Consolidado 2020-2024, Plan de Acción Anual 2020 y Análisis de Impedimentos para la Elección de Vivienda Justa

POR LA PRESENTE SE DA AVISO que el ayuntamiento de la Ciudad de Merced realizará dos audiencias públicas virtuales en las reuniones del consejo del 19 de Octubre de 2020 y el 16 de Noviembre de 2020. Los documentos preliminares de El Plan Consolidado 2020-2024, Plan de Acción Anual 2020 y el Análisis de Impedimentos para la Vivienda Justa se presentarán al borrador final preliminar de la audiencia pública del 19 de Octubre de 2020. Después de esta primera audiencia pública, todos los planes y documentos se finalizarán y se presentarán para su revisión y aprobación final en una segunda audiencia pública que se celebrará en la reunión del Consejo Municipal del 16 de Noviembre de 2020. Los comentarios Públicos para ambas audiencias públicas programadas se aceptarán a través de los procedimientos normales de participación ciudadana del Concejo Municipal para reuniones virtuales. Para obtener instrucciones, visite: www.cityofmerced.org/departments/city-clerk/council-meetings. **ACCESIBILIDAD:**

En conformidad con la ley de Estadounidenses con Discapacidades, si necesita asistencia especial para participar en este proceso, comuníquese con la Oficina del Secretario de la Ciudad al (209) 388-8650. La notificación al menos 48 horas antes de que se necesiten los servicios ayudará al personal de la Ciudad a asegurar que se puedan hacer arreglos razonables para brindar accesibilidad o servicio. Se proporcionará traducción en Hmong y en Español para todos los comentarios enviados; sin embargo, por favor permita al menos 48 horas de anticipación para la traducción de cualquier comentario escrito o por correo de voz enviado a cada una de las audiencias públicas.

¿QUÉ ES UN PLAN CONSOLIDADO? - El Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (HUD) ha establecido tres Objetivos Nacionales enmarcados de manera amplia que guían y capturan la gama de impactos comunitarios que ocurren como resultado de las actividades del programa CDBG y HOME: Creando entornos de vida adecuados, Proporcionando viviendas decentes, y Creando oportunidades económicas. El Plan Consolidado (ConPlan) es un plan estratégico de cinco años desarrollado para determinar cómo se cumplirán estos objetivos durante los próximos cinco años dentro de los límites de la Ciudad de Merced utilizando sus fondos de subvenciones de CDBG y HOME. El ConPlan 2020-2024 elabora estrategias de financiación anticipada, objetivos y metas de resultados previstos para los años 2020, 2021, 2022, 2023, y 2024 del programa. Cada año del programa ConPlan coincide con el año fiscal de la Ciudad, que es del 1 de Julio al 30 de Junio de cada año calendario. **¿CUAL ES EL PLAN DE ACCIÓN ANUAL?** - Cada año, la Ciudad de Merced recibe de HUD una asignación basada en formulas de fondos de derecho de subsidio de CDBG y HOME. El propósito principal del Plan de Acción Anual es mostrar cómo se gastarán estas asignaciones durante el próximo año de una manera que aborde las necesidades, prioridades y objetivos contenidos en el ConPlan de la Ciudad. El Plan de Acción Anual 2020 implementa el primer año del programa del Plan Consolidado 2020-2024 y se desarrolla al mismo tiempo. Se espera que la asignación de CDBG de la ciudad para el 2020 sea de \$1,124,056 y la asignación de HOME prevista para el 2020 sea de \$542,776. **¿CUAL ES EL ANÁLISIS DE LOS IMPEDIMENTOS PARA LA ELECCIÓN DE VIVIENDA JUSTA (AI)?** - La AI se centra en acciones, omisiones y decisiones tomadas por motivos de raza, color, religión, sexo, discapacidad, estado familiar u origen nacional, que restringen o tienen efecto de restringir las opciones de vivienda o la disponibilidad de opciones de vivienda en la Ciudad de Merced y es útil para ayudar a determinar dónde y cómo se deben gastar los fondos para corregir o mejorar esos impedimentos a la elección de vivienda. Si bien no está sujeto al requisito de HUD de un período de comentarios de 30 días, el Borrador AI se publicará en el mismo lugar que el Plan Consolidado y el Plan de Acción Anual cuando el borrador final este listo para ser visto.

LUB NROOG MERCED

RAU TSOOM PEJ XEEM THIAB COV TUB UA HAUJ LWM TUAJ KOOM: SAU NTAWV TUAJ UA NTEJ LI 30-HNUB THIAB MUAJ LUB SIJ HAWM NUG; THIAB DAIM NTAWV TSO RAU TSOOM PEJ XEEM TUAJ MLOOG

NYOB RAU XYOO 2020-2024 TSIB-XYOO LUB TSWV YIM NPAJ UA KE MUS THIAB 2020 LUB TSWV YIM NPAJ NYOB RAU IB XYOO

Sau tseg: daim ntawv ceeb loom rau tsoom paj xeem no yuav qhia rau cov paj xeem uas nyob hauv lub Nroog muaj ntau txoj hauv kev koom rau qhov kev yuav ua mus no – mus saib cov ntsiab lus uas muaj ntau txoj hauv kev tuaj koom tau nyob raws li hauv qab no:

1. Muaj ob txoj hauv kev rau cov paj xeem sib tham thiab muab tswv yim tuaj rau lub rooj sib tham los ntawm Via Microsoft Teams meeting link.
2. Muab li 30-hnub hais tuaj, nyob rau lub sij hawm hais tuaj txawm hais li cas lus yuav txais tso rau lub tswv yim npaj yuav ua mus kom muaj zog thiab muab tso rau cov ntau ntawv uas npaj tham nyob rau ib xyoo ntawd.
3. Ob zaug nyob rau hauv cov Nom Tswv sib tham thiab muab los saib ua zaum kawg/pom zoo rau cov tswv yim uas tau sau tseg

1. COV PEJ XEEM THIAB COV UA HAUJ LWM TUAJ KOOM.

Txoj hauv kev rau tsoom paj xeem tuaj tham thiab tuaj hais tej yam lawv xa tau rau lub rooj sib tham no los ntawm – Via Microsoft Teams Link

Lub Nroog yuav tsa ob lub rooj sib tham nyob hauv online (raws cov kev qhia hauv qab no):

Lub Rooj Sib Tham #1 – yog hnub Thursday, lub September 24, 2020, sij hawm 6:00 p.m.: lub rooj sib tham no yuav muab los saib dua thiab kev nthuav qhia yam npaj tseg yuav ua mus nyob rau xyoo 2020-2024 uas npaj lub tswv yim los koom ua ke thiab rau xyoo 2020 yuav npaj ua mus thiab cov lus tau txais los ntawm tsoom paj xeem txog rau hnub ntawd. Tom qab uas tau txais kev pom zoo lawm, Cov lub ua hauj lwm rau Lub Nroog yuav txais tsoom paj xeem uas nyob hauv lub Nroog tej lus uas lawv muab tuaj thiab yam lawv xav kom muaj tshab tshwm sim rau zej zog uas tsis tau muab sau tseg npaj ua mus yuav ua mus nyob rau hauv ntau ntawv thiab yuav teb txhua yam lus nug. Lub Rooj Sib Tham #2 – Yog hnub Wednesday, Lub September 30, 2020, sij hawm 6:00 p.m.: lub rooj sib tham no yuav saib tas nrho cov ntawv uas lub rooj sib tham dhau los lawm, thiab cov tub ua hauj lwm rau lub Nroog yuav muab yam tseem ceeb ntawm tsoom paj uas tau muab tuaj koj los tham kom tas nrho ua zaum kawg. YUAV UA CAS THIAJ TUAJ KOOM TAU: Koj yuav tsum sau npe tuaj ua ntej thaum 2:00 p.m. rau txhua hnub uas yuav muaj rooj sib tham ntawd. Xa koj daim ntawv hauv email tuaj rau ntawm housing@cityofmerced.org. Yog hais tias koj yog ib tug paj xeem, thov sau koj npe, tus email, chaw nyob, thiab xov foci nrog rau hauv tuaj. Yog hais tias koj yog ib tug neeg ua hauj lwm, thov muab lub koos haum (organization) npe, tus email, thiab xov foci tas nrho cov uas tuaj hauv koj lub koom haum (organization). Rau tas nrho cov sau npe tuaj uas tau txais, koj yuav tau txais teb rov qab hauv email nrog rau Microsoft Teams link sib ntsib rau hauv online nyob hauv rooj sib tham. Yuav tsum sau npe tuaj ua ntej thaum 2 p.m. uas nyob rau cov hnub uas yuav muaj kev sib tham ntawm kom cov tub ua hauj lwm muaj caij los tso rau hauv qhov link. Txhua hnub muaj rooj sib tham ntawm yuav tsum xa qhov ntawv sau npe tuaj (tsis txhob muab xa email ua ib zaug xwb), nrog rau lub ntsiab lus twg uas koj xav tuaj sib tham hnub ntawm. Nyob rau kev sib tham ib zaug yuav siv sij hawm li ib xuj moos los yog ntau dua. Yog hais tias koj xav tau neeg txhais lus, thov xa email tuaj ntsoov li ntsoov tau es pab thiaj li yuav nrhia tau tus neeg tuaj txhais lus.

2. DAIM NTAWV 30 HNUB LOS SAIB DUA THIAB MUAJ CAIJ NYOOG LOS HAIS LUS NTXIV RAU

Npaj lub tswv yim thiab qhov yuav muab lus koj los hais ntxiv li 30 hnub ntawm

DAIM NTAWV UAS TAU MUAB LOS NTAWM lub Nroog Merced yuav muab koj los li 30 hnub ntawm yuav pib nyob rau lub October 2, 2020, thiab yuav kawg rau lub November 2, 2020, rau hauv daim ntawv npaj siab yuav pib ua mus nyob xyoo 2020-2024 lub tswv yim npaj tseg thiab nyob rau 2020 (Xyoo thib ib) Lub Tswv Yim Npaj Tseg. Lub hom phiaj muab koj los saib dua 30 hnub ntawm muab lub caij nyooq rau tsoom paj xeem thiab tej Koom Haum (organizations) uas lawv txaus siab tuaj hais yam uas lawv pom tias yuav zoo rau lub Nroog siv mus thiab yuav siv Community Development Block Grant (CDBG) (thiab HOME Investment Partnerships Program (HOME) Tsoom Fwv cov nyiaj. Nyob rau lub sij hawm 30 hnub ntawm, cov lus hais tuaj yuav txais thiab muab tso rau daim ntawv sau tseg ua zaum kawg.

UA CAS THIAJ SAIB TAU COV NTSIAB LUS NPAJ UA NO: Luam daim ntawv npaj rau xyoo 2020-2024 Lub tswv yim npaj tseg thiab xyoo 2020 Qhov Npaj Ua Mus No muaj nyob rau cov chaw raws li hauv qab no thaum October 2, 2020, mus txog rau lub November 2, 2020.

- City of Merced, Housing Division, 2nd Floor Civic Center/City Hall, 678 W. 18th Street, Merced, CA
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Vim txoj kev txwv ua kom kis kab mob COVID-19 tsawg, tsis pom ib qhov chaw twg uas tam sim no yuav pab tau li. Yog tias txwv tau tej tsev loj ua ntej yuav siv thiab tso cai, yuav muaj rau lwv qhov chaw yog tias yuav tau yam tsis muaj dab tsis. Mam qhia ntxiv tso rau lub nroog qhov website. YUAV XA COV LUS CIM XWM LIS CAS: Vim tus kab mob coronavirus, thiab ua kom tus kab mob COVID-19 kis tsawg zuj zus, xav kom npaj xa cov lus cim xwm tuaj ntawm email xwb. Koj cov lus cim xwm email rau housing@cityofmerced.org. Thov ntaus cov lus cim xwm ConPlan/AAP[®] hauv thawj kab lus ntawm koj qhov email. Sau cov lus cim xwm muab rau tsev xa ntawv xa thiab/los yog neeg nqa tuaj los tau ib yam. Attn: Consolidated-Annual Action Plan, Nroog Merced Housing Division, Merced Civic Center (2nd Floor), 678 W. 18th Street, Merced, CA 95340. Cov lus cim xwm yuav tsum tau txais thaum 5:00 P.M rau lub 11/2/2020.

3. KEV XA XOY YOG MUAJ LUS CIM XWM THIAB YAM UAS TSIS TXAUS SIAB

Saib xyuas ua ntej thiab zaum kawg thiab pom zoo cai los siv rau xyoo 2020-2024 raws li lub tswv yim

2020 Annual Action Plan, thiab kev saib xyuas ntawm Tsev Loom kom Ncaj Ncees

KEV XA XOY YOG UA LOS NTAWM Merced City Council yuav muaj ob zaug kev sib tham thiab tej yam uas sawv daws tsis txaus siab rau lub 10/19/20 thiab 11/16/20. Kev Tawm Tswv Yim Ua Ke xyoo 2020-2024, 2020 Lub Tswv Yim Npaj Ua, thiab kev saib xyuas tej kev ncaj ncees ntawm tsev loom pib npaj tej ntaub ntawv yuav muab ntuav qhia ua zaum kawg raws li tau npaj ua ntej rau lub 10/19/20, yam uas sawv daws yuav tsis txaus siab. Ua raws li thawj zaug kev sib tham, tag nrho tej tswv yim thiab tej ntaub ntawv yuav tau muab ua kom tas thiab muab saib ua zaum kawg thiab ua kev pom zoo rau kev sib tham zaum ob rau lub 11/16/20, City Council lub rooj sab laj. Cov lus cim xwm ob zaug sib tham no yuav tau txais raws li tej kev tuaj sib tham ntawm cov pej xeem uas tau tuaj koom rau City Council.

Txog tej lus qhia, thov mus saib: www.cityofmerced.org/departments/city-clerk/councilmeetings.

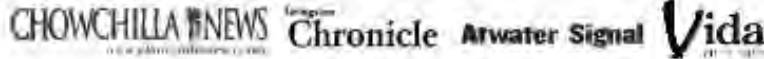
Qhov yooj yim nrog rau Americans With Disabilities Act, yog tias koj xav tau tej yam kev pab tshwj xeeb tuaj koom tej yam no, thov hu rau tus neeg tuav ntaub ntawv ntawm (209) 388-8650. Yuav tau qhia paub ua ntej li 48 teev thaum xav tau kev pab yuav ua rau cov neeg ua hauj lwv npaj tau tej kev pab los yog yooj yim. Kev txhais ua lus Mev thiab Hmoob yuav muaj tag nrho rau cov lus cim xwm uas xa tuaj; txawm li cas los xij, thov muab sijhawj li 48 teev ua rau kev txhais tej ntawv los yog kaw suab rau cov rooj sib tham.

LUB TSWV YIM SIB KOOM UA KE YOG DAB TSI? – Phab tuav tsev loom nyob U.S. thiab Urban Development (HUD) muaj peb lub hom phiaj tseem ceeb uas qhia thiab saib xyuas tej yam uas yuav muaj teeb meem rau lub zej zog raws li tej txiaj ntsim ntawm CDBG thiab HOME tej kev ua dej num. Ua kom tsim nyog rau tej kev noj nyob, Kev pab kom ncaj ncees rau tsev loom thiab ua kom muaj kev lag luam. Koom tswv yim ua ke (ConPlan) yog ib qhov kev tsim kho mus li 5 xyoo saib puas yuav raws tau lub hom phiaj rau 5 xyoo tom ntej li lub Nroog Merced yuav ua thiab npaj tej nyiaj txiaj ntawm HOME thiab CDBG. Lub tswv yim ConPlan txoj kev xav txog tej nyiaj txiaj 2020-2024, tej kev ua, thiab lub hom phiaj rau xyoo 2020, 2021, 2022, 2023, thiab 2024. Kev pab ntawm tej lub xyoo yog ua raws li lub nroog tej nyiaj pib txij lub 7 hli tim 1 mus txog lub 6 hli tim 30 ntawm lub xyoo.

LUB TSWV YIM IB XYOO YUAV UA DAB TSI? – Tej lub xyoo, lub Nroog Merced yuav tau txais kev tsim kho tej thaj tsam raws li tej nyiaj pab ntawm HOME thiab CDBG los ntawm HUD. Lub hom phiaj tseem ceeb yog yuav qhia tau li cas tias tej thaj chaw nov yuav ua tau zoo li ca rau xyoo yuav los no raws li txoj kev hais uas xav tau, ua ntej tshaj plaws, txoj kev ua yuav tau muaj nyob hauv lub nroog qhov ConPlan. Lub tswv yim yuav ua rau xyoo 2020 yog yuav los npaj tej tswv yim ua ke thawj xyoo rau 2020-2024 thiab ua kom tau mus raws tib lub caij nyoog. Lub Nroog qhov npaj los ntawm CDBG xyoo 2020 yog kwv yees li \$1,124,056, thiab HOME tso cai kwv yees li \$542,776 rau xyoo 2020.

TXOJ KEV NRUAM XYUAS LOS NTAWM TEJ KEV NCAJ NCEES HAUV TSEV LOOM (AI)? –

At qhov yuav ua, kev saib xyuas, thiab kev txiav txim siab uas yuav ua vim txawv neeg, nqaj tawv, kev ntseeg, poj niam txiv neej, muaj teeb meem lub cev, tsev neeg los yog nyob tej thaj tsam, uas muaj kev txwv los yog muaj kev txwv txiav, tsev loom los yog yam uas tsev loom muaj nyob hauv Nroog Merced thiab siv los pab saib xyuas qhov twg thiab yuav muab tej nyiaj siv li cas thiaj yog thiab pom zoo lub tswv yim ua ke rau tsev loom. Sijhawj uas tsis ua raws li HUD qhov xav tau li 30 hnub ntawm tej lus cim xwm, At qhov kev npaj yuav tau muab tso tawm rau tib qhov chaw raws li tej tswv yim ua tau tso ua ke thiab tej tswv yim yuav ua ntawm lub xyoo uas tau teeb los saib ua zaum kawg.



AFFIDAVIT OF PUBLICATION

Product #	Ac Number	Identification	PO	Amount	Cols	Dates
336676	600475585	CITY OF MERCED REQUEST FOR RESIDENT	Legal Notice	\$1,952.92	6	15.95 In

Attention: Kim Nutt

CITY OF MERCED HOUSING DIVISION
678 W. 18TH ST,
MERCED, CA 95340

Declaration of Publication 2015.5 C.C.P.

STATE OF CALIFORNIA)
County of Merced) ss.

I am a citizen of the United States, I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the printer of the Merced Sun-Star, a newspaper of general circulation, printed and published in the city of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of July 14, 1984 Case Number 35224 that the notice, of which the annexed is a printed copy, has been published in each regular and extra issue of said newspaper and not in any supplement thereof on the following dates, to wit:

September 17, 2020

Legal Clerk

I certify (or declare) under penalty of perjury that the foregoing is true and correct and that this declaration was executed at Dallas, Texas on:

Date: 17th day of September, 2020



Extra charge for lost or duplicate affidavits.
Legal document please do not destroy!

CITY OF MERCED

REQUEST FOR RESIDENT AND SERVICE PROVIDER PARTICIPATION, NOTICE OF 30-DAY REVIEW AND OPPORTUNITY AND, NOTICE OF PUBLIC HEARING

FOR THE 2020-2024 FIVE-YEAR CONSOLIDATED PLAN AND 2020 ANNUAL ACTION PLAN

- Note: This public notice intends to inform City residents about multiple opportunities to participate in this process – see details of these opportunities further below:
 1. Two Virtual Resident Discussion and Input Meetings via Microsoft Teams meeting link.
 2. A 30-day comment period, during which comments will be accepted regarding the Consolidated Plan and Annual Action Plan draft documents.
 3. Two City Council Public Hearings for preliminary and final review/approval of the final plans.

1. REQUEST FOR RESIDENT AND SERVICE PROVIDER PARTICIPATION Virtual Resident Discussion and Input Meetings – Via Microsoft Teams Link

The City will be hosting two virtual meetings held online (instructions below):

MEETING #1 – Thursday, September 24, 2020, at 4:00 p.m.: This meeting will include a brief overview and presentation of preliminary drafts of the 2020-2024 Consolidated Plan that have been received to date. Afterwards, City staff will receive any new comments that City residents may have. Including requests to include any new community need, answer any questions. **MEETING #2** – Wednesday, September 30, 2020, at 4:00 p.m.: This meeting will review all comments heard at the last meeting, and City staff will discuss suggestions may potentially be added for the final version if included. **HOW TO ATTEND:** You must pre-register by 2:00 p.m. the day of each meeting. Please email your request to include your name, email address, residential address, and a contact phone number. If you are a service provider, please include the organization name and name of person from your organization. For all registration requests received, you will receive a return email with a Microsoft Teams link to the live online virtual meeting. Please plan time to attend with your line. Please send a separate pre-registration request for each meeting date (do not combine into one email) with the meeting date in the subject line. If you need language interpretation services, please email your request as early as possible so that we can arrange for an interpreter if needed.

2. NOTICE OF 30-DAY REVIEW AND OPPORTUNITY TO COMMENT Consolidated Plan and Annual Action Plan 30-day Comment Period

NOTICE IS HEREBY GIVEN that the City of Merced will conduct a 30-day review beginning on October 2, 2020, and ending on November 1, 2020, regarding the development of the Fiscal Year 2020 (Fiscal Year) Annual Action Plan. The purpose of the 30-day review is to provide an opportunity for residents and interested organizations to express the community development block grant (CDBG) and HOME Investment Partnerships Program (HOME) Federal grant funds. During this 30-day period, comments will be accepted to view plans. Copies of the proposed 2020-2024 Consolidated Plan and 2020 Annual Action Plan will available for review at the following locations from October 2, 2020, to City of Merced, Housing Division, and Floor Civic Center/City Hall, 478 W. 18th Street, Merced, CA.

Housing Division Website: www.cityofmerced.org/departments/economic-development/housing-division
 Due to restrictions to reduce the spread of the COVID-19 coronavirus, no other physical viewing locations are currently available. If public building restrictions are lifted, other locations may be added to the list. Updates will be posted on the City's website.

HOW TO SUBMIT COMMENTS: Due to the Coronavirus pandemic, and to reduce the spread of COVID-19, comment submissions by email are strongly encouraged and preferred. Please email "CityPlan/AAPlan Comments" in the subject line of your email. Written comments may also be mailed or delivered in person to: Attn: Consolidated Plan Civic Center and Floor, 478 W. 18th Street, Merced, CA 95341. Comments must be received by 5:00 p.m. on November 1, 2020.

3. NOTICE OF PUBLIC HEARINGS AND OPPORTUNITY TO COMMENT

For Preliminary Review and Final Review and Approval of the 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and Analysis of Impediments
 NOTICE IS HEREBY GIVEN that the Merced City Council will hold two virtual Public Hearings of the Council (meetings of October 19, 2020, and November 16, 2020). The Analysis of Impediments to Fair Housing draft documents will be presented in Final Preliminary Draft form at the October 19, 2020, Public Hearing. Following this first Public Hearing presentation for final review and approval of a second Public Hearing to be held on the November 16, 2020, City Council meeting. Public comments for both scheduled Public Hearing procedures for virtual meetings. For instructions, please visit: www.cityofmerced.org/departments/city-clerk/public-hearings. ACCESSIBILITY: In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this process, please contact the City Clerk's Office at (209) 984-3000. It will assist City staff in ensuring that reasonable arrangements can be made to provide accessibility or service. Hearing and Spanish language translation will be provided 8 hours in advance for translation of any written or voicemail comments submitted for each of the Public Hearings.

WHAT IS A CONSOLIDATED PLAN? – The U.S. Department of Housing and Urban Development (HUD) has established three broadly framed National Objectives that guide the result of CDBG and HOME program activities: Creating Suitable Living Environments, Providing Decent Housing, and Creating Economic Opportunities. The Consolidated Plan remains how these objectives will be met over the next five years while the City of Merced city limits using its CDBG and HOME entitlement grant funds. The 2020-2024 Consolidated Plan for the 2020, 2021, 2022, 2023, and 2024 Program Years. Each Program Year of the Consolidated Plan coincides with the City's fiscal year, which is July 1 through June 30 of each year. The City of Merced receives a formula-based allocation of CDBG and HOME entitlement grant funds from HUD. The principal purpose of the Annual Action Plan is to outline a way that addresses the needs, priorities, and objectives outlined in the City's Consolidated Plan. The 2020 Annual Action Plan implements the first program year of the plan. The City's 2020 CDBG allocation is expected to be \$1,134,000, and the expected 2020 HOME allocation is \$52,376. **WHAT IS THE ANALYSIS OF IMPEDIMENTS?** To identify and decide on the basis of race, color, religion, sex, disability, familial status, or national origin, which restrict, or have the effect of restricting, housing choice and is useful in helping to determine where and how housing should be spent to correct or improve those impediments to housing choice. While not subject to HUD's review and approval of the same location as the Consolidated Plan and Annual Action Plan when the final draft is ready to view.

CITY OF MERCED

SOLICITUD DE PARTICIPACIÓN DE RESIDENTES Y PROVEEDORES DE SERVICIOS; AVISO DE REVISIÓN DE 30 DÍAS Y PARA COMENTAR Y, AVISO DE AUDIENCIA PÚBLICA

PARA EL PLAN QUINQUENAL CONSOLIDADO 2020-2024 Y EL PLAN DE ACCIÓN ANUAL 2020

- Nota: Este aviso público tiene la intención de informar a los residentes de la Ciudad sobre las múltiples oportunidades para participar en este proceso – consulte los detalles:
 1. Dos Reuniones Virtuales de Discusión y Apoyo de Residentes a través del enlace de Revisión de Microsoft Teams.
 2. Un período de comentarios de 30 días durante el cual se aceptarán comentarios sobre los documentos preliminares del Plan Consolidado y del plan de acción anual.
 3. Dos audiencias públicas del Consejo municipal para la revisión/ aprobación preliminar y final de los planes preliminares.

1. SOLICITUD DE PARTICIPACIÓN DE RESIDENTES Y PROVEEDORES DE SERVICIOS

Reuniones Virtuales de Comentarios y Debates para Residentes: a través del Enlace de Microsoft Teams

La Ciudad ofrecerá dos reuniones virtuales que se llevarán a cabo en línea (instrucciones a continuación):

REUNIÓN #1 – Jueves 24 de Septiembre de 2020 a las 4:00 p.m.: esta reunión incluirá una breve descripción y presentación de los borradores preliminares del Plan Consolidado que se han recibido hasta la fecha. Posteriormente, el personal de la Ciudad recibirá cualquier comentario nuevo que puedan tener los residentes de la Ciudad, y a prioridades que no estén incluidas en los planes preliminares, y responderán cualquier pregunta. **REUNIÓN #2** – Miércoles 30 de Septiembre de 2020 a las 4:00 p.m.: es la última reunión, y el personal de la Ciudad disculpará las secciones dentro de los borradores de los documentos donde las sugerencias del público podrían implementarse. Orden cronológico antes de las 2:00 p.m. el día de cada reunión. Envíe su solicitud por correo electrónico a housing@cityofmerced.org. Si eres residente, favor de incluir domicilio, y un número de teléfono de contacto. Si es un proveedor de servicios, por favor incluir el nombre de la organización y nombre, dirección y correo electrónico de la organización. Para todas las solicitudes de registro recibidas, recibirá un correo electrónico con un enlace de Microsoft Teams a la reunión virtual en línea en vivo. Por lo que requiere personal tiempo tiempo de responder con su correo. Envíe una solicitud de preinscripción por separado para cada fecha de reunión (no lo combine en un solo correo que cada reunión de una hora o más. Si necesita servicios de interpretación de idiomas, envíe su solicitud por correo electrónico lo antes posible para que podamos arreglarlo.

2. AVISO DE REVISIÓN DE 30 DÍAS Y OPORTUNIDAD DE COMENTAR

Plan Consolidado y Plan de Acción Anual Período de Comentarios de 30 días

POR LA PRESENTE SE DA AVISO que la Ciudad de Merced llevará a cabo una revisión de 30 días comenzando el 2 de Octubre de 2020 y terminando el 1 de Noviembre, para el año fiscal 2020-2024 y el Plan de Acción Anual del año fiscal 2020 (primer año). El propósito de la revisión de 30 días es brindar una oportunidad para que puntos de vista con respecto a los planes de la Ciudad por el uso y asignación de los fondos de la subvención Community Development Block Grant (CDBG) y HOME Investment Partnerships. Durante este período de 30 días, los comentarios serán aceptados y considerados para su inclusión en el borrador final. **COMO VER LOS PLANES:** Copias del Plan Consolidado y del Plan de Acción Anual estarán disponibles para su revisión en las siguientes ubicaciones desde el 2 de Octubre de 2020 hasta el 1 de Noviembre de 2020:
 - City of Merced, Housing Division, and Floor Civic Center/City Hall, 478 W. 18th Street, Merced, CA.
 - Housing Division Website: www.cityofmerced.org/departments/economic-development/housing-division

Debido a las restricciones para reducir la propagación del coronavirus COVID-19, no hay otros lugares de visualización físicos actualmente disponibles. Si se levantan las

2 AVISO DE AUDIENCIAS PÚBLICAS Y OPORTUNIDAD DE COMENTAR

Para la revisión preliminar y revisión final y aprobación del Plan Consolidado 2020-2024, Plan de Acción Anual 2020 y Análisis de Impactos Ambientales POR LA PRESENTE SE DA AVISO que el evento público de la Ciudad de México realizará los siguientes eventos públicos en las reuniones del consejo del 9 de Octubre de 2020 de El Plan Consolidado 2020-2024, Plan de Acción Anual 2020 y el Análisis de Impactos Ambientales para la Vivienda Justa se presentarán y barrerá tanto preliminar de primer audiencia pública, todos los planes y documentos se finalizarán y se presentará por su revisión y aprobación final en una segunda audiencia pública que se celebró de 2020. Los comentarios Públicos por ambos audiencias públicas programados se exploran a través de las transacciones normales de participación ciudadana del Conci, donde, visite: www.civildemocracia.org.mx/temas/city-clark/audi-publicas. ACCESIBILIDAD:

En conformidad con la ley de Estadadientes con Discapacidades, el Instituto Asistencia Especial podrá participar en este proceso, comunicarse con el Oficio del Secretario antes de que se inicien los servicios ciudadanos al personal de la Ciudad a asegurar que se puedan hacer arreglos necesarios para brindar accesibilidad a servicio. Se les garantizará privacidad; sin embargo, no favor permitirle el acceso al área de aplicación sobre la protección de cualquier comentario escrito ya sea correo de voz enviado a EQU ES UN PLAN CONSOLIDADO - El Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (HUD) ha establecido las Directivas Nacionales encaminadas de mejorías que ocurren como resultado de las actividades del programa HOME y HOME Creciendo entornos de vida adecuados. Proceso creando "Viviendas decentes, y Creando un plan estratégico de cinco años estructurado para demostrar cómo se cumplirá esta obligación durante los próximos cinco años dentro de los límites de la Ciudad HOME." El Consejo 2020-2024 establece directrices de financiación anticipada, objetivos e metas de resultados, previsiones para los años 2020, 2021, 2022, 2023, y 2024 de prioridad de la Ciudad, así es el 6 de Junio al 30 de Junio de cada año calendario. ECUAL ES EL PLAN DE ACCIÓN ANUAL - Cada año la Ciudad de México realiza una reunión pública de CDO y HOME, el propósito principal del Plan de Acción Anual es mostrar cómo se utilizarán estas asignaciones durante el próximo año a manera que obtenga de la Ciudad de México el Plan de Acción Anual 2020, el contenido de la JUEZAL ES EL PLAN DE ACCIÓN ANUAL - El análisis de los IMPACTOS PARA LA VIVIENDA JUSTA y la asignación de HOME priorizada, el contenido de la JUEZAL ES EL PLAN DE ACCIÓN ANUAL - El análisis de los IMPACTOS PARA LA VIVIENDA JUSTA fundamenta por motivos de raza, color, religión, sexo, discapacidad, estado familiar u origen nacional, que restringe o tienen efecto de restringir las opciones de vivienda Mercantil en ella para evitar o determinar dónde y cómo se deben gastar los fondos para corregir o mejorar esas limitaciones a la elección de vivienda. Si bien no está si que, el Borrador A se publicará en el mismo lugar que el Plan Consolidado y el Plan de Acción Anual, cuando el borrador final esté listo para ser visto.

HAUTSOOM PEI XEEM THIAI COY TUB DA HAU LWM TUAJ KOOM- SAU NTAWY TUAJ UA NTEJ LI 30-HNUB THIAI MUAJ LUB EI HAWM NUG- THIAI DAI NYOB RAU XYDO 2020-2024 THIB-XYDO LUB TSWY YIM NPATJ DA KE MUS THIAE 2020 LUB TSWY YIM NPATJ NYOB R

1. CỎN PẺJ XẺM THIAE CỎN LA HAU LHM TUAJ KĐM

1. The above information was obtained from a confidential source who has provided reliable information in the past. The source has provided this information for your information only and is not to be disseminated outside of your agency. The source has provided this information for your information only and is not to be disseminated outside of your agency. The source has provided this information for your information only and is not to be disseminated outside of your agency.

7. DAIM NTAWV 30 HNUB LOS SAIB DUA THIAH MUA CAU NYOOG LOS HAIS LUS NTX'V RAI

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1. KẾT QUẢ NGHIÊN CỨU VÀ THẢO LUẬN

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PROOF OF PUBLICATION
(2015.5 C.C.P.)
Proof of Publication of

STATE OF CALIFORNIA)
) ss.
)
COUNTY OF MERCED

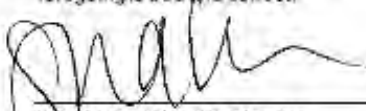
I am a citizen of the United States and a resident of the county aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the printer/foreman or principal clerk of The Merced County Times, a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1999, Case Number 143600; that the notice, of which the annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

LEGAL#7894

REQUEST FOR RESIDENT AND SERVICE PROVIDER

Publication Date: 09-17-2020

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

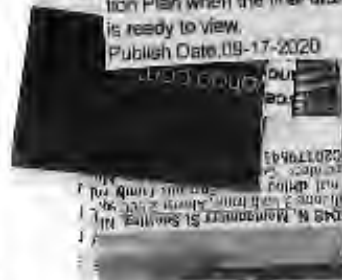

Dated this 18th of September
2020

This space is for the County Clerk's
Filing Stamp

Copy of notice here

LEGAL#7894
CITY OF MERCED
REQUEST FOR RESIDENT
AND SERVICE PROVIDER
PARTICIPATION: NOTICE
OF 30-DAY REVIEW AND
OPPORTUNITY TO COM-
MENT; AND, NOTICE OF
PUBLIC HEARING
FOR THE 2020-2024 FIVE-
YEAR CONSOLIDATED
PLAN AND 2020 ANNUAL
ACTION PLAN

Note: this public notice in-
cludes information of the availability of housing choices in the City of Merced and is useful in helping to determine where and how funding should be spent to correct or improve those impediments to housing choice. While not subject to HUD's requirement for a 30-day public comment period, the Draft AI will be posted at the same location as the Consolidated Plan and Annual Action Plan when the final draft is ready to view.
Publish Date: 09-17-2020



Proof of Publication - Merced County Times, 2221 K St., Merced, California, 95341 Telephone 383-0433
Adjudged a newspaper of general circulation by court decree No. 143600

PROOF OF PUBLICATION
(2015.5 C.C.P.)
Proof of Publication of

STATE OF CALIFORNIA)

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COUNTY OF MERCED

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LEGAL#7895

REQUEST FOR RESIDENT AND SERVICE PROVIDER (SPANISH)

Publication Date: 09-17-2020

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 18th of September
2020

This space is for the County Clerk's
Filing Stamp

Copy of notice here

Legal#7895

CITY OF MERCED

SOLICITUD DE PARTICIPACIÓN DE RESIDENTES Y PROVEEDORES DE SERVICIOS : AVISO DE REVISIÓN DE 30 DÍAS Y OPORTUNIDAD PARA COMENTAR : Y AVISO DE AUDIENCIA PÚBLICA PARA EL PLAN QUINQUE-NAL CONSOLIDADO 2020-2024 Y EL PLAN DE ACCIÓN ANUAL 2020

Nota: Este aviso publicitario, la intención de informar a los residentes de la Ciudad sobre las múltiples oportunidades de participación en las decisiones de vivienda o la disponibilidad de opciones de vivienda en la Ciudad de Merced y es para ayudar a determinar dónde y cómo se deben gastar los fondos para corregir o mejorar los problemas a la elección de vivienda. Si bien no está sujeto al registro de la ciudad, el mismo se publica en el periódico de la ciudad de Merced, el 17 de septiembre de 2020-2024 para un tiempo de 30 días.

ABOR CODE 37 988 0434, on September 17, 2020, at 10:00 a.m. pre-empting local time. Attendance fee rate of per. determined by the State of California, Industrial to 19003 STREET REHABILITATION LOUGHBOROUGH DRIVE TO BUENA VISTA

Proof of Publication - Merced County Times, 2221 K St. Merced, California, 95341 Telephone 383-0433
Adjudged a newspaper of general circulation by court decree No. 143600.

Proof of Publication of

)ES.

I am a citizen of the United States and a resident of the county aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the printer/foreman or principal clerk of The Merced County Times, a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1995, Case Number 143600; that the notice, of which the annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

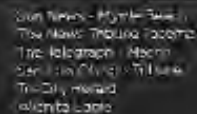
Publication Date: 09-17-2020

Dated this : 18th of September
2020

Lepai#7596
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 Publish 17-27-2017 10:13

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de la Junta General de 17 de mayo de 2001, según consta en el expediente. Las resoluciones emitidas con anterioridad al artículo 10 de la Ley 1/2001, de 6 de enero, de Enjuiciamiento Civil, en el ámbito de la competencia de la Audiencia Provincial de Madrid, no son susceptibles de recurso de amparo ante el Tribunal Constitucional, de acuerdo con lo establecido en el artículo 163.1 de la Constitución Española de 1978.

- Se ha publicado en el *Boletín de la Oficina General de Estadística e Informática* (BOGEI) el *Boletín de la Oficina de Turismo* (BOT) correspondiente al primer trimestre de 2014. El *Boletín de la Oficina de Turismo* (BOT) es un informe periódico que se publica trimestralmente y que contiene información sobre el turismo en el país. El *Boletín de la Oficina de Turismo* (BOT) es un informe periódico que se publica trimestralmente y que contiene información sobre el turismo en el país. El *Boletín de la Oficina de Turismo* (BOT) es un informe periódico que se publica trimestralmente y que contiene información sobre el turismo en el país.

● 2014年10月1日起实施

LAKE LEVELS				AROUND THE NATION			
LAKE	LEVEL	DATE	REMARKS	LAKE	LEVEL	DATE	REMARKS
1. Lake Michigan	18.25	10/10/10	Normal	11. Lake Erie	18.25	10/10/10	Normal
2. Lake Huron	18.25	10/10/10	Normal	12. Lake Ontario	18.25	10/10/10	Normal
3. Lake Superior	18.25	10/10/10	Normal	13. Lake St. Clair	18.25	10/10/10	Normal
4. Lake Erie	18.25	10/10/10	Normal	14. Lake St. Lawrence	18.25	10/10/10	Normal
5. Lake Ontario	18.25	10/10/10	Normal	15. Lake Champlain	18.25	10/10/10	Normal
6. Lake St. Clair	18.25	10/10/10	Normal	16. Lake George	18.25	10/10/10	Normal
7. Lake St. Lawrence	18.25	10/10/10	Normal	17. Lake Placid	18.25	10/10/10	Normal
8. Lake Champlain	18.25	10/10/10	Normal	18. Lake Saratoga	18.25	10/10/10	Normal
9. Lake George	18.25	10/10/10	Normal	19. Lake Hudson	18.25	10/10/10	Normal
10. Lake Placid	18.25	10/10/10	Normal	20. Lake Champlain	18.25	10/10/10	Normal

THE MODEL IS LISTED UNDER THE EPA's "PROJECT JOHNETT" IN NEWARK ON BY ITS MAKE AND COUNTRY PERANT NO." MDP 2000-20 ENGINE TYPE WHEN IT PROJECT NUMBER AND MDP 2000-20 CAN REFOURD IN LUNLOCK CITY GOVERNMENT AGENCY SHOW THE YEAR

[illegible][illegible]

The following table shows the results of the regression analysis for the dependent variable *Y* (in millions of dollars) against the independent variable *X* (in millions of dollars). The regression equation is $\hat{Y} = 0.8X + 1.2$. The coefficient of determination is $R^2 = 0.95$. The standard error of the estimate is 0.5. The t-statistic for the slope coefficient is 10.0, and the p-value is 0.0001. The F-statistic is 100.0, and the p-value is 0.0001. The regression analysis indicates a strong positive linear relationship between *X* and *Y*.

RESEARCH AND DEVELOPMENT

As a result of the research and development work carried out by the Department of Health and Social Security, the following information is being made available to the public. The information is being made available to the public in order to enable them to make a more informed choice of the products they purchase. The information is being made available to the public in order to enable them to make a more informed choice of the products they purchase. The information is being made available to the public in order to enable them to make a more informed choice of the products they purchase.

[illegible]

1. **Introduction** (10%)
The first part of the assignment is an introduction to the topic. It should be written in a clear and concise manner, using simple language and avoiding technical jargon. The introduction should provide a brief overview of the topic and state the purpose of the assignment.

1. **Introduction** (10%)
The first part of the assignment is an introduction to the topic. It should be written in a clear and concise manner, using simple language and avoiding technical jargon. The introduction should provide a brief overview of the topic and state the purpose of the assignment.

The following information is provided for the purpose of providing information to the public regarding the results of the 2000 election. The information is provided for the purpose of providing information to the public regarding the results of the 2000 election. The information is provided for the purpose of providing information to the public regarding the results of the 2000 election.

PROOF OF PUBLICATION

(2015.5 C.C.P.)

Proof of Publication of

STATE OF CALIFORNIA)

) ss.

COUNTY OF MERCED

I am a citizen of the United States and a resident of the county aforesaid. I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the printer/foreman of principal clerk of The Merced County Times, a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1999, Case Number 143600; that the notice, of which this annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates: to-wit:

LEGAL#8648

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT(ENGLISH)**

Publication Date:04-22-2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 3th of May 2021

This space is for the County Clerk's
Filing Stamp

Legal#8648

CITY OF MERCED

**NOTICE OF PUBLIC
HEARING AND OPPORTU-
NITY TO COMMENT**

This Notice serves to notify Merced City residents of a public hearing and their opportunity to comment on the below proposed changes to the use of U.S. Department of Housing and Urban Development (HUD) funds - PROPOSED AMENDMENTS

The City of Merced is considering Substantial Amendment #1 to the 2020-2024 Consolidated Plan (ConPlan) and 2020 Annual Action Plan (AAP) as a result of receiving \$3,577,751 of Community Development Block Grant (CDBG) "program income" revenue from an unexpected payoff, on January 29, 2021, of CDBG/Section 108 loans associated with The Grove Apartments that was constructed in 2004. The anticipated receipt of this CDBG program income reduces the planned use of \$2,000,000 of HUD Section 108 Loan Guarantee funds towards the Childs & B Affordable Housing Project/Childs Court Apartments unnecessary. The project is currently under construction, and monetary draws against approved funding sources to pay for ongoing construction will be required before the end of the 2020 Program Year, which ends June 30, 2021. Therefore, in order to be able to use the CDBG Program Income before this date, an amendment to the 2020-2024 ConPlan and

2020 Annual Action Plan is immediately necessary, and will include the following: 1) addition of \$2,400,000 of unexpected CDBG Program Income received during the 2020 Program Year as a funding source; 2) remove \$2,000,000 of HUD Section 108 Loan Guarantee revenue as a funding source and replace with \$2,000,000 of the new CDBG program income funds as a funding source in Project #3 - CDBG: Public Facilities and Infrastructure activities; 3) addition of \$400,000 of 20% allowance activity delivery costs to Project #1 - CDBG: Administration Project to be used towards direct administrative cost activities during the 2020 Program Year; and, 4) minor text amendments and corrections of various other tables related to these adjustments. The planned activities for the use of prior Section 108/new CDBG funds is not changing (public facility activities for the Childs and B Affordable Housing Project). The remaining CDBG Program Income received from the payoff of The Grove Apartments loans will be included as "Expected Program Income" in the AAP concurrently being developed for the subsequent program year that will begin 7/1/21; and, any CDBG funds from this Substantial Amendment that may be unspent by June 30, 2021, will be recorded as "CDBG Prior Year Resources" in the new plan.

Proof of Publication - Merced County Times, 222* K St. Merced, California 95341 Telephone 383-0433
Adjudged a newspaper of general circulation by court decree No. 143600

PROOF OF PUBLICATION

(2015.5 C.C.P.)

Proof of Publication of

STATE OF CALIFORNIA)

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COUNTY OF MERCED

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LEGAL#8648

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT(ENGLISH)**

Publication Date:04-22-2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 13th of May 2021

Proof of Publication -Merced County Times 222 1/2 K St. Merced, California 95341 Telephone 393-0433
As adjudged a newspaper of general circulation by court decree No. 143600.

This space is for the County Clerk's
Filing Stamp

NOTICE OF PUBLIC HEARING OF CDBG Funding through June 30, 2021. A PUBLIC HEARING BY THE MERCED CITY COUNCIL TO REVIEW AND APPROVE THE ABOVE AMENDMENTS IS SCHEDULED TO BE HELD AT 8:00 P.M., MONDAY, MAY 3, 2021. As of this publishing, this meeting will be held in person, with social distancing and mask requirements in place. For livestream links, public participation and comment procedures, please see the City Clerk webpage: cityofmerced.org/departments/city-clerk. All City Council meetings are broadcast on Comcast Government Access Channel, website livestream, and social media: www.cityofmerced.org/about-merced. A summary of the proposed amendments will be made available for viewing on social media in the following ways: 1) feeds will be reviewed and posted to the City Clerk's office for review; 2) request a summary of the Public Hearing by the City Clerk; deadline may be requested during the meeting; 3) in person or played back during the meeting. 2nd Floor City Hall, 878 W. 18th Street, Merced until 5:00 p.m. on Friday, April 30, 2021. DURING A REDUCED PUBLIC COMMENT PERIOD. Written and verbal comments may be submitted during the comment period process, the City of by: 1) Merced intends to implement existing regulatory amendments by HUD when available to Entitlement (please limit to three minutes by HUD when available) or, 2) submitted or disseminated in person to a Housing solidated and 2019 or 2020 staff person; or, 4) mailed to: Annual Action Plans with

PROOF OF PUBLICATION

(2015.5 C.C.P.)

Proof of Publication of

STATE OF CALIFORNIA)

)ss.

COUNTY OF MERCED

I am a citizen of the United States and a resident of the county aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the printer, foreman or principal clerk of The Merced County Times, a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1999, Case Number 143600; that the notice, of which the annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

LEGAL#8648

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT(ENGLISH)**

Publication Date:04-22-2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 13th of May 2021

Proof of Publication - Merced County Times, 2221 K St., Merced, California 95341 Telephone 383-0433
Adjudged a newspaper of general circulation by court decree No. 143600

This space is for the County Clerk's
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Housing Division - Public
Comments, City of Merced,
678 W 18th Street, Merced
CA 95340 (must be received
by April 30, 2021). Com-
ments may also be made at
the Public Hearing.
*The City will make an effort
to post any short (1 to 10
pages) documents on the
bulletin board that is located
outside the Merced Civic
Center, 678 W. 18th Street,
Merced, California, during
the entire comment period.
Publish Date:04-22-2021

Proof of Publication of

155

I am a citizen of the United States and a resident of the county aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the printer, foreman or principal clerk of "The Merced County Times," a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1996, Case Number 143600; that the notice of which the annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

LEGAL#8848

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT (SPANISH)**

Publication Date:04-22-2021

certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 13th of May 2021

LENDING el año del programa 2020, que finaliza el 30 de junio de 2021. Por lo tanto, el Programa CDBG antes de esta fecha, es necesario de inmediato una ampliación al Plan de Acción Anual 2020-2024 y la publicación de los cambios propuestos a continuación: 1) adición de \$2,400,000 de ingresos no anticipados del Programa CDBG Federal al año del programa 2020 como fuente de financiación; 2) eliminar \$2,000,000 de ingresos de Garantía de Préstamos de la Sección 108 de HUD como fuente de financiación y reemplazar con (Plan) y al Plan de Acción Anual (AAP) 2020 con el nuevo programa CDBG Fondos de Ingresos como fuente de financiación del Proyecto #3 - CDBG: Instalaciones públicas e Infrestructura; 3) adición de \$400,000 del 20% de los costos de ejecución de actividades permitidas al Proyecto #1 - CDBG: Proyecto de administración que se utilizará para actividades de costos administrativos directos durante el Año del programa 2020; y, 4) modificaciones menores al texto y correcciones de variaciones a las tablas relacionadas con las actividades planificadas para el uso de los fondos anticipados de la Sección 108 / vivienda asequible Childs B / Childs Court Apartments. El proyecto se encuentra actualmente en construcción, y se requiere retrosección de los ingresos monetarios de las actividades de instalaciones públicas para Childs B Affordable Housing Project. El ingreso restante del programa CDBG recibido del pago de los préstamos de The Grove

Proof of Publication - Merced County Times, 2221 K St. Merced, California, 95341 Telephone 383-0433
 Adjudged a newspaper of general circulation by court decree No. 143600

PROOF OF PUBLICATION

(2015.5 C.C.P.)

Proof of Publication of

STATE OF CALIFORNIA)

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COUNTY OF MERCED

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LEGAL#8846

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT(SPANISH)**

Publication Date:04-22-2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 13th of May, 2021.

This space is for the County Clerk's
Filing Stamp

Una del secretario de la
ciudad para la audiencia
ingresando del pro-pública antes de la
gramo an AAP que se es-fecha límite del secretario de
táctico el mismo para la ciudad se pueden leer o
mi mismo tiempo para el reproducir durante la re-
afijo al guante del programa unión.
que comenzará el 1 de julio AVISO DE OPORTUNIDAD
del 21; y, cualquier fondo PARA COMENTAR
COBG de esta Enmienda DURANTE UN PERIODO
Sustancial que no se haya DE COMENTARIOS
gestado antes del 30 de PÚBLICOS REDUCIDO
junio de 2021, se registrará Para este proceso de En-
como "Recursos del año an- mienda Sustancial, la Ciudad
terior COBG" en el nuevo de Merced tiene la intención
plan, de implementar el plan
AVISO DE AUDIENCIA pública y los Comen-
PÚBLICA para la Participación Ciu-
UNA AUDIENCIA PÚBLICA dadana y los Comen-
DEL CONSEJO DE LA CIU- los puestas a disposición de
DAD DE MERCED PARA las Comunidades de Titular-
REVISAR Y APROBAR LAS dad por HUD al orinar en
ENMIENDAS ANTERI- los Planes de Acción Consol-
ORES ESTA PROGRA- idados 2020-2024 y los
MADA PARA LAS 6:00 P.M., Planes de Acción Anuales
EL LUNES 3 DE MAYO DE 2019 o 2020 con uspa de
2021. A partir de este publi- fondos COBG hasta el 30 de
cación, esta unión se lie- junio 2021, cuando expiren
vará a cabo en persona, con las exenciones. Las exen-
los requisitos de distan- ciones se permiten una reduc-
amiento social y más ción del período de
para. Para enlaces de comentarios mínimo normal
transmisión en vivo, partici- de 30 días a un mínimo de
ción pública y proced- cinco (5) días cuando se
mientos de comentarios y proporciona un aviso razon-
agendas, consulte la página ble y la oportunidad de co-
web del Secretario de la mentar y permite a la
Ciudad: www.city-clerk.org/departments/city-clerk. Todas las
municipales del Consejo Mu- la oportunidad de comen-
nicipal se transmiten en tar POSTERIORMENTE, EL
Comcast Government Ac- PÚBLICO PUEDE PRO-
cess Channel, transmi- PORCIONAR COMENTAR-
en vivo del sitio web y IOS ESCRITOS SOBRE
redes sociales: www.city-clerk.org/about-merced/social-media-centers.
Se revisarán y anotarán los LAS ENMIENDAS PROP-
comentarios que se dejen UESTAS DURANTE LOS
en las redes sociales. Los OCHO DÍAS DESDE LAS
comentarios enviados a la 8:00 A.M. EL VIERNES 23
oficina. DE ABRIL DE 2021 HASTA
Se revisarán y anotarán los LAS 5:00 P.M. VIERNES 30
comentarios que se dejen DE ABRIL DE 2021 CON
en las redes sociales. Los LOS PROCEDIMIENTOS A
comentarios enviados a la CONTINUACIÓN:
oficina.

Un resumen de las enmien-

Proof of Publication: Merced County Times, 2221 K St., Merced, California, 95341 Telephone 383-0433
Adjudged a newspaper of general circulation by court decree No. 143600

PROOF OF PUBLICATION

(2015.5 C.C.P.)

Proof of Publication of

STATE OF CALIFORNIA)

)ss.

COUNTY OF MERCED

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LEGAL#8646

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT(SPANISH)**

Publication Date:04-22-2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct:

Dated this 13th of May, 2021

This space is for the County Clerk's
Filing Stamp

Las propuestas se harán disponibles para digitalización de las siguientes maneras: 1) Sitio web de la División de Vivienda: www.cityofmerced.org/housing; 2) solicite un resumen enviando un correo electrónico a: housing@cityofmerced.org; y, 3) en persona: oficina de la División de Vivienda, 2do piso del Ayuntamiento, 678 W. 18th Street, Merced hasta las 5:00 p.m. el viernes 30 de abril de 2021.

Los comentarios escritos y verbales se pueden hacer durante el período de comentarios: 1) enviando un correo electrónico a: housing@cityofmerced.org (límite a 500 palabras); o 2) deje un mensaje de voz al 209-385-6563 (límite a tres minutos); o, 3) presentado o dictado en persona a un miembro del personal de Vivienda; o, 4) enviado por correo a: Housing Division - Public Comments, City of Merced, 678 W 18th Street, Merced, CA 95340 (debe recibirse antes del 30 de abril de 2021). También se pueden hacer comentarios en la audiencia pública.

La Ciudad hará un esfuerzo por publicar cualquier documento (de 1 a 10 páginas) en el tablero de anuncios que se encuentra fuera del Centro Cívico de Merced, 678 W. 18th Street, Merced, California, durante todo el período de comentarios.

Publication Date:04-22-2021

Proof of Publication - Merced County Times, 2221 K St., Merced, California, 95341 Telephone 383-0433
Adjudged a newspaper of general circulation by court decree No. 143600.

PROOF OF PUBLICATION

(2015.5 C.C.P.)

Proof of Publication of

STATE OF CALIFORNIA)

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COUNTY OF MERCED

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LEGAL#8647

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT(HMONG)**

Publication Date:04-22-2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 13th of May, 2021

This space is for the County Clerk's
Filing Stamp

Legal#8647

NRDOGTAWM MERCED

TSO CAI TSIS TSO CAI

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NO KAWM HAUJLWM

YOG CAEBFOOMRUCOVMEAG

RAULUB RAU H6 30, 2021

YOG NYOBHAUVRUOG MERCED

EX-6, THAB LI TUAYEAMNIV CDBG

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MUANTEJHUB NO, YUAVISUM

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NO 2020-2024 CONPLAN THAB

RAUKESIV U.S. DEPARTMENT

2020 KEV NPAJ UAHHAUJL

OF HOUSING THAB URBAN DE

VELOPMENT (HUD) COVNIAJ

SAVV DAW SAIB XYUAS

LUBHROG MERCED XAVI

AVTOMILEUHLIOVKH6 #1 RAU

2020-2024 QHOV KEV NPA

(UAKOM ZOO (CONPLAN)

THAB 2020 KEV NPAJ UAHHAUJL

WYUAS (AAP) RAUS LI TAU

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NYIAJ, THAWM LUBH6 29

2021, NTAWM CDBG / TSHOJ

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NYIAJNYOBRAUHAUV TXOJ HAUJL

NRUG GROVE COV TSEV KAWM

WM # 3 - CDBG: COVY-

NTAWM VUAS TAU TSINTSAXYOO

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CDBG COVNIAJ TAU LOS

2000,000 NTAWM

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NYIAJ, THAWM LUBH6 29

2021, NTAWM CDBG / TSHOJ

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NRUG GROVE COV TSEV KAWM

WM # 3 - CDBG: COVY-

NTAWM VUAS TAU TSINTSAXYOO

2004, COVISIS TAU TRASDAIM

CDBG COVNIAJ TAU LOS

2000,000 NTAWM

UARAUKESIV \$20%

2,000,000 NTAWM

SEEM 108 GOVNIAJ QNTX

PROOF OF PUBLICATION

(2015.5 C.C.P.)

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LEGAL#8647

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT(HMONG)**

Publication Date:04-22-2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 13th of May, 2021

This space is for the County Clerk's
Filing Stamp

(PawXwmVajTaw) Govnyia) -merced/social media-um-
tau los ntawm CDBG ter Covis pain myobam Hau-
QhovNyia) Tau Los uas tau vkevthajawwm Hauv
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nyiajntawm Grov QhovNyia- sautseg. Covluasxamua-
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"Cov Kev Xav Tau HaujwvHauvNroogkub-
QhovNyia) Tau Los" hauv roograuLubRoog - Sib
AAP (lu lubsjhawmraugtham HaisHauvNroog los
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30, 2021, yuavruagsaulea
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LUB NROG SAWV DAWS
LOS SAIB UA NTEJ THAB
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pom, thabcovthabjchoem-
ssutseg, thovsibNroog Tus
KwsSajbXyussLubVovxib:
www.cityofmerced.org/de-
partments/city-clerk.Tshua-
PawgNeegSawvCovHauvN-
roogcovroog sib themthab-
jawnhauv Concast Teoom-
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Hauv Channel, lubvev-
xibntawm thabkavthab-
j i a w m
www.cityofmerced.org/abou

CEEB TOOM RAU SAWV
DAWS LOS SAIB
SAWV DAWS TSWV COJ
LOS UA KEV LOM ZEM
TSWV YIM PERIOD
TxogCov Kev Hloov Kho
KomHloovkho no, LubNroog
Merced npajscovkav-
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nqrauCovNeegXamXaj Kev
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DAWS TAU LOS NTAWM

Proof of Publication - Merced County Times, 2221 K St. Merced, California, 95341 Telephone 383-0433
Adjudged a newspaper of general circulation by court decree No. 143600

PROOF OF PUBLICATION

(2015,5 C.C.P.)

Proof of Publication of

STATE OF CALIFORNIA)

Isa.

COUNTY OF MERCED

I am a citizen of the United States and a resident of the county aforesaid; I am over the age of eighteen years, and not a party in or interested in the above-entitled matter. I am the printer, foreman or principal clerk of The Merced County Times, a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1999, Case Number 143800, that the notice of which the annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

LEGAL#8647

**NOTICE OF PUBLIC HEARING AND
OPPORTUNITY TO
COMMENT(HMONG)**

Publication Date:04-22-2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated this 13th of May, 2021

This space is for the County Clerk's
Filing Stamp

3:00 A.M. THAIUM FRIDAY Chaw Hauhm VajTee • Cow-
PlaubHills 29, 2021, THAIUM, LuH HaeTshawb Fawb,
5:00 P.M. Hnub Friday Nroog Merced, 678 W 18
PlaubHills 30, 2021, NROGT xoi Kev, Merced CA 95340
TUS NEEG UA HAUJ EMM (yosvsum tau bialskombo-
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ing; 2) thovsawvntabablis daimntawv xov: wmtkaguan-
ics ntawm emailing: Hous-nyob sab nraum Merced
ing@cityofmerced.org; Civic Center, 678 W. 18th
thiab, 3) nyobnrauhauv Street, Merced, California,
neeg: Lub Chaw Hauhm VajTee • nroolubshamntawm
VajTee, Chaw 2 pom,
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2021.
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Proof of Publication - Merced County Times, 2221 K St. Merced, California, 95341 Telephone 383-0433
Adjudged a newspaper of general circulation by court decree No. 143800

CITY OF MERCED

one of the Southern states. But it is not changing particularly with the 1990 Census. The Southern states are not the only ones that are not changing. The Southern states are not the only ones that are not changing. The Southern states are not the only ones that are not changing.

100% and for a
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 is 1.0. The coefficient
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 of correlation is 1.0.

[illegible][illegible]

March brands to implement acid-gel technology in 2011 to bring further reduction in ammonia emissions available to California's Coast Range by 2015. The acid-gel technology is expected to reduce ammonia emissions by 50% to 60% and is expected to be implemented by 2015. The acid-gel technology is expected to be implemented by 2015.

Other important factors are apparently a combination of genetic and environmental factors. The latter concern the usual childhood infections and allergies, which are especially likely to occur. **CAUSE:** The cause of this disease is unknown. It is thought to be caused by a combination of genetic and environmental factors. **SYMPTOMS:** The disease is characterized by a chronic, recurrent, and often severe, inflammation of the airways. The symptoms include coughing, wheezing, and shortness of breath. The cough is often worse at night and after exercise. The wheezing is a high-pitched, whistling sound that is heard when the child breathes out. The shortness of breath is often accompanied by a rapid heart rate and sweating. **DIAGNOSIS:** The diagnosis is usually made on the basis of the child's medical history and physical examination. A chest X-ray may be ordered to rule out other causes of the symptoms. A spirometry test, which measures the amount of air that the child can breathe in and out, may also be ordered. **TREATMENT:** The treatment of asthma is aimed at controlling the symptoms and preventing future attacks. This is usually done with the use of inhaled corticosteroids, which reduce the inflammation of the airways. Other medications, such as beta-2 agonists, may be used to relieve the symptoms of an acute attack. In severe cases, oral corticosteroids may be prescribed. **PREVENTION:** There is no way to prevent asthma, but there are steps that can be taken to reduce the risk of an attack. These include avoiding known allergens, such as pollen and dust, and avoiding exposure to cigarette smoke. Regular use of inhaled corticosteroids can also help to prevent attacks. **PROGNOSIS:** The prognosis for children with asthma is generally good. Most children who have asthma will outgrow it by the age of 10. However, some children will continue to have asthma into adulthood. **REFERENCES:** American Lung Association. (2007). *Asthma: The Basics*. New York: American Lung Association. National Institutes of Health. (2007). *Asthma: Current Concepts*. Bethesda, MD: National Institutes of Health. World Health Organization. (2007). *Asthma: Global Strategy for Asthma Management and Prevention*. Geneva: World Health Organization.

[illegible][illegible]

—A 1997 article, according to the author, is the first to report that the FBI had been alerted to a possible plot to assassinate President Clinton. The author, David Mamet, is quoted as saying the plot was "concocted."

CITY OF MERCED

NOTICE OF PUBLIC HEARING AND OPPORTUNITY TO COMMENT

This Notice serves to notify Merced City residents of a public hearing and their opportunity to comment on the below proposed changes to the use of U.S. Department of Housing and Urban Development (HUD) funds.

PROPOSED AMENDMENTS

The City of Merced is considering Substantial Amendment #1 to the 2020-2024 Consolidated Plan (ConPlan) and 2020 Annual Action Plan (AAP) as a result of receiving \$3,877,751 of Community Development Block Grant (CDBG) "program income" revenue from an unexpected payoff, on January 29, 2021, of CDBG/Section 108 loans associated with The Grove Apartments that was constructed in 2004. The unanticipated receipt of this CDBG program income makes the planned use of \$2,000,000 of HUD Section 108 Loan Guarantee funds towards the Childs & B Affordable Housing Project/Childs Court Apartments unnecessary. The project is currently under construction, and monetary draws against approved funding sources to pay for ongoing construction will be required before the end of the 2020 Program Year, which ends June 30, 2021. Therefore, in order to be able to use the CDBG Program Income before this date, an amendment to the 2020-2024 ConPlan and 2020 Annual Action Plan is immediately necessary, and will include the following: 1) addition of \$2,400,000 of unanticipated CDBG Program Income received during the 2020 Program Year as a funding source; 2) remove \$2,000,000 of HUD Section 108 Loan Guarantee revenue as a funding source and replace with \$2,000,000 of the new CDBG program Income funds as a funding source in Project #3 – CDBG: Public Facilities and Infrastructure activities; 3) addition of \$400,000 of 20% allowable activity delivery costs to Project #1 – CDBG: Administration Project to be used towards direct administrative cost activities during the 2020 Program Year; and, 4) minor text amendments and corrections of various other tables related to these adjustments. The planned activities for the use of prior Section 108/new CDBG funds is not changing (public facility activities for the Childs and B Affordable Housing Project). The remaining CDBG Program Income received from the payoff of The Grove Apartments loans will be included as "Expected Program Income" in the AAP concurrently being developed for the subsequent program year that will begin 7/1/21; and, any CDBG funds from this Substantial Amendment that may be unspent by June 30, 2021, will be recorded as "CDBG Prior Year Resources" in the new plan.

NOTICE OF PUBLIC HEARING

A PUBLIC HEARING BY THE MERCED CITY COUNCIL TO REVIEW AND APPROVE THE ABOVE AMENDMENTS IS SCHEDULED TO BE HELD AT 6:00 P.M., MONDAY, MAY 3, 2021. As of this publishing, this meeting will be held in person, with social distancing and mask requirements in place. For livestream links, public participation and comment procedures, and agendas, please see the City Clerk webpage; cityofmerced.org/departments/city-clerk. All City Council meetings are broadcast on Comcast Government Access Channel, website livestream, and social media; www.cityofmerced.org/about-merced/social-media-center. Comments left on social media feeds will be reviewed and noted. Comments submitted to the City Clerk's office for the Public Hearing by the City Clerk deadline may be read or played back during the meeting.

NOTICE OF OPPORTUNITY TO COMMENT

DURING A REDUCED PUBLIC COMMENT PERIOD

For this Substantial Amendment process, the City of Merced intends to implement existing regulatory waivers for Citizen Participation and Comment made available to Entitlement Communities by HUD when amending 2020-2024 Consolidated and 2019 or 2020 Annual Action

Plans with uses of CDBG funding through June 30, 2021, when the waivers expire. The waivers allow a reduction of the normal minimum 30-day comment period to a minimum of five (5) days when reasonable notice and opportunity to comment is provided and allows the City to determine what constitutes reasonable notice and opportunity to comment. SUBSEQUENTLY, THE PUBLIC MAY PROVIDE WRITTEN COMMENT ON THE PROPOSED AMENDMENTS DURING THE EIGHT DAYS SPANNING FROM 8:00 A.M. ON FRIDAY, APRIL 23, 2021, THROUGH 5:00 P.M. FRIDAY, APRIL 30, 2021, WITH THE BELOW PROCEDURES:

- A summary of the proposed amendments will be made available for viewing in the following ways: 1) Housing Division website: www.cityofmerced.org/housing; 2) request a summary by emailing: housing@cityofmerced.org ; and, 3) in person: Housing Division office, 2nd Floor City Hall, 678 W. 18th Street, Merced until 5:00 p.m. on Friday, April 30, 2021.
- Written and verbal comments may be submitted during the comment period by: 1) emailing: housing@cityofmerced.org (please limit to 500 words); or, 2) leaving a voicemail at 209-385-6863 (please limit to three minutes); or, 3) submitted or dictated in person to a Housing staff person; or, 4) mailed to: Housing Division – Public Comments, City of Merced, 678 W 18th Street, Merced CA 95340 (must be received by April 30, 2021). Comments may also be made at the Public Hearing.
- The City will make an effort to post any short (1 to 10 pages) documents on the bulletin board that is located outside the Merced Civic Center, 678 W. 18th Street, Merced, California, during the entire comment period.

CIUDAD DE MERCED

AVISO DE AUDIENCIA PÚBLICA Y OPORTUNIDAD DE COMENTAR

Este Aviso sirve para notificar Ciudad Merced residentes de una audiencia pública y su oportunidad de comentar sobre los cambios propuestos a continuación para el uso de U.S. Department of Housing and Urban Development (HUD) fondos.

ENMIENDAS PROPUESTAS

La Ciudad de Merced está considerando la Enmienda Sustancial # 1 al Plan Consolidado 2020-2024 (ConPlan) y al Plan de Acción Anual (AAP) 2020 como resultado de recibir \$ 3,877,751 de ingresos del programa de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG) de un inesperado pago, el 29 de enero de 2021, de los préstamos CDBG / Sección 108 asociados con The Grove Apartments que se construyó en 2004. La recepción no anticipada de este ingreso del programa CDBG hace que el uso planificado de \$ 2,000,000 de los fondos de garantía de préstamo de la Sección 108 de HUD para el Proyecto de Vivienda Asequible Childs & B / Childs Court Apartments sea innecesario. El proyecto se encuentra actualmente en construcción, y se requerirán retiros monetarios contra fuentes de financiamiento aprobadas para pagar la construcción en curso antes de que finalice el año del programa 2020, que finaliza el 30 de junio de 2021. Por lo tanto, para poder utilizar los ingresos del Programa CDBG antes de esta fecha, es necesaria de inmediato una enmienda al Plan ConPlan 2020-2024 y al Plan de Acción Anual 2020, que incluirá lo siguiente: 1) adición de \$ 2,400,000 de Ingresos no anticipados del Programa CDBG recibido durante el año del programa 2020 como fuente de financiación; 2) eliminar \$ 2,000,000 de Ingresos de Garantía de Préstamos de la Sección 108 de HUD como fuente de financiamiento y reemplazar con \$ 2,000,000 del nuevo programa CDBG Fondos de ingresos como fuente de financiamiento en el Proyecto # 3 - CDBG: Instalaciones públicas e Infraestructura; 3) adición de \$ 400,000 del 20% de los costos de ejecución de actividades permitidos al Proyecto # 1 - CDBG: Proyecto de administración que se utilizará para actividades de costos administrativos directos durante el Año del programa 2020; y, 4) modificaciones menores al texto y correcciones de varias otras tablas relacionadas con estos ajustes. Las actividades planificadas para el uso de los fondos anteriores de la Sección 108 / nuevos CDBG no cambiarán (actividades de instalaciones públicas para Childs and B Affordable Housing Project). El ingreso restante del programa CDBG recibido del pago de los préstamos de The Grove Apartments se incluirá como "ingreso esperado del programa" en el AAP que se está desarrollando al mismo tiempo para el año siguiente del programa que comenzará el 1 de julio del 21; y, cualquier fondo CDBG de esta Enmienda Sustancial que no se haya gastado antes del 30 de junio de 2021, se registrará como "Recursos del año anterior CDBG" en el nuevo plan.

AVISO DE AUDIENCIA PÚBLICA

UNA AUDIENCIA PÚBLICA DEL CONSEJO DE LA CIUDAD DE MERCED PARA REVISAR Y APROBAR LAS ENMIENDAS ANTERIORES ESTÁ PROGRAMADA PARA LAS 6:00 P.M., EL LUNES 3 DE MAYO DE 2021. A partir de esta publicación, esta reunión se llevará a cabo en persona, con los requisitos de distanciamiento social y máscara. Para enlaces de transmisión en vivo, participación pública y procedimientos de comentarios y agendas, consulte la página web del Secretario de la Ciudad: www.cityofmerced.org/departments/city-clerk. Todas las reuniones del Consejo

Municipal se transmiten en Comcast Government Access Channel, transmisión en vivo del sitio web y redes sociales: www.cityofmerced.org/about-merced/social-media-center. Se revisarán y anotarán los comentarios que se dejen en las redes sociales. Los comentarios enviados a la oficina del secretario de la ciudad para la audiencia pública antes de la fecha límite del secretario de la ciudad se pueden leer o reproducir durante la reunión.

**AVISO DE OPORTUNIDAD PARA COMENTAR
DURANTE UN PERIODO DE COMENTARIOS PÚBLICOS REDUCIDO**

Para este proceso de Enmienda Sustancial, la Ciudad de Merced tiene la intención de implementar las exenciones regulatorias existentes para la Participación Ciudadana y los Comentarios puestos a disposición de las Comunidades de Titularidad por HUD al enmendar los Planes de Acción Consolidados 2020-2024 y los Planes de Acción Anuales 2019 o 2020 con usos de fondos CDBG hasta el 30 de junio, 2021, cuando expiren las exenciones. Las exenciones permiten una reducción del período de comentarios mínimo normal de 30 días a un mínimo de cinco (5) días cuando se proporciona un aviso razonable y la oportunidad de comentar y permite a la Ciudad determinar qué constituye un aviso razonable y la oportunidad de comentar.

POSTERIOREMENTE, EL PÚBLICO PUEDE PROPORCIONAR COMENTARIOS ESCRITOS SOBRE LAS ENMIENDAS PROPUESTAS DURANTE LOS OCHO DÍAS DESDE LAS 8:00 A.M. EL VIERNES 23 DE ABRIL DE 2021 HASTA LAS 5:00 P.M. VIERNES 30 DE ABRIL DE 2021 CON LOS PROCEDIMIENTOS A CONTINUACIÓN

- Un resumen de las enmiendas propuestas estará disponible para su visualización de las siguientes maneras: 1) Sitio web de la División de Vivienda: www.cityofmerced.org/housing; 2) solicite un resumen enviando un correo electrónico a: housing@cityofmerced.org; y, 3) en persona: oficina de la División de Vivienda, 2do piso del Ayuntamiento, 678 W. 18th Street, Merced hasta las 5:00 p.m. el viernes 30 de abril de 2021.
- Los comentarios escritos y verbales se pueden enviar durante el período de comentarios: 1) enviando un correo electrónico a: housing@cityofmerced.org (límitese a 500 palabras); o 2) deje un mensaje de voz al 209-385-6863 (límitese a tres minutos); o, 3) presentado o dictado en persona a un miembro del personal de Vivienda; o, 4) enviado por correo al: Housing Division - Public Comments, City of Merced, 678 W 18th Street, Merced CA 95340 (debe recibirse antes del 30 de abril de 2021). También se pueden hacer comentarios en la audiencia pública.
- La Ciudad hará un esfuerzo por publicar cualquier documento corto (de 1 a 10 páginas) en el tablero de anuncios que se encuentra fuera del Centro Cívico de Merced, 678 W. 18th Street, Merced, California, durante todo el período de comentarios.

**NROOG NTAWM MERGED
TSO CAI TSI TSO CAI LOS NTAWM KEV TSO CAI LOS NTAWM SAWV DAWS
THIAB SAWV DAWS LOS SAIB**

Tsab Ntawv Tshaj Tawm no yog ceeb toom rau cov neeg nyob hauv nroog Merced txog ntawm qhov kev sib tham thiab lawv lub sijhawm los tawm tswy yim txog cov kev hloov pauv hauv qab no rau kev siv U.S. Department of Housing thiab Urban Development (HUD) cov nyiaj.

SAWV DAWS SAIB KYUAS

Lub Nroog Merced xav txiav txim siab Hloov kho # 1 rau 2020-2024 Qhov Kev Npaj Ua Kom Zoo (ConPlan) thiab 2020 Kev Npaj Ua Haujlwm Xyoo (AAP) raws li tau txais \$ 3,877,751 ntawm Zoj Zog Kev Txhim Kho Cov Nyiaj Pab (CDBG) "cov nyiaj tau los ntawm kev pab cuam" los ntawm kev npaj txhij txog them nyiaj, thaum Lub Hli 29, 2021, ntawm CDBG / Tshooj 108 qiv nyiaj qiv cuam tshuam nrog Grove Cov Tsev Kawm Ntawv uas tau tsim tsa xyoo 2004. Cov tsis tau txais daim CDBG cov nyiaj tau los ntau ua rau kev npaj siv \$ 2,000,000 ntawm HUD Seem 108 Cov Nyiaj Qiv Txais nyiaj rau Txoj Haujlwm Pabcuam Menyuam Yaus & B Ngis Vaj Tsev / Tsev Hais Pfab Menyuam Menyuam tsis tsimnyog. Txoj haujlwm tam sim no tab tom tsim, thiab kev rub tawm los tiv thaiv kev pom zoo cov nyiaj los them rau kev tsim kho txuas ntxiv yuav tsum ua ua ntej xaus xyoo 2020 Kev Kawm Haujlwm, uas xaus rau lub Rau Hli 30, 2021. Yog li, thiab li tuaj yeem siv CDBG Qhov Nyiaj Tau Ua Haujlwm ua ntej hnuab no, yuav tsum muaj kev hloov kho rau xyoo 2020-2024 ConPlan thiab 2020 Kev Npaj Ua Haujlwm Xyoo yog tsim nyog tam sim, thiab yuav suav nrog cov hauv qab no: 1) ntxiv \$ 2,400,000 ntawm CDBG Cov Nyiaj Tau Los Tsis Muaj Nyiaj tau txais nyob rau xyoo 2020 Kev Kawm los ntawm kob nyiaj; 2) tshem tawm \$ 2,000,000 ntawm HUD Seem 108 Cov Nyiaj Qiv Txais nyiaj tau los ua qhov chaw muaj peev nyiaj thiab hloov nrog \$ 2,000,000 ntawm CDBG qhov kev pabcuam tshab Cov nyiaj tau los ua lub peev nyiaj nyob rau hauv Txoj Haujlwm # 3 - CDBG: Cov Tsev Pej Xeem thiab Cov Chaw Haujlwm; 3) txuas ntxiv ntawm \$ 400,000 ntawm 20% tso cai cov haujlwm coj mus siv rau Txoj Haujlwm # 1 - CDBG: Txoj Haujlwm Coj Mus Siv rau cov haujlwm tswj hwm tus nqi ncaj qha nyob rau xyoo 2020, thiab, 4) kev hloov kho cov ntawv sau me thiab kev kho ntawm ntau cov ntawv faev lus ntsig txog cov kev hloov kho no. Cov haujlwm npaj rau kev siv ntawm Seem 108 / nyiaj CDBG tshab tsis hloov pauv (cov haujlwm hauv zej tsoom rau Cov Menyuam thiab B Lub Tsev Muaj Peev Xwm Vaj Tse). Cov nyiaj tau los ntawm CDBG Qhov Nyiaj Tau Los uas tau txais los ntawm kev them nyiaj ntawm Grove Qhov Nyiaj qiv yuav suav nrog xws li "Cov Kev Xav Tau Qhov Nyiaj Tau Los" hauv AAP tib lub sijhawm raug tsim los rau xyoo tom ntej uas yuav pib 7/1/21; thiab, txhua pob nyiaj CDBG los ntawm Cov Kev Hloov Kho Uas Txiaj Ntsig uas yuav tsis muaj tseeb txog Lub Rau Hli 30, 2021, yuav raug sau cia ua "CDBG Cov Nyiaj Tau Los Hauv Xyoo Ua Ntej" hauv qhov phiaj xwm tshab.

NYEEM NTAWM PEJ XEEM HAIS DUA

IB HAIV NEEG HAIS TAU LOS NROG TUS MERCED LUB NROOG SAWV DAWS LOS SAIB UA NTEJ THIAB POM ZOO LUB ROOJ SIB HAIS TXOG KEV THEM NYIAJ YUG LOS MUAJ 6:00 P.M., MAYAY, Tsib Hlis 3, 2021. Raws li ntawm kev tshaj tawm no, lub rooj sib tham no yuav muaj nyob rau hauv tus neeg, nrog kev sib txawv thiab lub nisej muag xav tau hauv qhov chaw. Txog kev buas livestream, kev koom tes ntawm pej xeem thiab cov lus pom, thiab cov txheej txhaem sau tseg, thov saib Nroog Tus Kws

Saib Xyras Lub Vev xaib: www.cityofmerced.org/departments/city-clerk. Txhua Pawg Neeg Sawv Cev Hauv Nroog cov rooj sib tham tshaj tawm hauv Comcast Tsom Fwv Txoj Kev Nkag Mus Hauv Channel, lub vev xaib tawm, thiab kev tshaj tawm: www.cityofmerced.org/about-merced/social-media-center. Cov lus pom nyob rau hauv kev tshaj xov xwm hauv zej zog yuav raug tshuaj xyuas thiab sau tseg. Cov lus uas xa mus rau Tus Kws Lis Haujlwm Hauv Nroog lub nroog rau Lub Rooj Sib Hais Hauv Nroog los ntawm Hnub Kawg Lub Nroog yuav raug nyaem lossis ua si rov qab thaum lub rooj sib tham.

CEEB TOOM RAU SAWV DAWS LOS SAIB

SAWV DAWS TSWJ COJ LOS UA KEV LOM ZEM TSWV YIM PERIOD

Txog Cov Kev Hloov Kho Kom Hloov kho no, Lub Nroog Merced npaj siv cov kev cai tswjfwim uas tsis raug them nqi rau Cov Neeg Xam Xaj Kev Koom Tes thiab Cov Lus. Tshawb Fawb ua rau cov zej zog muaj cai los ntawm HUD thaum hloov kho 2020-2024 Consolidated thiab 2019 lossis 2020 Cov Kev Npaj Ua Xyoo nrog kev siv nyiaj CDBG txog Lub Rau Hli 30, 2021, thaum kev zam yuav tas sijhawm. Cov ntawv tso cai pub txo luv luv li tsawg kawg 30-hnub lus pom muaj tsawg kawg yog tsib (5) hnub thaum muaj lus ceeb toom thiab tsim nyog muab lus qhia thiab tso cai rau Lub Nroog txiav tsum qhov tsim muaj ntawv ceeb toom thiab muaj lub ncauj lus zoo ntxiv. LEM, LUB HOM PHIAJ YUAV TSUM HLOOV COV LUS PUB RAU COV TXHEEJ-TXHEEM HAIS TIAS TAU TXAIS KEV POM ZOO RAU LUB CEV RAU SAWV DAWS TAU LOS NTAWM 8:00 A.M. THAUM FRIDAY, Plaub Hlis 23, 2021, THAUM 5:00 P.M. Hnub Friday, Plaub Hlis 30, 2021, NROG TUS NEEG UA HAUJ LWM.

- Cov ntsiab lus ntawm qhov hloov kho tshiab yuav raug tsim kom pom rau cov hauv kev hauv qab no: 1) Lub Chaw Haujlwm Vaj Tse Nyob hauv lub vev xaib: www.cityofmerced.org/housing; 2) thov sau cov ntsiab lus los ntawm emailing: Housing@cityofmerced.org; thiab, 3) nyob rau hauv tus neeg: Lub Chaw Haujlwm Vaj Tse, Chav 2 Lub Nroog Lub Tsev, 678 W. 18th Street, Merced kom txog thaum 5:00 p.m. Hnub Friday, lub Plaub Hlis 30, 2021.
- Sau ntawv thiab hais lus yuav xa tuaj thaum lub sijhawm muab los ntawm: 1) emailing: Housing@cityofmerced.org (thov bawv tsis pub dhau 500 lo lus): lossis, 2) sau cov suab xa tawm ntawm 209-385-6863 (thov txwv peb feeb) : los yog, 3) xa los yog yuam rau tus neeg ua haujlwm hauv Tsev; lossis, 4) muab xa rau: Lub Chaw Haujlwm Vaj Tse - Cov Lus Hais Tshawb Fawb, Nroog Merced, 678 W 18 Txoj Kev, Merced CA 95340 (yuav tsum tau txais kom txog thaum Lub Plaub Hlis 30, 2021). Cov lus hais tuaj yeem ua lus thov rau Hauv Lub Rooj Sib Hais Plaub.
- Lub Nroog yuav tso tawm cov ntaub ntawv luv (1 txog 10 nplooj ntawv) rau ntawm daim ntawv xov xwm txiag uas nyob sab nraim Merced Civic Center, 678 W. 18th Street, Merced, California, tég nrho lub sijhawm tawm lus pom.

First Substantial Amendment to the 2020-2024 Consolidated Plan and 2020 Annual Action Plan

Project Funding Description

This is prepared to provide the public with a summary description of a proposed Substantial Amendment to the U.S. Housing and Urban Development (HUD) 2020-2024 Consolidated Plan and the (First Year) 2020 Annual Action Plan.

Background

This Substantial Amendment is necessary primarily to swap funding sources needed for the ongoing construction of the Childs & B Street Affordable Housing Project, at the northwest corner of Childs Avenue and B Street, following the unexpected receipt of "Program Income" revenue from a payoff of existing loans associated with "The Grove Apartments," which was constructed in 2004.

The Grove Apartments were partially funded with Section 108 Loan Guarantee funds in 2003, which were guaranteed each year thereafter by the City's yearly allocation of Community Development Block Grant (CDBG) funds as collateral. On years that The Grove's collected rents were not enough to make the Section 108 Loan payment, the City made the payment to HUD alternately out of its CDBG and former Redevelopment Agency funds (now call Housing Successor Agency/LMI Asset funds). The Grove Apartments was also subsidized by a loan from the City of its HOME Investment Partnership Program (HOME) funds. On January 29, 2021, the City of Merced received The Grove Apartments payoff totals as follows: \$3,877,751.42 to be returned to CDBG funds, \$1,582,488.65 to be returned to the LMI Asset fund account, and \$1,468,861.64 to be returned to HOME funds.

Prior to this Amendment, funding of the public facility building portion of the Childs & B Affordable Housing project was approved by City Council and HUD, through approval of the 2020-2024 ConPlan/2020 Annual Action Plan, to be with \$2,000,000 of HUD Section 108 Loan Guarantee funds, which are subject to HUD Code of Federal Regulations (CFR) Title 24 Subpart M (24 CFR 570.700). With the receipt of CDBG Program Income from The Grove loan payoff, the \$2,000,000 Section 108 Loan Guarantee for the Childs & B project will not be necessary, as \$2,000,000 of the CDBG Program Income received in January will be used for the same eligible costs (construction of Public Facilities). The public facility/community building being constructed on-site will be open for neighborhood and general public use for educational classes and community services.

Additionally, HUD also allows "Activity Delivery Costs" (ADC), which funds administrative costs of carrying out project activities associated with the Childs & B project. HUD allows ADC to be drawn down at a rate of 20% of CDBG project activity, or \$400,000 of the CDBG funds proposed.

The remaining proceeds from The Grove payoff, including the remaining CDBG funds, HOME, and LMI Asset funds received, will be reflected on the subsequent Annual Action Plan currently being developed for the 2021 Program Year as "Prior Year Program Income," and will be programmed during the 2021 Program Year for HUD eligible activities. Any CDBG Program Income added to the 2020 Annual Action Plan with this Amendment that remains unspent as of June 30, 2021, will be reflected as Prior Year Resources in the 2021 Annual Action Plan.

Summary of Changes

In summary, the Substantial Amendment proposes the following changes to the existing 2020-2024 Consolidated Plan and 2020 Annual Action Plan:

- Increase Source: CDBG – Public Federal Program Income from “Expected Amount Available in Year 1” by \$2,400,000, in order to be available for expenditure during the 2020 Program Year that ends June 30, 2021 (ConPlan: Table SP-35 – Anticipated Resources; Annual Action Plan: Table AP-15 – Expected Resources); and adjust table totals accordingly.
- Reduce Source: “Other – Public-Federal” (Section 108 funds) from “Expected Amount Available Year 1” by \$2,000,000, as this funding source is no longer necessary (ConPlan: Table SP-35 – Anticipated Resources; Annual Action Plan: Table AP-15 – Expected Resources); and adjust table totals accordingly.
- Adjustments to Goal #1 – 1A Improve Public Infrastructure & Facilities: increase CDBG funding by \$2,400,000; and, reduce CDBG Section 108 funding by \$2,000,000 (ConPlan: Table SP-45 -Goals Summary; Annual Action Plan: Table AP-20 – Annual Goals and Objectives); and adjust table totals accordingly.
- Adjustments to Annual Plan Projects (Table AP-38): increase Project #3 – CDBG: Public Facilities & Infrastructure by \$2,400,000, for a new total of \$2,482,500. Planned Activities will change as follows:
 - o \$2,000,000 of CDBG Section 108 activities will be deleted; and,
 - o Add the following activity: \$2,400,000 of CDBG funding will be made available for construction of a Neighborhood Facility (Public Facility) within the Childs & B Affordable Housing/Childs Court Apartments’ community building; total amount includes \$2,000,000 for construction costs and 20% activity delivery costs of \$400,000; *IDIS Matrix Code*: 03E/Neighborhood Facilities; *National Objective Met*: LMA/Low-Mod Area Benefit Activities – 24 CFR 570.208(a)(1)(i); *Eligibility*: 24 CFR 570.201(c) – Public Facilities.
- Various corrections to text throughout the Consolidated Plan and Annual Action Plan to remove references to Section 108 Loan Guarantee financing of the Neighborhood Facility construction that will now be financed with the CDBG Program Income proceeds received in January 2021.

A Public Hearing will be held on May 3, 2021, for the City Council to hear and consider public comments and to review and approve the use of these funds. The City of Merced Housing Division expects to be able to submit the above amendments to HUD within two weeks of Council approval. HUD then is allowed approximately 45 days to approve the changes. Following HUD approval, the City intends to draw down these funds immediately, as construction of the Childs & B Affordable Housing project is currently underway.

PUBLIC COMMENT PROCEDURES:

Citizens are welcome to provide their comments regarding the changes proposed in this Substantial Amendment during a reduced eight-day comment period that is being held from 8:00 a.m. Friday, April 23, through 5:00 p.m. Friday, April 30, 2021, by either:

Sending an email to: housing@cityofmerced.org. Emailed comments must be received by 5:00 p.m. on Friday, April 30, 2021; or,

- 1) Delivering a comment letter directed to the City of Merced Housing Division to the Housing Division office, 2nd Floor City Hall, 678 W. 18th Street, Merced CA 95340. Letters may be delivered in person to the Housing office. For everyone’s protection, please remember that masks are required upon entering City Hall and throughout the time that you are in the building; or,
- 2) U.S. Mail or other delivery service to City of Merced Housing Division, 678 W. 18th Street, Merced, CA 95340 - please write “Public Comment” on the back of the envelope. All comments must be received by 5:00 p.m. on Friday, April 30, 2021. Early comments received prior to the posted comment period dates will be accepted.

Nutt, Kim

From: Lotez, Devin
Sent: Friday, April 23, 2021 6:27 AM
To: Nutt, Kim
Cc: Levesque, Jennifer
Subject: RE: Public Hearing Notice Posting

Good morning,

They have all been posted.

Thank you,



Devin Lotez
Records Clerk
City of Merced | 678 W. 18th Street | Merced, CA 95340
(209) 385-6000 | lotezd@cityofmerced.org | www.cityofmerced.org

From: Nutt, Kim <Nuttk@cityofmerced.org>
Sent: Thursday, April 22, 2021 6:55 PM
To: Lotez, Devin <LotezD@cityofmerced.org>
Cc: Levesque, Jennifer <LevesqueJ@cityofmerced.org>
Subject: Public Hearing Notice Posting

Hi Devin,

The Housing Division needs the attached notices posted to the City Clerk's PHN webpage. There's a related comment period that opens Friday 4/23 (in the morning when you're likely reading this email).

We've got them posted on the Housing notices page, too. Here's the link if you need it: <https://www.cityofmerced.org/departments/economic-development/housing-division/public-notices/>

Thanks!

Kim Nutt
Housing Program Supervisor
City of Merced Housing Division | Development Services Department
678 W. 18th Street | Merced, California 95340
Main: 209-385-6863 | Direct: 209-388-8988 | eFax: 209-388-7317
www.cityofmerced.org | nuttk@cityofmerced.org



Public Notices

- 4-22-21 Notice of Public Hearing and Public Review and Comment Period – 1st Substantial Amendment to 2020-2024 Consolidated Plan/2020 Annual Action Plan (English)
- 4-22-21 Notice of Public Hearing and Public Review and Comment Period – 1st Substantial Amendment to 2020-2024 Consolidated Plan/2020 Annual Action Plan (Spanish)
- 4-22-21 Notice of Public Hearing and Public Review and Comment Period – 1st Substantial Amendment to 2020-2024 Consolidated Plan/2020 Annual Action Plan (Hmong)
- 1-28-21 Notice of Public Hearing and 5-day Public Review and Comment Period – 3rd Round CARES Act CDBG-CV funds (English)
- 1-28-21 Notice of Public Hearing and 5-day Public Review and Comment Period – 3rd Round CARES Act CDBG-CV funds (Spanish)
- 1-28-21 Notice of Public Hearing and 5-day Public Review and Comment Period – 3rd Round CARES Act CDBG-CV funds (Hmong)

Housing Division

We need your input! Please take our 2021 Community Needs Assessment Survey by April 30, 2021!



Use above QR code from your device, or this link to take survey:

<https://tinyurl.com/ynkym2jw>

(Available in multiple languages)

4-22-21 - Public Hearing Notice/Notice of Opportunity to Comment: Substantial Amendment #1 to the 2020-2024 Consolidated Plan and 2020 Annual Action Plan.

For the posted notice, please click **HERE** to go to Housing's Public Notices page. For a summary of the proposed changes and procedures for submitting public comment regarding the proposed amendments, please read:

English Spanish Hmong The Comment period will be open from Friday, April 23 to Friday, April 30, 2021 at 5 p.m. Thank you for your participation!

- **4-1-21 - Click **HERE** for 2021 CDBG Notice of Funding Availability**
- **3-31-21 - The public is invited to a virtual community meeting on April 8, 2021, to find ways to increase the number of affordable housing units in Merced - details on how to attend are below!**
- **3-30-21 - New!! For updates and information regarding the 2021 Annual Action Plan and related meetings, please see below.**
- For updates and information regarding special HUD allocations to the City of CARPS Act CDBG-CV funds to address immediate community needs related to the local effects of the Coronavirus pandemic, please use this link or navigate to the "CDBG Coronavirus Response Supplement" page under "Housing Division" Navigation Menu on the left side of your screen...
- For updates and information regarding the 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and Analysis of Impediments to Fair Housing Choice (AI), please see below.

Grantee Unique Appendices

2020 AAP Fiscal Project Tables

2020 AAP Fiscal Project Tables

Table 1 - Amended for Substantial Amendment Approved 5/3/2021
Program Funding for FY 2020-21

Source of Funds	CDBG	HOME	Other	Total
Grant FY 2020/21	\$ 1,123,884.00	\$ 542,640.00	\$ -	\$ 1,666,524.00
Program Income FY 2020/21 (estimate)	\$ 96,000.00	\$ 208,600.00	\$ -	\$ 304,600.00
The Grove - CDBG program income Jan 2021	\$ 2,400,000.00			
Grant FY 2019/20 - CDBG-CV (CARES Act)	\$ -	\$ -	\$ -	\$ -
CalHome 06 (FTHB Program)	\$ -	\$ -	\$ 226,410.00	\$ 226,410.00
CalHome 12 (FTHB Program)	\$ -	\$ -	\$ 95,530.00	\$ 95,530.00
FUND 071/471 - LMI Housing	\$ -	\$ -	\$ 1,825,250.00	\$ 1,825,250.00
State HOME (92/93/94)	\$ -	\$ -	\$ 355,937.00	\$ 355,937.00
Fiscal Year 2019/20 Carryover	\$ 59,101.00	\$ -	\$ -	\$ 59,101.00
Current Active Projects & ADC (Previously Encumbered/Funded)	\$ 762,874.18	\$ 1,034,698.45	\$ 1,329,001.85	\$ 3,126,574.48
Total Revenue / Carryover / Previously Encumbered FY 19-20	\$ 4,441,859.18	\$ 1,785,938.45	\$ 3,832,128.85	\$ 10,059,926.48
HUD Funding Allocations – CDBG				
Total CDBG Program Amount (Allocation + Program Income + Carryover)	\$ 4,441,859.18			
Administrative (Admin + Activity Delivery Cost)	\$ 727,976.60			
Capital Improvements	\$ -			
Development Projects & Activities	\$ 2,795,000.00			
Public Service	\$ 156,008.40			
Current Active Projects (Previously Encumbered/Funded)	\$ 762,874.18			
CDBG - Total Unencumbered Balance	\$ -			
HUD Funding Allocations – HOME				
Total HOME Program Amount (Allocation + Program Income + Carryover)	\$ 1,785,938.45			
Administrative (Admin + Activity Delivery Cost)	\$ 163,362.00			
Development Projects & Activities	\$ 587,878.00			
Current Active Projects (Previously Encumbered/Funded)	\$ 1,034,698.45			
HOME - Total Unencumbered Balance	\$ -			
Other				
Total Other Program Amount (Allocation + Program Income + Carryover)	\$ 3,832,128.85			
Administrative (Admin + Activity Delivery Cost)	\$ 257,137.00			
Projects & Activities - Other (GT2 Infrastructure)	\$ 2,245,990.00			
Current Active Projects (Previously Encumbered/Funded)	\$ 1,329,001.85			
Other – Total Unencumbered Balance	\$ -			
Total Remaining to be Allocated				
	\$ -			

Table 2
Program Activities for FY 2020-21

Current Active Projects (Previously Encumbered/Funded)	
CDBG	
Project Activity Costs (ADC) - Prior Fiscal Years	\$ 114,627.36
Habitat for Humanity – Homeowner Rehabilitation	\$ 284,251.32
Water Main Replacement T & 7 th Street	
Gateway Terrace II - CVCAH	\$ 363,995.50
CDBG Total	\$ 762,874.18
HOME	
Habitat for Humanity – Homeowner Rehabilitation	\$ 150,000.00
Project Sentinel / Fair Housing Services	\$ 30,000.00
Gateway Terrace II - CVCAH	\$ 687,248.71
Project Activity Costs (ADC) - Prior Fiscal Years	\$ 167,449.74
HOME Total	\$ 1,034,698.45
OTHER	
CARES Act/CDBG-CV Funding - Projects Implemented During FY 2020/21	\$ 786,485.00
Gateway Terrace II Apartments (Offsite Public Infrastructure)	\$ 432,931.32
NSP3 - Habitat for Humanity Rehabilitation / Homeowner Rehab	\$ 32,216.45
HOME 92/93/94 - Not expecting any expenses until approval by the State is obtained.	\$ -
Misc. Capital Improvement Projects (071 & 471)	\$ 14,127.00
Project Activity Costs (ADC) - Prior Fiscal Years	\$ 63,242.08
OTHER Total	\$ 1,329,001.85
Previously Encumbered Projects Total	\$ 3,126,574.48
Total for All Programmed Activities	
	\$ 10,059,926.48

Table 3
Program Activities for FY 2020-21

Administrative	
CDBG	
Administrative Expenses - Fiscal Year 2020/21	\$ 68,588.80
Project Activity Costs - Fiscal Year 2020/21	\$ 484,000.00
Continuum of Care Plan - Collaborative Applicant	\$ 38,000.00
Professional/Consultant Services	\$ 25,000.00
Indirect Administrative Expenses - Fiscal Year 2020/21	\$ 112,387.80
CDBG Total	\$ 727,976.60
HOME	
Administrative Expenses - Fiscal Year 2020/21	\$ 24,264.00
Project Activity Costs - Fiscal Year 2020/21	\$ 109,098.00
Fair Housing - Project Sentinel	\$ 30,000.00
HOME Total	\$ 163,362.00
OTHER	
CalHome 06 - Administrative Expense	\$ 2,100.00
CalHome 06 - Activity Delivery Costs	\$ 14,310.00
CalHome 12 - Administrative Expense	\$ 350.00
CalHome 12 - Activity Delivery Costs	\$ 1,959.00
State HOME (92/93/94) - Activity Delivery Costs	\$ -
Administrative Expenses - Fiscal Year 2020/21 (071)	\$ 127,658.00
Professional Services Contracts (Fund 071)	\$ 110,760.00
Other Total	\$ 257,137.00
Total Administrative Costs (CDBG/HOME/Other)	\$ 1,148,475.60
Public Services / Fair Housing Services	
CDBG	
Harvest Time - Replacement of Refrigeration/Freezer Equipment for Food Pantry (05W)	\$ 22,026.00
Merced Rescue Mission - Warming Center (03T)	\$ 20,000.00
Sierra Saving Grace Homeless Project - Rent/Utility Assistance (05Q)	\$ 20,000.00
Alliance for Community Transformations - Employment Training for Domestic Violence Victims	\$ 10,800.00
Symple Equazion - Employment Training for Formerly Homeless Young Women	\$ 38,960.00
First Time Home Buyer Classes (12 Sessions*\$410)	\$ 4,920.00
FY 2020/21 Funds Reserved for Additional COVID-19-Related Activities	\$ 39,302.40
Total Public / Fair Housing Services	\$ 156,008.40
Development Projects & Activities	
CDBG	
HUD Section 108 Loan Payment - The Grove Apartments	\$ -
Construction of Neighborhood Facility - Childs and B Street Apartments	\$ 2,000,000.00
Merced Rescue Mission - Acquisition of Property	\$ 325,000.00
SSG - Acquisition of Property	\$ 350,000.00
Habitat for Humanity of Merced County - Brush With Kindness - Homeowner Rehabilitation	\$ 45,000.00
City of Merced Engineering Dept - Infrastructure Improvements	\$ 75,000.00
CDBG Total	\$ 2,795,000.00
HOME	
Childs Court Apartments (CHDO FY 20/21)	\$ 435,000.00
Habitat for Humanity of Stanislaus County - New Construction/Replacement of 820 1/2 K Street	\$ 68,106.00
Additional Funding - Sierra Saving Grace/Merced Rescue Mission Rehab/Acquisition Projects	\$ 84,772.00
HOME Total	\$ 587,878.00
OTHER	
CalHome 06 FTHB Program	\$ 210,000.00
CalHome 12 FTHB Program	\$ 93,221.00
State HOME 92/93/94 FTHB / OOR Program	\$ 355,937.00
Childs & B Street - PSH (Fund 071 & 471)	\$ 1,200,000.00
LMI Housing TBD (Fund 071 & 471)	\$ 386,832.00
Other Total	\$ 2,245,990.00
Total Development Projects & Activities	\$ 5,628,868.00

Analysis of Impediments to Fair Housing 2020

Section 4. Public Policies and Practices

Housing choices and barriers are generally limited by several factors –

- **Availability of housing options – including unit type, location, condition, and competition for housing units**
- **Cost of housing – can include the cost to produce, the rental cost, and cost compared to income or affordability**

The U.S. Department of Housing and Urban Development (HUD) recommends that the AI investigate a number of housing policies within the public sector.

Governmental controls and regulations, including local, state, and federal can constrain new residential development which impacts the availability of units as well as the cost or affordability. The following is a summary of public policies that impact the cost and/or delivery of housing in the City of Merced.

The policies and issues highlighted in this section will be discussed through a review of the issues and achievements in the prior Consolidated Plans. Additional analysis and discussion of the City's General Plan, Zoning Code, and City's Housing Element Policies and Goals will be referenced. Also, public input and comments received through the Consolidated Plan community outreach, which demonstrate the public perception on issues and policies, will be provided and discussed. All of these topics are covered extensively in this attachment to the Consolidated Plan and accepted recommendations are included in the 2020 Analysis of Impediments to Fair Housing Choice.

Many potential policy consideration items are noted. They have also been coordinated into Section 7 – Identification of Impediments to Fair Housing Choice and Actions. They will be specifically provided in the Fair Housing Action Plan.

Prior Analysis of Impediments Achievements

The 2003 AI made three Findings in respect to the City's Zoning Ordinance that may impede the development of affordable housing.

First, the second-dwelling unit ordinance was identified as being very restrictive by only allowing a maximum 600 square foot second dwelling unit or granny unit. The Accessory Dwelling Units discussion is addressed further in this section. The City's recently amended ordinance for secondary dwelling units now allows larger secondary units to be constructed. If a second unit is attached to the primary dwelling unit, it can be a maximum of 1,000 square feet. If the second unit is detached, it can be up to 1,200 square feet. Changes were also made to allow secondary

units to be occupied by anyone, not just those related to the property owner by blood or marriage. These changes make second dwelling units a much more viable option to provide more affordable housing within the City of Merced. Additional updates based on State Law provide that up to three units can now be provided on a single-family lot. They are the primary residence, the ADA, and a Junior ADU.

Secondly, the 2003 AI found that the code's definition of "family" could potentially operate to discriminate against unlicensed group homes. That definition restricted occupancy of a dwelling by unrelated individuals, by stating: "... unless all members are related by blood or marriage, no such family shall contain over five persons." The definition of "family" was eliminated from the zoning ordinance and replaced with a definition of "household." This new definition no longer limits the number of unrelated persons occupying a home.

Third, the 2003 AI determined that the absence of an "inclusionary zoning" provision in the code constituted a serious shortcoming. That AI pointed out that inclusionary zoning ordinances typically mandate that a percentage of newly developed market rate housing (usually 10-15%) be reserved for lower income households at below market rate rents or sales prices. Inclusionary zoning ensures that people of very-low, low, and moderate income can afford a percentage of newly constructed housing units throughout a city, and thus helps to promote diversity, break down patterns of segregation, and avoid concentration of low income residents entirely in low income "slum" areas.

2020 Analysis of Policies and Practices

Inclusionary Zoning

At this point, the City has not adopted such an ordinance. The City reviewed this proposal and hired a consultant to work on this matter, but it was ultimately determined there would be too much public opposition to this type of ordinance. It should, however, be noted that, in 1995, the City entered into a Development Agreement (DA) for the Bellevue Ranch Master Development Plan. This development includes approximately 1,380 acres and, upon completion, will bring approximately 4,800 to 6,600 new housing units to the City. In addition to the DA the City also approved a Master Plan and adopted an Environmental Impact Report with various mitigation and monitoring requirements. Within the mitigation and monitoring requirements, there are specific provisions which require that approximately 16% of the total development (between 840 to 1,150 housing units) will be set-aside for affordable housing units for very low to moderate-income households. At this time, some progress has been made towards providing very low to moderate-income units. Additionally, agreements were executed between the Master Plan Developer and the Central Valley Coalition for Affordable Housing to provide units for low and very low-income residents. A portion of these units are planned to be constructed off-site as part of the Gateway Terrace II development project. Other units to help meet these requirements are to be provided in Village 22, which is owned by the University of California Merced. They are currently seeking to make the units available to private development, but these mitigation requirements will remain.

During the community outreach meetings held on September 24, 2020, and September 30, 2020, this item was mentioned by multiple members that participated in the event. They felt it allows for integration of affordable housing into all neighborhoods, not concentrated into one specific area.

1. Potential Policy Consideration – The City may review and consider options for an Inclusionary Zoning Ordinance Requirement. These programs tend to be implemented at a County wide level to ensure an equitable market across jurisdictions. There are many sample ordinances available. This type of action would need support from the Building Industry Association (BIA) and others such as the Board of Realtors.

Other Land Use Controls

Land use controls are minimum standards included within City Zoning and Subdivision Ordinances. Zoning is a means of ensuring that the land uses in the community are properly situated in relation to one another and providing adequate space for each type of development. Zoning regulations also control such features as height and bulk of buildings, lot area, yard setbacks, population density, and the building use. If zoning standards are significantly more rigid than private sector design standards and do not allow sufficient land use flexibility, then development costs could increase, and housing production may decrease.

The following standards are from the City's Zoning Code for single family and multi-family zones:

AREA, LOT, AND YARD REQUIREMENTS FOR SINGLE-FAMILY HOMES

ZONING DISTRICTS				
	R-1-20	R-1-10	R-1-6	R-1-5
Lot area (in square feet)	20,000	10,000	6,000	5,000
Area per dwelling unit (in square feet)	20,000	10,000	6,000	5,000
Minimum lot width (in feet)	85	70	60 (interior) 65 (corner)	50 (interior) 55 (corner)
Minimum lot depth (in feet)	125	100	100	80
Exterior yards (in feet) (except cul-de-sac bulbs)	30	20	20	15 (20 feet for garages)
Exterior yards—Cul-de-sac bulbs with 20-foot driveway space (in feet)	30	15	15	15 (20 feet for garages)
Interior yards (in feet)				
One yard	15	10	10	10
Other yards	10	7	5	5

Lot coverage (maximum)	30%	40%	45%	50%
Minimum driveway length (in feet)	20	20	20	20

ZONING DISTRICTS				
	R-2	R-3-1.5	R-3-2	R-4
Lot area (in square feet)	6,000	7,500	6,000	7,500
Area per dwelling unit (in square feet)	3,000	1,500	2,000	1,000
Minimum lot width (in feet)	60 (interior) 65 (corner)	60 (interior) 65 (corner)	60 (interior) 65 (corner)	70
Minimum lot depth (in feet)	100	n/a	n/a	n/a
Exterior yards (in feet)	15	15	15	15
Interior yards (in feet)	Two stories, 25 feet in height or less			
One yard	10	10	10	6 (side yard)
Other yards	5	7	5	10 (rear yard)
Interior yards (in feet)	More than two stories or 25 feet in height			
All yards		10	10	1'/every 5' over 25'
Lot coverage (maximum)	50%	55%	55%	65%
Minimum driveway length (in feet)	20	n/a	n/a	n/a
Distance between main buildings (in feet)		15	15	10

Source: City of Merced Zoning Ordinance

Zoning Ordinance – Chapter 20 of the Merced Municipal Code

In 2016, as part of the implementation of the 2015 General Plan significant changes to the Zoning Ordinance were made for compliance purposes. The General Plan and Zoning Ordinance are required to be consistent.

The following discussion topics from the 2010-2015 Consolidated Plan have been reviewed and updated to address changes in, or in some cases progress towards, housing production and other goals.

Planned Development Zoning

The 2016 and prior Zoning Ordinance for the City of Merced contains a Planned Development (PD) District overlay zone that allows greater design flexibility and planning than the strict application of conventional single-family land use and development criteria. The PD zone enables clustering of units (i.e. developing less land while allowing the same number of housing units that would be permitted under conventional subdivision ordinances), mixing of uses and building types (i.e. multiple housing mixed with commercial and professional uses, for example), as well as establishment of special development standards and criteria, which respond to the particular features of a site.

This flexibility allows for development of residential units up to the maximum permitted density contained with the General Plan. In the current General Plan, these density per acre are located in Table 3.2.

Prior analysis conducted in 2010 indicated that there could be a potential infrastructure cost savings achieved by promoting higher density which can be implemented through the use of PD zoning. The clustering approach, coupled with affordable density bonuses, enhances Merced's role as an affordable housing resource, and is beneficial in meeting the housing needs of special groups, such as seniors and disabled. In the zoning code update in 2016, the use of Residential Planned Development or RPD started.

2. *Potential Policy Consideration* – the City may consider adding minimum density requirements to new housing development projects. Table 3.2 of the General Plan sets a range of density; however, most focus is on the maximum density per acre not the minimum. During the public outreach events held on September 24, 2020, and September 30, 2020, comments were provided that suggested a minimum or “no less than” ratio for density be implemented.

Small Lot Design Guidelines

As part of the Zoning Code update in 2016, the City has also adopted “Small Lot Design Guidelines” to assist in the development of subdivisions with lots sizes ranges from 3,000 to 4,000 square feet. Small lot subdivisions take advantage of the flexibility of the RPD designation to allow the smaller lot sizes. In addition, the flexibility afforded developers using the RPD

designation helps encourage affordable housing construction. As part of the most recent Zoning Code update, the City did also enact the Small Lot Standards contained in section 20.40. Currently, a conditional use permit (CUP) is required for use of these standards.

3. Potential Policy Consideration - The City may consider changing requirements of the Small Lot Single Family Standards in Zoning Code 20.40 to an approval level less than a CUP to a more streamlined or administrative review, or only require a CUP based on certain interface requirements. The City has defined interface requirements contained in the Zoning Code in Section 20.32. These requirements were created to allow for public involvement in the land use entitlement process depending on adjacent uses to ensure new development does not negatively impact existing uses.

Duplex Units in Residential Zoning Districts

One additional change to density that was implemented through the most recent Zoning Code update is the ability to develop duplex units on single family lots (R-1-6) which are of at least 8,000 square feet in size, Table 20.80-1. Other requirements must be met as well, including being located on a corner lot, no frontage along a designed collector or higher-order street as defined in the General Plan, and having off street parking.

4. Potential Policy Consideration – The City may consider modifications to Table 20.80-1 to permit by right duplex units on single family lots (R-1-6) which have less restrictive standards such as a lower lot site, allowed regardless of frontage street type designation, allowing for greater lot coverage – but still meeting setbacks, and allowing for drive way parking locations to meet parking requirements.

“By Right” Multifamily Development

It should be noted that the City of Merced’s multi-family development policies are not a constraint to affordable housing development. The City does not require CUP’s for multi-family uses in the R-3 and R-4 zones (Zoning Code Chapter 20.08, Table 20.08-1). If the multi-family use meets development guidelines – or objective standards (density, setback, and parking requirements) of the zone, they are allowed to build with simply a building permit. This is also known as “by right” development.

5. Potential Policy Consideration – The City may consider additional changes to the Land Use Regulations in Table 20.80-1. For example, during the community outreach meetings held on September 24, 2020, there was interest in seeing more Single Room Occupancy (SRO) units. They are not a permitted use but may be provided through a Site Plan approval process in the R-3 and R-4 districts. Additional details are in Zoning Code Chapter 20.44.120.

Another option to potentially provide for more density or housing diversity could include allowing Multi Family units by right in the R-2 Zone. They are allowed now by a Conditional Use Permit with other requirements – lot must be over 15,000 sf, and at least 3,000 sf lot area per unit.

Accessory Dwelling Units (ADU)

Chapter 20.42 of the City's Zoning Code addresses Accessory Dwelling Units or ADU's. This housing type has been promoted and many new laws enacted by the State of California to streamline them. The most recent information is available at the Housing and Community Development Policy Research web page - <https://www.hcd.ca.gov/policy-research/accessorydwellingunits.shtml>

The housing type provides additional housing opportunities with low impact to a neighborhood and on city utilities or services. Many of the recent laws address parking needs, impact or connection fee requirements, residency restrictions, and other topics.

Many communities are developing master plans for ADU's which can be used in an over the counter permit approach. The plans are pre-drawn and reviewed, creating a ready-to-use set of plans. This approach saves staff review time and is a cost savings. The City has identified this approach under an approved SB 2 Grant Application to the State of California and will be working through this activity using those funds. Examples in other communities include the City of Clovis Cottage Home Program - <https://cityofclovis.com/planning-and-development/planning/cottage-home-program/>

6. Potential Policy Consideration – The City may consider additional updates to Chapter 20.42 – Accessory Dwelling Units to ensure local requirements are consistent with those outlined in the Accessory Dwelling Unit Handbook and consistent with State Law.

Density Bonus

The City provides for Density Bonus under Chapter 20.56. This incentive allows for a percentage of increased density provided the development project targets certain groups or requirements. They are outlined in various tables in the Zoning Code chapter. This is a development opportunity or tool that is seldom used.

7. Potential Policy Consideration - The City may review and consider updates to the various bonuses and target groups or other goals. Additionally, providing some community education on this program may result in additional interest.

State of California Housing Laws and Zoning

It should be noted that, since the 2010-2015 and 2015-2020 Consolidated Plans were adopted, there has been a tremendous amount of state legislation enacted which has been focused on housing production and affordability. Two specific items that likely have the most potential influence are the Housing Accountability Act and SB 35. Both limit discretionary decision making and require the use of objective standards. The Housing Accountability Act applies to both market rate and affordable housing, and SB 35 applies to affordable housing. In the case of the

City of Merced, a project must have a minimum of 10% of the units meeting certain income requirements to be considered for SB 35. The City has developed specific review procedures, checklists, and other information used both internally as well as by applicants to determine if the proposed project meets the criteria under SB 35. Both laws limit the review time and number of hearings, if any, before a decision is required on the proposed housing project.

8. Potential Policy Consideration – The City may consider adding additional or specific objective standards to the Zoning Code. Other agencies including Merced County (Chapter 18.122.100 of the Merced County Zoning Code) have enacted amendments that further define requirements and highlight procedures necessary to use these State housing law options.

General Plan

The City of Merced General Plan Land Use Element also provides a range of residential building types and densities in various areas of Merced. Densities range from 1.7 units per acre for R-1-20 zoning, to 36 units per acre for multi-family developments. It should be noted that the City of Merced adopted an updated General Plan in 2012. The GP has an expected useful life of up to 30 years. The Housing Element is a required component of the General Plan, which will be addressed separately.

The following residential densities are from the General Plan:

General Plan Designation	Density
Low Density Residential (LD)	1 to 6 dwelling units per acre (du/ac)
Low-Medium Density Residential (LMD)	6 to 12 du/ac
High-Medium Density Residential (HMD)	12 to 24 du/ac
High Density Residential (HD)	24 to 36 du/ac
Mobile Home Park Residential (RMH)	6 to 10 du/ac
Village Core Residential (VR)	7 to 30 du/ac for a minimum average of 10 du/ac

Source: Merced Vision 2030 General Plan

Housing Element Relationship

One of the required elements of the GP is the Housing Element. This element has separate specific requirements under state law and is on a separate update cycle. The City's current Housing Element was approved in 2016. Due to the similarities in discussing barriers, impediments and policies or programs to assist in housing production the Housing Element should be considered incorporated and made a part of the AI. The complete text of the City of

Merced Housing Element is found at <https://www.cityofmerced.org/home/showdocument?id=4662>

One of the requirements of the Housing Element is to identify parcels or areas of land within the City that can accommodate new development to meet the Regional Housing Needs Allocation or RHNA. This is a target of housing units by income level. Table 4.4 of the Housing Element identified capacity to provide 2,446 housing units in various land use density categories. The City's RHNA target is 2,303 units, Table 9.4.8. It should be noted that during the community workshops there was interest in seeing information made available to the public on the location of areas where the City indicated it can meet its RHNA target. Although not a policy, making this information more accessible can be done with the City's website.

Each year the City is required to provide an annual report on activity or progress made on implementing programs and achieving goals contained with the Housing Element. That process is similar to the Consolidated Annual Performance and Evaluation Report or CAPER, which is required by HUD. Due to the similarities, each should incorporate and reflect progress or activity when each document is prepared and provided for public input. One specific issue that was mentioned in the community workshops is have a no net loss of affordable housing land or units.

9. Potential Policy Consideration – The City may consider establishing a no net loss policy for housing in locations identified in the Housing Element that are necessary to meet the City's RHNA target. If areas listed in the Housing Element are developed at less than the capacity identified in the Housing Element, or for other uses, it would potentially require a mitigation of identifying other areas to meet the unit obligation. This concept was discussed in the public comments provided on September 24, 2020. Several State Laws including SB 166 and AB 1397 may provide for similar requirements. These bills that have now been enacted into state law should be reviewed in the context of the current Housing Element to determine if any updates should be made.

Other Items Affecting Housing

Open Space Requirements

The City requires that new subdivisions dedicate land for park and/or recreation facilities; pay an in-lieu fee, or both. The general standard applied by the City calls for five acres of property devoted to neighborhood and Community Park and recreation purposes for each 1,000 persons residing in the City. The exact amount of land to be dedicated or fee to be paid in any one subdivision is determined by the Director of Parks and Community Services based on the City's Open Space Master Plan. The Plan takes into consideration such factors as the type and density of the proposed development, the expected population mix, and the availability of nearby park and recreation facilities. Such practices are in keeping with the requirements and standards applied by other cities in the region and were not identified by local contractors or developers as being a significant constraint on the development of affordable housing.

Currently the City is collecting Park Fees at the approximate rate of \$662 per unit. There are separate sections in the City which have slightly different rates based on the appraised value to acquire land for park uses. These are substantially less than the rates in 2010 which were in excess of \$6,000 per unit. Although the result of these rates may contribute to a lower cost in the unit being produced, which may assist in the overall affordability, it may negatively impact the provision of improved park space. The City currently has several parks dedicated that are unimproved. The developer responsibility has been satisfied by the land dedication and fee payment however any improvements are now shifted to the City. The City has sought State Grants, but they are very competitive. The City did receive an award under the Affordable Housing and Sustainable Communities Program (AHSC) for a neighborhood park adjacent to the 119-unit Childs and B St. affordable housing project.

School Facilities Dedication and Impact Fees

Similar to open space requirements, developers of residential subdivisions are required to contribute land and/or monies to the school districts when a subdivision or individual housing unit is to be built. The school fees are charged in accordance with State legislation.

The City has two elementary districts – Merced City School District and Weaver School District. Each has separate fees. Additionally, both collect fees for the Merced Unified High School District. Fee Information is provided on their web site - <https://www.mcsd.k12.ca.us/District/Department/1-Facilities>

Weaver School information is provided on the following site - <https://weaverusd.org/District/4769-Untitled.html>

Off-Site or Subdivision Improvements

Off-site or subdivision improvements required by the City are presented in the City's subdivision regulations, found in Title 18 of the Municipal Code. This area governs the process of converting raw land into mapped building sites. It controls the internal design of each new subdivision so that the pattern of streets, building lots, public utilities, and other features will be safe and meet standards for long-term maintenance. These regulations supplement and implement the State of California's Subdivision Map Act.

The specific requirements for streets, curbs and gutters, sidewalks, utilities, and other off-site improvements are listed in the City's "Standard Designs of Common Engineering Structures." Other development standards and procedures are presented in the "Subdivision Regulations of the City of Merced."

The City's off-site improvement requirements are a constant point of discussions between City and members of the Merced Building Industry Association (BIA). These discussions have focused on potential changes in the City's design and construction standards that could reduce the costs

of residential construction without compromising public health and safety or community quality. Specific areas that have been discussed and implemented over the last several years include:

- Reduce Rights-of-Way for Residential Streets - Rights-of-way have been reduced to provide more land available for residential construction, and reduced infrastructure costs, thereby supporting housing development.
- Allow Water Boxes Outside of Sidewalk - Sidewalk construction costs are reduced if water boxes are located behind the sidewalk rather than within the sidewalk area.

Other subdivision level issues include flood zone designations. The City has various water ways that have flood zone requirements that may affect the ability to construct housing. Depending on the specific flood area designation it may require the raising of a building pad or base elevation out of the flood zone. This can add additional cost to provide the residential unit. When necessary a letter of map revision or LOMR may be processed to allow for an area's elevation to be changed to remove it from a flood zone area. In some designated areas the City is prohibited from issuing permits for construction due to flood concerns.

Since the last Consolidated Plan updates, the City has taken steps to participate in the SCIP and BOLD Programs. These are bond programs that allow for public improvements that will be dedicated to the City within a subdivision area to be constructed using very low-cost bonds. The repayment is tied to the creation of Community Facility Districts (CFD). Under the CFD arrangement, the cost for infrastructure is passed on annually through an assessment within the annual tax payments to the property owner. Typically, the cost to develop subdivision improvements is bore by the subdivision developer. They may finance the improvements using construction loans or when available use other cash resources.

Public Facility Fees, Permit Fees, Timing, Connection or Service Fees, and Other Exactions

There are a number of planning and development fees – building permit fees, that are charged for the review and approval of general plan amendments, zone changes, conditional use permits, variances, subdivision maps, site plans, annexations, and service requests. There are additional connection or service fees that are necessary to connect to the City utilities – water and sewer for example. These fees do change periodically, they are updated annually or in some cases quarterly.

In 1998, the City of Merced implemented an impact fee program to pay for needed public facilities and infrastructure related to new development, Public Facility Impact Fees (PFFP). All new construction is subject to these impact fees. Through the years, there have been amendments made to the impact fee program. From 2009 to 2011, the City Council granted an interim 2-year reduction in fees to stimulate growth. Then in 2013, the City Council adopted an amendment, substantially lowering the impact fees. This amendment lowered the fees by approximately 55 percent. Those fees are still in effect today. These fees are adjusted annually by the Consumer Price Index (CPI). They were also further reduced when the City repealed the

Regional Traffic Impact Fee (RTIF) which has resulted in a savings of close to \$3,000 per single family unit and \$2,000 per multi family unit.

In 2019, the City initiated an update to the public facilities fees program. The City utilized the services of Economic Planning Services (EPS). As part of the work analysis was made on all public infrastructure needs to implement goals within the General Plan. The fees are not designed to address current constraints or issues but those that are attributable to new development and their fair share of the overall costs. The results of the study and the proposed rates are likely to be provided to the City Council for consideration and possible action early 2021.

It should be noted that all development fees charged are collected and held in accounts that are separate from the City's General Fund. The concept is based in the policy that new development should pay its own way. By separating the development service fund, it improves the transparency of the fund balance.

There are some nuances to the City's fees which are worth noting. These often have a positive impact on cash flow for construction purposes. If a project or unit is constructed on a parcel that was previously occupied by a structure; credit is given to the PFFP for the previous use. In addition, credit may be available for sewer and water fees. The City also allows for deferral of the PFFP. Those fees can be paid at the time of final occupancy or building permit final. This is often when a new residential unit is sold or close to being sold. The City allows the deferral of a portion of the sewer and water fees until the time of occupancy. By deferring payment, borrowing costs are reduced.

10. Potential Policy Consideration - The City does have other deferral options available, however, they do not currently apply to residential development projects. The City's Administrative Police A 32 establishes up to a five-year repayment policy for PFFP for certain commercial and industrial projects. One potential update to this policy could include providing a similar repayment schedule option to multi-family residential projects that meet certain criteria. The current program does require security recorded against the property and that would likely be necessary with any future changes. This policy option may assist in lower upfront costs, which reduce borrowing costs that potentially lower the per unit cost. Other options include creating an "infill" PFFP fee. Housing that is within an infill area typically have a lower impact on infrastructure or facilities. Another idea provided at the community meetings was creating an affordable housing rate for PFFP. Encouraging infill development was a priority expressed in the community meeting held on September 24, 2020.

While the City has reduced the Public Facility Impact Fees application fees for the Planning Division were reviewed and increased in January 2010. Prior to that, the last application fee increase for the Planning Division was adopted in May 1998. Costs of processing development applications have increased due to the complexity for meeting new state mandates, and the increased role of the Planning Division in the City's permitting process. City Staff conducted a study to determine the amount of time being spent to process development applications. It was found that the costs of processing most applications were higher than the revenues being

collected. Therefore, an increase was proposed and approved by the City Council. Fees should be designed to cover the cost to process not to generate revenue.

11. Potential Policy Consideration – The City may want to consider doing periodic fee studies or assessments to ensure fees charged are in line with the costs to provide services. This, however, could also determine that fees being charged are too low.

In addition to an increase in development fees for the Planning Division, changes were also made in the Inspection Services Division. In the past, Building Permit fees have been based on the methodology provided in the Uniform Building Code (UBC) and the Uniform Administrative Code (UAC). This fee calculation method was cumbersome and often not reflective of the cost of the services provided. Beginning in 2007 the California Building Code (CBC) allows for fees to be paid in accordance with a fee schedule established by the applicable governing authority, giving the City an opportunity to change the fee calculation methodology to a system that is easier for the general public to understand and allows for the actual cost of providing these services to be collected. The costs charged by the City are intended to cover the cost to provide the service plus some general overhead.

There are generally two fees that are applied to a new residential unit they include a plan check or plan review fee and the building permit fee. The plan review fee is designed to cover the cost to review the building plans for conformity with the State Building Codes. Since the last Consolidated Plan Cycle the City has initiated a Master Plan process. This allows for the duplication of a unit within the City without the cost to fully review the building plans each time. This can potentially save thousands of dollars per unit constructed.

The California Building Codes prescribe the standards for construction. Changes in these standards can affect the overall cost to produce a housing unit. Two examples since the last Consolidated Plan update include the requirement for solar on each unit and fire sprinkler systems. These changes do implement policies that improve public safety or produce renewable energy, but they do add to the cost to produce the unit.

Permit Timing is an important consideration since there are typically costs to borrow for construction loans. The longer the timing to construct a unit the higher the cost. There are additional costs associated with entitling the land leading up to when a building permit is issued, and construction starts. There may be a variety of land use approvals or entitlements that are necessary.

The following are typical entitlement application processing times:

Application Processing Times

Type of Approval	Typical Processing Time	Approval Body
Annexations	18 to 24 months	City Council

Conditional Use Permits (CUP)	6-12 weeks	Planning Commission
Subdivision Parcel Map	3-5 weeks	Minor Subdivision Committee
General Plan Amendments	12 weeks	City Council
Zone Change	12 weeks	City Council
Subdivision Tract Map (Tentative)	8-12 weeks	Planning Commission
Planned Development Establishment,	12 weeks	City Council

Depending on the land use or zoning and other factors such as a by right development project or one requiring subdivision there can be a range of procedures and time necessary to entitle land to accommodate new development.

Typical Processing Procedures by Project Type

Single Family Unit		Subdivision	Multi-family Units	
No CUP	CUP Required*	Tentative Map	No CUP	CUP Required
	Environmental Review	Environmental Review		Environmental Review
	Determination by the Planning Commission	Determination by the Planning Commission		Determination by the Planning Commission
Building Permit**	Building Permit**		Building Permit	Building Permit
Estimated Processing Time				
4-6 weeks	12-16 weeks	8-12 weeks	6-8 weeks	18-24 weeks

*If CUP is required, it is typically processed simultaneously with the Tentative Subdivision Map

12. Potential Policy Consideration – The City may want to consider performing periodic reviews of the processes within the Zoning Ordinance and other sections of the City's Municipal Code that directly affect the production of housing. Another example is the Subdivision Ordinance.

Public Comments on AI and other Issues

The following summary of comments is from the virtual community workshops held on September 24, 2020 and September 30, 2020. Information from prior public comments and input has also been incorporated as part of the discussion on prior barriers. These are new or additional items that were mentioned in the workshops that were not previously discussed associated with a barrier in prior discussions.

A. Encourage policies and programs that promote home ownership – The City is currently preparing an application for the CalHome program that provides down payment assistance to income qualified or eligible applicants. The proposed application is for \$3,000,000 in funding plus administrative costs of \$100,000. Providing homeownership education courses is also a

priority in the Annual Action Plan. The City can continue to seek and evaluate funding sources annually to support this need.

B. Implement programs that limit rent increases and the cost of rental housing is too high – Concern was expressed over the disparity of increasing rent rates vs. wages. There was also discussion over the competition for available units given the low vacancy rate (less than 1%) and growing need for units each year which is partially a result of increasing UC Merced enrollment. Doubling of the rental rate was noted by several participants in the community workshops. Establishing a local Rent Control ordinance was also expressed as a method that may assist.

The Merced City Council did establish a Subcommittee to review a possible Eviction Moratorium. The Committee formed in May 2020 met with various community groups. Their discussion also included other topics such as rent control. In June 2020 the Subcommittee provided a report to the entire City Council. The City Council provided several recommendations;

- Follow Federal, State, and Judicial Policies related to evictions and other landlord – tenant related issues
- Pledge and support the use of CDBG and COVID funding for Rental Subsidy programs
- Encourage renters or tenants to work directly with landlords on repayment options
- Promote First Time Home Buyer assistance and housing education as well as partnering with the Board of Realtors

New state laws have been enacted and are in effect. Providing landlord and tenant education on these laws and other issues may assist in addressing these stated concerns. There should also continue to be a priority on market rate units to grow the housing stock. In general, income levels were expressed as an issue that affect housing options. Establishing a living wage was expressed as a possible option to consider. Potentially funding job training or economic development projects using HUD funds was also expressed to potentially grow the employment base. One specific item that was brought up is the cost for credit check when seeking new housing.

C. Homelessness and Supportive Housing – It was suggested that the City continue a housing first approach but consider resources for mental health needs and substance abuse. The City currently provides funding each year to the Continuum of Care (CoC) which provides organized or consolidated services to the homeless population. Additionally, the City has actively supported housing projects which incorporate permanent supportive housing – Childs and B St. for example. Input was provided on a new program being offered by the State of California - Home Key Program. This new funding opportunity is allowing eligible agencies to acquire units to provide permanent housing. This opportunity would likely be a good candidate for a joint application with Merced County and the Continuum of Care given the wide range of services that are needed to support homelessness. This funding opportunity was also thought to be a way to acquire substandard apartment or motel units that could be renovated and put into use.

D. Inclusionary Zoning and Input on Siting of Affordable Housing Development – This topic was previously discussed since it has been included in prior AI documents. This topic was expressed as a priority of several speakers at both workshops. They felt it was important to integrate

affordable housing thorough out the city not just specific areas. Concerns were also expressed that the public has not been involved in decision making on the location of affordable housing development projects in the past. The City does not have a specific zone or land use designation that regulates affordable housing it is permitted in any zone that accommodates housing development. The choice for site selection to construct affordable housing is often driven by many other factors outside of the land use zoning designation. It may be helpful to have affordable housing developers provide insight on the financing and other community amenities that are necessary for approval of affordable housing projects. These are often the driver for the site selection choice. The public can participate in the site entitlement process unless the location is a “by right” development location. Public involvement can also be facilitated through the discussion of financial support that is often required on the part of the City to support larger scale affordable housing development projects. Related to this topic was the question of how are larger policies or actions that affect housing going to be discussed and have community involvement and engagement. Potential options to facilitate this dialogue can be researched with recommendations provided to the City Council for guidance.

E. Landlord and Tenant Issues – This issue was integrated into several specific policy or issue items. During the workshop it was expressed that tenants are often forced out of housing when complaints over the condition of units are made. It was conveyed that immigration status and disabilities have been used as threat to displace tenants. Identifying legal programs to assist tenants as well as some tenant rights and landlord training may be helpful. Identifying other legal services to assist tenants was a stated need. Continuing Fair Housing services (Project Sentinel) provided by the City should also be continued. Also, the concept of encouraging tenant and landlord education or training.

F. Seek Additional Housing Vouchers – Several speakers noted that additional housing vouchers are needed and there should be policies or programs in place to allow for renters using vouchers to not be discriminated against. There were concerns that renters with vouchers are being turned away in favor of other tenants. The City can strengthen the partnership with the Housing Authority to identify opportunities for securing additional vouchers. Potentially offering landlord and tenant education may also assist in this need. The City’s on-going funding of Fair Housing services may also help address issues of tenants with vouchers being turned away.

G. Farmworker Housing – The City currently does not have an approach or policy to provide this housing type. Concerns were expressed that this housing type should be available in several neighborhoods within the city and not be concentrated in one area. This is also an item that is discussed in the Housing Element.

H. Substandard Housing – Concern was expressed that the condition of units is an issue. It was noted that units that are somewhat affordable are often maintained very poorly when compared to market rate units. Other communities have implemented a Rental Registry program that requires annual inspections or self-certifications to verify the condition of the units. This approach may be useful to maintain the housing stock.

I. Zoning of land for housing – The overall amount of land available to accommodate housing development was expressed as a potential concern. The City does track approved or entitled subdivision maps that demonstrate the number of approved units. There is also information available on approved multi-family units. This information has been shared in the past in community events such as the Builders Forum and Builders Roundtable. The information should continue to be updated and additional focus can be made by raising its location on the city's web site. The Housing Element does identify sites where land is zoned to accommodate housing to meet the RHNA obligation. Those areas can also be shared on the city web site. Several questions were asked about the provision of land to meet obligations vs. development occurring on those locations. As part of the annual Housing Element progress report any activity on sites designed to meet the RHNA will be discussed. Other activities or programs that encourage development on the locations identified in the Housing Element will also be noted.

J. Housing Trust Fund and Commercial Linkage Fee – Establishing a program was expressed as a tool that would potentially create additional affordable housing and encourage ownership of the units. Establishing long term control on affordable units is also a need. This tool is more common in larger metropolitan areas. They are often implemented by nonprofit organizations. The Commercial Linkage Fee concept was discussed to support implementation of a Housing Trust Fund. It could provide an ongoing source of funding for affordable housing. This is an area that would require additional research and identification of other partners to determine if it's feasible.

K. UC Merced Long Range Development Plan (LRDP) – Concern was expressed that the plan does not address housing impacts within the city. The commenters expressed the idea of a community benefits agreement between UC Merced and the City to assist in mitigation was discussed. It was conveyed that Staff members of UC Merced and the City do meet regularly to discuss common issues. Housing can be an ongoing discussion topic.

L. Displacement and Permanent Rehousing – Several speakers expressed concern about becoming displaced due to increasing competition for units. Displacement can occur for a variety of reasons, some noted were increasing rental rates and housing condition. Once displaced having resources to assist in permanent rehousing should be provided. The City has provided funding for emergency housing through partner service providers. Additional resources and options may be available to assist in permanent housing relocation.

M. Homeowner Rehabilitation – This program type should continue to be funded and enhanced to ensure homeowners can retain their ownership and address necessary improvements. The City has implemented programs like this with other partners such as Habitat for Humanity.

N. Maintain Affordability for Perpetuity – Several members spoke to the need to maintain affordability for a longer term. The idea of using a Housing Trust Fund was expressed to support this goal. Other ideas included increasing the number of years on covenants or agreements that the city may already be using. There may potentially be other options as well that can be researched and shared with the City Council.

O. Housing Division Support – Comments were provided that the City should consider increasing staff and maintain other support resources. Currently, a vacancy exists in the division. Filling the position during 2020-21 is a priority. Potential grant programs that may allow for Zoning updates or other actions that may support housing production and affordability should also continue to be sought out. It was noted that the City's Planning Division also has a considerable overlap in the area of Housing policies.

SP-40 Institutional Delivery Structure

Explanation of CE system

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)

All projects participating in CE will follow the assessment and triage protocols of the CE system. The assessment process will progressively collect only enough participant information to prioritize and refer participants to available CoC housing and support services.

The CoC has adopted the following phased approach to engage and appropriately serve persons seeking assistance through the CE system:

1. Initial Triage (Immediately): This first phase will focus on identifying the immediate housing crisis, and clarifying that the CoC crisis response system is the appropriate system to address the potential participant's immediate needs.
2. Diversion or Prevention Screening (Immediately): The second phase of assessment can also happen immediately upon engaging with a participant. During this phase, CE staff will examine existing CoC and participant resources and options that could be used to avoid the participant entering the homeless system of care.
3. Crisis Services Intake (Immediately): The third phase should also happen immediately, as it is intended to collect all information necessary to enroll the participant in a crisis response project such as emergency shelter or other homeless assistance project.
4. Initial Assessment (Within 3 business days): During the fourth phase, assessors will collect information to identify a participant's housing and service needs with the intent to resolve that participant's immediate housing crisis.
5. Comprehensive Assessment (Within 5 business days after initial assessment): In the fifth phase, the assessor will seek information necessary to refine, clarify, and verify a participant's housing and homeless history, barriers, goals, and preferences. Assessment information supports the evaluation of the participant's vulnerability and prioritization for assistance.
6. Next Step / Move On Assessment (Ongoing): The final phase will collect information revealed or known after an Initial Assessment is conducted when that new information might suggest a revised referral strategy. Or it will re-evaluate participants who have been stably housed for some time and who might be ready for less-intensive housing and service strategies.

Assessment Screening

The CE process may collect and document participants' membership in Civil Rights protected classes but will not consider membership in a protected class as justification for restricting, limiting, or steering participants to particular referral options

Assessor Training

The CoC is committed to ensuring that all staff who assist with CE operations receive sufficient training to implement the CE system in a manner consistent with the vision and framework of CE, as well as in accordance with the policies and procedures of its CE system.

The HMIS intake and assessment survey can only be conducted by staff or volunteers who have successfully completed training and been authorized by Community Action Agency (CAA) or Human Services Agency (HSA) HMIS. All intake and assessment surveys will be conducted using the approved HMIS Intake Forms and the Assessment Survey tool for the intended individual or family.

After initial training, the CoC will provide at least annual training for persons who will manage access point processes and conduct assessments for CE. Training will be offered at no cost to the agency or staff, and will be delivered by an experienced and professional trainer who is identified by the CoC. The purpose of the training is to provide all staff who administer intakes and assessments with access to materials that clearly describe the methods by which assessments are to be conducted with adherence to the CoC's coordinated entry written policies and procedures. Topics for training will include the following:

- Review of CoC's written CE policies and procedures, including variations adopted for specific subpopulations;
- Requirements for use of assessment information to determine prioritization;
- Intensive training on the use of the CE assessment tool; and
- Criteria for uniform decision-making and referrals.

In addition, all assessment staff must be trained at least once regarding:

- How to conduct a trauma-informed assessment of participants, with the goal of offering special consideration to survivors of domestic violence and/or sexual assault to help reduce the risk of re-traumatization.
- Safety planning and other next-step procedures to be followed in the event that safety issues are identified in the process of conducting an assessment.

All staff administering assessments use culturally and linguistically competent practices in order to reduce barriers for underserved populations, including but not limited to immigrants and

refugees, youth, individuals with disabilities, and LGBTQ individuals. The CoC shall further these practices by:

- Incorporating cultural and linguistic competency training and person-centered approaches into the required annual training protocols for participating projects and staff members;
- Using culturally and linguistically competent questions for all persons that reduce cultural or linguistic barriers to housing and services; and
- Providing staff access to and training in the procedures for obtaining interpretation and accessibility services.

CAA HMIS Systems Administrator will monitor the quality and consistencies of intake and assessments entered into HMIS and provide feedback, training, and adjustments to policies and procedures as necessary to address issues that may arise. Additionally, CAA HMIS may revoke the right of any individual user or agency to participate in HMIS and/or coordinated entry if the individual or agency violates user agreements or policies and procedures.

Participant Autonomy

It is crucial that persons served by the CoC's CE system have the autonomy to identify whether they are uncomfortable or unable to answer any questions during the assessment process, or to refuse a referral that has been made to them. In both instances, the refusal of the participant to respond to assessment questions or to accept a referral shall not adversely affect his or her position on the CE's prioritization list.

The CoC will not deny services to any participant based on that participant's refusal to allow their data to be stored or shared unless a Federal statute requires collection, use, storage, and reporting of a participant's personally identifiable information as a condition of program participation. All CoC coordinated entry participants are free to decide what information they provide during the assessment process, to refuse to answer assessment questions, and to refuse housing and service options without retribution or limiting their access to other forms of assistance.

Note that some funders require collection and documentation of a participant's disability or other characteristics or attributes as a condition for determining eligibility. Participants who choose not to provide information in these instances could be limiting potential referral options.

If participants reject options, the CoC must describe the conditions for participants to maintain their place in CE prioritization lists. Programs may require participants to provide certain pieces of information to determine program eligibility only when the applicable program regulation requires the information in order to establish or document eligibility.

a. Referral

Notification of Vacancies

All CE participating providers will enroll new participants only from the CoC's CE referral process. To facilitate prompt referrals and to reduce vacancy rates, participating providers must notify the Collaborative Applicant of any known and anticipated upcoming vacancies.

When a TH, RRH, or PSH vacancy occurs or is expected to occur in the immediate future, the provider agency with the vacancy must alert the CE Coordinator via email within 1 business days of the vacancy. The notification must include specific details of the vacancy, including the project name, unit size, location, and any funder-defined eligibility requirements.

The Collaborative Applicant will provide vacancy information to the CE Governing Committee, which will work to identify a prioritized household to fill the vacancy during the next regularly scheduled housing referral coordination meeting. The Collaborative Applicant will use the by-name list to identify the highest prioritized and eligible household to fill the vacancy and refer the household to the provider with the vacancy.

All participating housing providers will enter their program inventory and eligibility criteria in HMIS. Program staff will work with the HMIS system administrator and CoC CES Administrator to make sure program information stays up to date. Additional eligibility criteria will be used to pre-screen individuals and households on the CES Administrator for basic eligibility

Participant-Declined Referrals

One of the guiding principles of CE is participant choice. This principle must be evident throughout the CE process, including the referral phase. Participants in CE are allowed to reject service strategies and housing options offered to them, without repercussion.

Individuals and families will be given information about the programs available to them and provided choices whenever feasible based on assessment information, vulnerability and need scores, preliminary eligibility pre-determinations, and available resources. Of the options available, participants will be afforded their choice of which project to be referred to. If an individual or family declines a referral to a housing program, they remain on the prioritization list until the next housing opportunity is available.

Provider-Declined Referrals

There may be instances when agencies decide not to accept a referral from the CE system. When a provider agency declines to accept a referred prioritized household into its project, the agency must notify the Collaborative Applicant of the denial and the reason for the denial. Refusals by projects are acceptable only in certain situations, including these:

- The person does not meet the project's eligibility criteria.
- The person would be a danger to self or others if allowed to stay at this particular project.
- The services available through the project are not sufficient to address the intensity and scope of participant need.
- The project is at capacity and is not available to accept referrals at this time.
- Other justifications as specified by the "referred to" project.

The agency must communicate the refusal to the Collaborative Applicant within 2 business days of making the refusal. The agency must notify the Collaborative Applicant why the referral was rejected, how the referred participant was informed, what alternative resources were made available to the participant, and whether the project staff foresee additional, similar refusals occurring in the future. This information will then be shared by the Collaborative Applicant with the CE Governing Committee, which will discuss and decide on the most appropriate next steps for both the project and the participant.

Promotion of utilization of CES

a. Affirmative Marketing & Outreach

All persons participating in any aspect of CE such as access, assessment, prioritization, or referral shall be afforded equal access to CE services and resources without regard to a person's actual or perceived membership in a federally protected class such as race, color, national origin, religion, sex, age, familial status, or disability. Additionally, all people in different populations and subpopulations in the CoC's geographic area, including people experiencing chronic homelessness, veterans, families with children, youth, and survivors of domestic violence, shall have fair and equal access to the coordinated entry process.

Each project participating in CE is required to post or otherwise make publicly available a notice (provided by the CoC) that describes coordinated entry. This notice should be posted in the agency waiting areas, as well as any areas where participants may congregate or receive services (e.g., dining hall). All staff at each agency are required to know which personnel within their agency can discuss and explain CE to a participant who seeks more information.

The CoC will affirmatively market housing and supportive services to eligible persons in the CoC's geographic area who are least likely to apply in the absence of special outreach, including the following sub-populations: people experiencing chronic homelessness, veterans, families with children, youth, and survivors of domestic violence. Coordinated entry outreach will be designed to ensure the coordinated access process is available to all eligible persons regardless of race, color, national origin, religion, sex, age, familial status, disability, actual or perceived sexual orientation, gender identity, or marital status. Coordinated entry outreach and any marketing materials will clearly convey that access points are accessible to all sub-populations.

Good faith efforts at conducting an affirmative marketing strategy shall include the following:

1. Advertising in locations or media that are used and viewed or listened to by those identified as least likely to enter CoC services and housing;
2. Marketing CoC services and housing to specific community, religious, support organizations or other groups frequented by those least likely to enter CoC services and housing;
3. Developing a brochure or handout that describes CES processes to be used by persons experiencing a housing crisis to locate, identify, and access CES services;
4. Insuring that the CES management staff and operators of CES access points have read and understood the Fair Housing Act, and the purpose and objectives of the CES AMS.

Outreach will be conducted by existing outreach teams and programs in the community that act as coordinated entry access points, including outreach resources that specifically target people experiencing chronic homelessness, veterans, families with children, youth, LGBTQ youth, and survivors of domestic violence and human trafficking. Culturally competent outreach resources with strong existing ties to the community's most vulnerable populations will serve as coordinated entry access points to ensure that all subpopulations access coordinated entry. Outreach will be available in the following languages to meet the needs of minority, ethnic, and groups with Limited English Proficiency (LEP): Spanish and Hmong Assessments

b. Complaint and Appeal Processes

The CoC is committed to ensuring that no information is used to discriminate or prioritize households for housing and services on a protected basis such as race, color, religion, national origin, sex, age, familial status, disability, actual or perceived sexual orientation, gender identify, or marital status.

The CE participant information packet must include a form that details who the point of contact is for filing and addressing any nondiscrimination complaints, which can be filed by participants if they believe the nondiscrimination policy has been violated in their case during the CE process. Additionally, this form will describe and provide contact information on how to access the appeal process if they are not satisfied with or have any questions regarding how their complaints are handled. This form must be reviewed at the access point by CE staff, and must be signed by each participant.

c. Non-discrimination Policy

The CE system must adhere to all jurisdictionally relevant civil rights and fair housing laws and regulations. The CoC has designated the CE Governing Committee as the entity responsible for monitoring agencies on compliance with all CE requirements, including adherence to civil rights

and fair housing laws and regulations. Failure to comply with these laws and regulations will result in a monitoring finding on the project, which may affect its position in the local CoC rating and ranking process.

- Fair Housing Act - prohibits discriminatory housing practices based on race, color, religion, sex, national origin, disability, or familial status.
- Section 504 of the Rehabilitation Act - prohibits discrimination on the basis of disability under any program or activity receiving federal financial assistance.
- Title VI of the Civil Rights Act - prohibits discrimination on the basis of race, color, or national origin under any program or activity receiving federal financial assistance.
- Title II of the Americans with Disabilities Act - prohibits public entities, which include state and local governments and special purpose districts, from discriminating against individuals with disabilities in all their services, programs, and activities, which include housing and housing-related services such as housing search and referral assistance.
- Title III of the Americans with Disabilities Act - prohibits private entities that own, lease, and operate places of public accommodation, which include shelters, social service establishments, and other public accommodations providing housing, from discriminating on the basis of disability.

The Merced City and County CoC and all agencies participating in the coordinated entry process must comply with applicable equal access and nondiscrimination provisions of federal and state civil rights laws during every phase of the coordinated entry process.

Outreach will be conducted by existing outreach teams and programs in the community that act as coordinated entry access points, including outreach resources that specifically target people experiencing chronic homelessness, veterans, families with children, youth, LGBTQ youth, and survivors of domestic violence and human trafficking. Culturally competent outreach resources with strong existing ties to the community's most vulnerable populations will serve as coordinated entry access points to ensure that all subpopulations access coordinated entry. Outreach will be available in the following languages to meet the needs of minority, ethnic, and groups with Limited English Proficiency (LEP): Spanish and Hmong Assessments.

SP-60 Homelessness Strategy

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

The County of Merced Homeless Count and Subpopulation Survey suggest that in order to further reduce the number of homeless each year, every jurisdiction in the county should be encouraged to take affirmative steps that include setting annual “reduction” goals and adopting and implementing evidence-based and best practices to insure the goals are met.

Specific to engagement strategy, jurisdictions should identify, engage, house, and provide intensive integrated supportive services and treatment to the most vulnerable, visible, and hardest-to-reach chronically homeless single adults and families who have been living on the streets of Merced County.

Additionally, the City of Merced should focus on supporting street outreach and engagement efforts. Such action should continue to focus on identifying chronically homeless persons in need of a housing first approach. Such attention should be given to the most visible and hardest-to-reach individuals. These actions should have the support of various public and private partners who can help identify, house, and provide social services in order to help implement a housing first approach, including the creation of Permanent Supportive Housing.

The City of Merced coordinates with the County of regional homelessness needs. Below is a summary of regional coordination efforts underway.

1. How Merced County has coordinated with CoC to identify share of regional need to address homelessness

Assembly member Adam Gray has convened a subcommittee of Merced City and County CoC members to identify needs and a regional response to homelessness in Merced County. This task force consists of local elected officials, city managers and law enforcement agencies, and has been meeting regularly for over a year.

Data from Merced County’s Homeless Management Information System and Point in Time counts were analyzed in recognition of the need for data-based, informed decisions.

These task force meetings have produced a regional response to Merced County’s homelessness crisis, including:

- Agreement that Merced County will construct a “Navigation Center” shelter facility in Merced with supportive services on-site. The 75-bed Merced Navigation Center is planned to open in October 2020.

- Agreement that Merced County will create “mini-Navigation Centers” at other locations throughout Merced County. These are essentially transitional facilities offering shelter plus supportive services. These sites will all open during 2020 and be operated by Merced Rescue Mission.
 - Agreement that the City of Merced will construct 119 units of affordable housing units, 30 of which will be units of permanent supportive housing.
 - Request that CoC develop a housing inventory program to aid in expediting placements
 - Request that CoC update the CES and HMIS to collect better data and enhance assessment tools
2. *Merced County’s identified share of need and how requested funds help Merced County meet the need*

The requested HHAP funds will allow Merced County to meet operational needs of the 75-bed Merced Navigation Center opening October 2020.

The Merced Navigation Center will be a “low barrier” shelter – individuals with pets, possessions and partners will be accommodated. This definitely meets a regional need in addressing homelessness in the Merced County region.

A. Creating Sustainable, Long Term Housing Solutions

1) How Merced County is involved in the efforts to create sustainable, long term housing solutions for people experiencing homelessness

- In October 2019, Merced County replaced its zoning code, which had not been updated since 1977. The zoning code was updated to make it more user friendly and in alignment with State statutes relating to development of housing and emergency shelters.
- In April 2019 the County successfully applied for SB2 planning funds with which to update the Franklin-Beachwood Community Plan (Franklin-Beachwood is an unincorporated community in Merced County). SB2 intends to streamline housing production and increase affordable housing stock. The 1983 Franklin-Beachwood Community Specific Plan is the most outdated in the county. The revised Franklin-Beachwood Community Specific Plan will be adopted by June 2022.

- Since 2018 Merced County has worked with the City of Merced on its plans to construct a 119-unit affordable housing complex with 30 units of permanent supportive housing. In December 2019, Merced County declared a 5 acre parcel of land owned by the County and needed by the City as surplus property, and allowed sale of the property to the City for the project.
- In July 2019, Merced County contracted with a consultant for assistance in implementing its \$631,401 “No Place Like Home” grant award from the California Department of Housing and Community Development (HCD). No Place Like Home is intended to develop permanent supportive housing for homeless persons who are also in need of mental health services. Merced County’s NPLH technical assistance grant intends to support implementation of the Coordinated Entry System, permanent supportive housing and the accompanying supportive services required.
- Merced County’s Department of Community and Economic Development collaborates with developers and outside organizations to encourage the development of affordable housing. Its code enforcement division investigates complaints of substandard housing conditions and works with property owners to bring housing up to code.

2) *List of all funds Merced County uses to provide housing and homeless services for homeless populations (federal, state and local)*

Project	Purpose	Amount	Fund Source
Pacheco Place <i>Merced County Behavioral Health</i>	8 beds perm supp hsg Operated by Merced County Community Action Agency	\$153,562	HUD CoC
Home Start <i>Merced County Behavioral Health</i>	4 beds perm supp hsg Operated by Merced County Community Action Agency	\$137,311	HUD CoC
CalWORKS Homeless Assistance	Rental assistance for homeless CalWORKS families	\$1,195,485	CA Dept Social Svcs

<i>Merced County Human Services Agency</i>			
CalWORKS Housing Support	Rental assistance and support svcs for homeless CalWORKS families	\$2,813,523	CA Dept Social Svcs
<i>Merced County Human Services Agency</i>			
Home Safe	Housing assistance	\$747,080	CA Dept Social Svcs
<i>Merced County Adult Protective Services</i>			
Housing and Disability Advocacy	Supportive svcs for disabled persons who are homeless	\$261,788	CA Dept Social Svcs
<i>Merced County Human Services Agency</i>			
Mental Health Services Act Housing Program	10 units perm supportive hsg	\$1,131,713	CA Dept of Mental Health
<i>Merced County Behavioral Health</i>			
Projects for Assistance in Transition from Homelessness (PATH)	Community outreach, case management, mental health svcs	\$95,503	Dept of Health and Human Svcs
<i>Merced County Behavioral Health</i>			
Outreach and Treatment Program	Rental assistance for homeless w/ mental illness	\$210,000	CA Dept of Healthcare Svcs

<i>Merced County Behavioral Health</i>			
D Street Shelter	60 bed temporary shelter Operated by Merced County Community Action Agency	\$546,928	CA Assembly Bill 97
<i>Merced County</i>			
Outreach and Engagement Center	Outreach, assessment & referrals for homeless individuals	\$1,609,526	CA Assembly Bill 97
<i>Merced County</i>			
Rescue Mission	Transitional shelter	\$60,000	CA Assembly Bill 97
<i>Merced County</i>			
Rescue Mission	50 beds transitional shelter w/ supportive svcs	\$986,354	CA Senate Bill 850
<i>Merced County</i>			
Juvenile Hall Demolition	Cleared site for construction of new Navigation Center, opening Oct 2020	\$474,694	CA Assembly Bill 97
<i>Merced County</i>			
Navigation Center <u>Construction</u>	75 bed shelter w/ supportive svcs; opening Oct 2020	\$1,749,441	CA Senate Bill 850
<i>Merced County</i>			
Navigation Center <u>Construction</u>	75 bed shelter w/ supportive svcs; opening Oct 2020	\$2,500,000	Central CA Alliance for Health
<i>Merced County</i>			
Navigation Center <u>Operations</u>	75 bed shelter w/ supportive svcs; opening Oct 2020	\$2,250,559 (3 yrs)	CA Senate Bill 850

Merced County			
Navigation Center <u>Operations</u>	75 bed shelter w/ supportive svcs; opening Oct 2020	\$984,852 (3 yrs)	CA Senate Bill 2
Merced County			
Health Care Navigator	Outreach to homeless; assist w/ accessing Medi-Cal	\$1,173,963	CA Dept of Health Care Svcs
Merced County Human Services Agency			

3) *How the above resources are integrated or coordinated with Merced CoC members*

Five of the above projects are delivered through partnerships with other CoC members, including:

- Merced County Community Action Agency is a non-profit corporation which operates 12 beds of permanent supportive housing and a 60 bed temporary shelter through contracts with Merced County.
- Merced Rescue Mission is a non-profit organization which will operate 50 beds of transitional shelter housing through contracts with Merced County.

Merced County also integrates its staffing resources in various ways to further the efforts of the CoC:

- Merced County employs several staff members to provide support services to the homeless population, including outreach staff, case managers, substance abuse counselors, housing navigator and health care navigator.
- Merced County lends staff support to assist with the annual Point in Time count.
- Merced County Human Services Agency is now the Collaborative Applicant for the Merced City and County Continuum of Care.

Merced County offers short term housing assistance, housing search assistance, credit repairs, crisis counseling, substance use disorder counseling, job training, transportation, and other services which support homeless individuals and families. These services are integrated into the overall system of care and utilized by other Merced CoC providers.

4) Current gaps in housing and homeless services for homeless in Merced County

Merced County's population is 282,928; more than a third are Medi-Cal members. Merced County is known for rates of poverty and unemployment approximately double the national average, and a shortage of housing which is affordable for residents. These factors have contributed to increasing rates of homelessness in Merced County.

In December 2019, the Merced County Homeless Management Information System documented that 1,503 unduplicated homeless adults had sought shelter services since December 2018.

The January 2019 Point in Time count discovered that 26% of those homeless persons contacted self-identified as current substance abusers, and 35% stated they had been admitted to the emergency department or hospital more than once during the previous year.

The target population usually have had frequent contact with law enforcement. They are likely to have a history of chaotic life functioning, leading to an erratic work history, financial instability, substance use disorder, and untreated medical conditions.

Therefore, the needs of the target population include:

- basic shelter, meals and showers;
- assistance in accessing permanent housing, transportation, mainstream benefits, and employment;
- medical assessment, treatment and referrals; and
- substance use disorder treatment.

It is clear that additional shelter beds and additional case management staffing are necessary to address homelessness and return individuals to productive functioning in the family, workplace, and community.

B. HHAP Funding Plans

1. How jurisdiction plans to use HHAP and how it will complement existing funds to close identified gaps in housing and homeless services for homeless in Merced County

The County is constructing a 75-bed shelter with support services on site, which will be known as the Merced Navigation Center. The Merced Navigation Center will open in October 2020 and will operate 24 hours per day. Construction will be accomplished via funding provided by Senate Bill 850 and (potentially) the Central California Alliance for Health.

The proposed HHAP funding – including the eight percent set aside for youth ages 18 to 24 - will be used to operate the Merced Navigation Center. HHAP funding will complement other sources including CA Senate Bill 850 funds, CA Senate Bill 2 (Permanent Local Housing Allocation) funds, and the in-kind value of County staff time.

Merced County understands that ending homelessness requires immediate access to a safe and decent shelter. The Merced Navigation Center will be a low-barrier, service-enriched shelter targeting homeless adults with high risk chronic conditions. Individuals will be allowed to bring partners, pets, and personal belongings, thereby reducing the primary barriers to seeking shelter and supports.

The facility will feature sleeping beds, meals, showers, space for storing personal possessions, a pet kennel area, and conference/ classroom space. The facility will have round-the-clock staffing and security present.

Residents will receive coordinated care on site, including: case management; medical assessment and referrals; substance use disorder treatment; assistance in accessing mainstream benefits; job training and employment assistance; and assistance in locating permanent housing.

C. Collaborating Partner Efforts

Merced Police Department will refer homeless individuals to the Merced Navigation Center. Merced Police Department responds to complaints of homeless individuals appearing to sleep in public spaces not meant for human habitation, exhibiting signs of severe service needs, or otherwise coming into frequent contact with law enforcement.

County departments such as Merced County Human Services Agency and Merced County Behavioral Health and Recovery Services will offer supportive services at the site for Merced Navigation Center residents.

All Merced Navigation Center residents will receive a needs assessment in order to make linkages to appropriate providers. A clinical assessment will be performed to determine psychosocial history, a mental status exam and an alcohol and drug assessment.

Residents will then be assigned a case manager to monitor progress based on the initial assessments. The case manager will assure that residents receive support with group counseling and accessing all programs as appropriate, including Medi-Cal, Supplemental Security Income, employment assistance and transportation assistance.

A housing navigator will work with residents and the supportive services providers to locate and secure the appropriate level of permanent housing for residents. The housing navigator will check with Merced Housing Authority for rental assistance. Through the Housing Choice Voucher program, Merced Housing Authority offers up to \$850 per month

in rental assistance for 2,803 units, 150 of which are prioritized for homeless individuals or families.

Catholic Charities will come to the Merced Navigation Center and offer supportive services, including financial assistance for housing placement.

Merced County Community Action Agency, the lead HMIS agency, will provide support and assistance to Merced Navigation Center staff having difficulty using HMIS.

A contracted operator will oversee basic shelter and security.

1. *Barriers that Merced County experiences in partnering, and how these barriers will be addressed*

Examples – lack of key stakeholders or service providers, political bureaucracy, approval methods, lack of community input

Merced County's barriers are not unique to other County organizations.

- The size of the organization presents challenges in information-sharing
- The organization's institutional structure does not easily address homelessness. Departments which address specific aspects of homelessness are not staffed to take responsibility for a project which was initiated by another.
- Identifying clear goals for the Merced Navigation Center – both in form and function – has proven challenging. Discussions regarding the size and type of facility took place for more than a year.

Eventually agreement was reached when Merced County also allocated some of its CA Senate Bill 850 funds for small transitional shelters in areas of Merced County outside the City of Merced.

- Local stakeholders lack the appropriate resources to house and case manage chronically homeless individuals with untreated mental illness, severe substance abuse, and chronic health conditions.
- Some service providers are not funded by Continuum of Care, therefore, do not participate in the CoC or HMIS. We are still considering ways to partner with non-CoC service providers.
- Homeless individuals willing to accept shelter or housing must wait longer for other assistance such as food, services, etc. due to a cumbersome and time-intensive referral process.

We intend to address this barrier by designating specific days and times that service providers will be available to provide immediate connection to resources, rather than simply referrals.

- Merced County is known for a scarcity of housing which is affordable for its residents. At the same time, housing exists which is vacant due to substandard conditions.

Merced County intends to apply for Community Development Block Grant funding this year with which to augment its code enforcement division. Through a more robust code enforcement program and existing housing rehabilitation loan programs, the County intends to turn substandard properties into viable housing.

As described previously, a consultant has been contracted to assess the current state of homelessness in Merced County, identify gaps in addressing it, update our CEC Policies and Procedures, and recommend next steps to ensure that our systems are aligned and funding is being used effectively. These recommendations will include those for optimal utilization of the Merced Navigation Center.

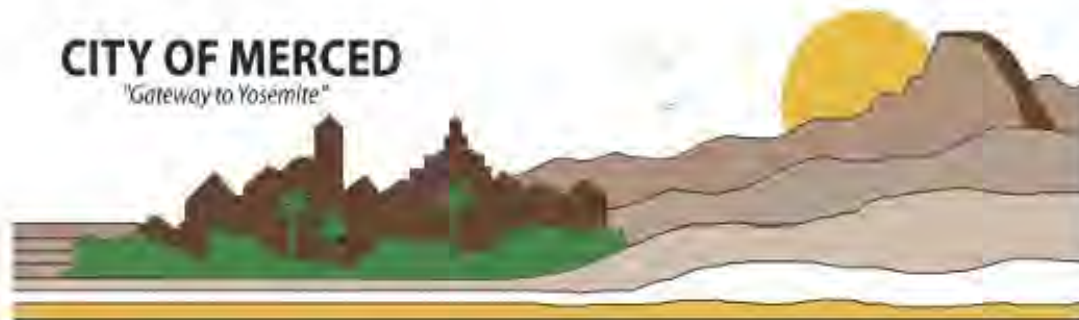
2. *If no collaborative partners have been identified – process of how Merced County intends to include new and existing partners on HHAP project*

Collaborative partners have not been identified because Merced County only approved construction of the Merced Navigation Center approximately 30 days ago – on January 14, 2020.

One possibility under consideration is to move Merced County's Outreach Center to the Merced Navigation Center facility. As described previously, the staff assigned to the Outreach Center are tasked with connecting homeless individuals and families to services.

The County is in the process of a Request for Proposals for a contracted management entity. The County expects to select a management entity by June 2020. The management entity will be expected to foster collaborative partnerships to enhance services to Merced Navigation Center residents.

First Time Homebuyer Assistance
Program Information



CITY OF MERCED HOUSING DIVISION FIRST TIME HOME BUYER ASSISTANCE PROGRAM

PROGRAM INFORMATION

The First Time Home Buyer Assistance Program is aimed at providing financial support, through a low-interest loan, to families who might otherwise be unable to purchase a home. The funds for this program are provided through the U.S. Department of Housing and Urban Development (HUD) under the HOME Investment Partnerships Program (HOME).

PROGRAM QUALIFICATIONS:

1. The household income cannot exceed 80% of Merced County Median Income adjusted for household size.
2. Maximum sales price limit based on the median home sales price and is subject to change in accordance with state and federal median home prices. Home price to be verified by a qualified appraiser.
3. Applicant must not have owned a home for at least the last three years. Certain conditions apply. Contact the Housing Program for details.
4. Applicant must provide cash contribution equal to at least 1% of the sales price of the house. The cash contribution must be "applicant's own funds," and cannot be borrowed or be part of a rebate from the seller. FHA or Conventional lender guidelines can be used for determining "applicant's own funds".
5. Applicant must be able to qualify for a first mortgage loan. The first mortgage loan must be a 30-year fixed interest rate loan.
6. The City will not go behind a subprime loan or adjustable rate loan and does not allow a temporary or permanent buy-down of the interest rate. First mortgage lenders are required to collect and manage an impound account for payment of taxes, assessments, and property insurance for the term of the loan.
7. Only single-family homes located within the City of Merced city limits are eligible under this program.

8. Applicant must contact the Housing Division to verify the home is within the city limits of Merced prior to signing a purchase agreement.
9. Applicant must participate in a one-day HUD approved homebuyer education class. A copy of certification must be submitted to the City. There is no cost to the applicants.
10. Applicant must occupy the house as a primary residence.

PAYBACK:

The applicant will be receiving a deferred payment loan that will be secured by a second deed of trust.

CONDITIONS:

1. The funds loaned will be without interest or required payback for the first 5 years (60 months). Beginning on the 61st month, interest at the rate of **three percent (3%)** will begin to accumulate and payments at an amount necessary to pay off the principle and interest during the next 25 years (300 months) will begin.
2. The loan amount shall be based on the guidelines set here in order for the applicant to purchase the property. The City loan is for down payment and closing costs and is not intended to be a portion of the "Primary Mortgage Loan." It is expected that the applicant will purchase a house that is in-line with their borrowing power as determined by income and credit history.
3. The house must be owner-occupied and the deed shall restrict the resale of the property for a period of 10 years. If there is a prepayment on the loan or should the property be sold within 10 years from the date of the loan origination, the applicant will be obliged to pay the City a penalty of 4% on the original loan amount starting from the loan origination date.
4. If the home is sold or transferred within 10 years from the date of the loan origination, the applicant shall also pay the City a percentage share of the difference between the prices paid for the property and its value at the time of sale or transfer. The percentage share is determined on a declining scale, beginning at 10% in year 1, decreasing one percentage point each year to 1% in year 10.
5. The calculation of City participation shall be based on the minimum down payment required by the lender based on the sales price for the loan, plus up to 5% of the sales price towards allowable closing costs. A maximum of 10% of the City loan funds can be used for the "down payment." The City will not pay for "2 to 1 buy-down" fees or discount points.

PROCEDURES:

- Provide pre-qualified lender letter and application with documentation.
- The application will be screened for basic eligibility requirements.
- The applicant *should not* execute a purchase agreement prior to receiving a final approval for the City of Merced's First Time Home Buyer program.

The program description in this handout is only to provide partial information. The subsequent loan documents issued through this program contain the legal language that outlines borrower's responsibility under the loan.

CONTACT INFORMATION:

City of Merced Housing Division
678 W. 18th Street—2nd Floor
Merced, CA 95340
Phone: (209) 385-6863
Email: Housing@cityofmerced.org

Office Hours: 8:00 A.M. – 12:00 P.M. and 1:00 P.M. – 5:00 P.M.



City of Merced
HOME Program
Loan Servicing Plan

**CITY OF MERCED
HOME PROGRAM
LOAN SERVICING PLAN**

The City of Merced, hereafter called "City" has adopted these policies and procedures in order to preserve its financial interest in properties, who's "Borrower(s)" have been assisted with HOME funds. The City will to the greatest extent possible follow these policies and procedures but each loan will be evaluated and handled on a case-by-case basis. The City has formulated this document to comply with state and federal regulations regarding the use of these public funds and any property restrictions, which are associated with them.

The policies and procedures are broken down into the follow areas:

- 1) Making required monthly payments or voluntary payments on a loan's principle and interest;
- 2) Required payment of property taxes and insurance;
- 3) Required Request for Notice of Default on all second mortgages;
- 4) Loans with annual occupancy restrictions and certifications;
- 5) Required noticing and limitations on any changes in title or use of property;
- 6) Required noticing and process for requesting a subordination during a refinance; and
- 7) Process of foreclosure in case of default on the loan.

1. LOAN REPAYMENTS

The City will collect monthly payments from those borrowers who are obligated to do so under an Installment Note, which are amortized promissory notes.

For Straight Notes, which are deferred payment loans; the City may accept voluntary payments on the loan. Loan payments will be credited to the interest first and then to principal. The borrower may repay the loan balance at any time with no penalty.

The City will maintain a financial record-keeping system to record payments and file statements on payment status. Payments shall be deposited and accounted for in the City's Program Income Account as required.

Program loan payments will be made to:

City of Merced
678 W. 18th Street
Merced, CA 95340

When using HOME funds, the property is subject to the requirements of the period of affordability that is then associated with the property. The period of affordability is a time period during which there are restrictions placed upon refinancing or selling the home. The time period is based upon the amount of funds borrowed. Depending upon the circumstances, when refinancing or selling the home during the period of affordability, the original HOME loan may be required to be returned to

the City as either program income or recaptured funds. This is in accordance with Section 80208 of the California State HOME regulations. See the following chart for the period of affordability and loan amounts:

Amount of HOME Loan Funds	Period of Affordability
Under \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

All HOME loans are required to follow the recapture method. The Recapture option is a mechanism to recapture all or a portion of the direct HOME subsidy if the HOME recipient decides to sell the house before the end of the affordability period, at whatever price the market will bear. The Recapture option provides the Lender and the assisted homebuyer with maximum flexibility. The homebuyer is permitted to resell the property at whatever price the market will bear.

If the borrower, when paying off the debt to the lender, continues to reside in the home and it is during the period of affordability, the funds are considered Program Income funds. If the borrower, when paying off the debt to the City, ceases to reside in the home and it is during the period of affordability, the funds are considered Recaptured funds. After the affordability period ends, all repaid funds are considered Program Income.

When all debt to the lender has been satisfied, a Notice of Reconveyance will be issued to the borrower, without warranty, all the estate, title and interest acquired by the Lender under the Deed of Trust for that property.

When the City receives Program Income, they are permitted to keep 10% of the funds for administration. However, when Recaptured Funds are received, no administrative funds will be kept. 100% of Recaptured/Program Income Funds will be expended on another HOME-eligible activity before additional HOME funds may be drawn down.

Owner-Occupied Rehabilitation loans include the cost of rehabilitation, change orders, contingency, etc. When all the work is completed according to the work write-up and change order(s), the City of Merced will provide a letter to the homeowner reducing the principal amount of their loan by the balance remaining in their escrow account.

2. PAYMENT OF PROPERTY TAXES AND INSURANCE

As part of keeping the loan from going into default, borrower must maintain property insurance coverage naming the City as loss payee in first position or additional insured if the loan is a second mortgage. If borrower fails to maintain the necessary insurance, the City may take out forced place insurance to cover the property while the Borrower puts a new insurance policy in place. All costs for installing the necessary insurance will be added to the loan balance at time of installation of Borrower's new insurance.

When a property is located in a 100-year flood plain, the Borrower will be required to carry the necessary flood insurance. A certificate of insurance for flood and for standard property insurance will be required at close of escrow. The City may check the insurance on an annual basis.

Property taxes must be kept current during the term of the loan. If the Borrower fails to maintain payment of property taxes then the City may pay the taxes current and add the balance of the tax payment plus any penalties to the balance of the loan. Wherever possible, the City encourages Borrower to have impound accounts set up with their first mortgagee wherein they pay their taxes and insurance as part of their monthly mortgage payment.

3. REQUIRED REQUEST FOR NOTICE OF DEFAULT

When the Borrower's loan is in second position behind an existing first mortgage, it is the City's policy to prepare and record a "Request for Notice of Default" for each senior lien in front of City's loan. This document requires any senior lien holder listed in the notice to notify the City of initiation of a foreclosure action. The City will then have time to contact the Borrower and assist them if possible in bringing the first loan current. The City can also monitor the foreclosure process and go through the necessary analysis to determine if the loan can be made whole or preserved.

4. ANNUAL OCCUPANCY RESTRICTIONS AND CERTIFICATIONS

On some owner occupant loans the City may at its option require that Borrowers submit utility bills and/or other documentation annually to prove occupancy during the term of the loan. Other loans may have income and housing cost evaluations, which require a household to document that they are not able to make repayments, typically every one - five years. These loan terms are incorporated in the original note and deed of trust.

5. REQUIRED NOTICING AND RESTRICTIONS ON ANY CHANGES OF TITLE OR OCCUPANCY

In all cases where there is a change in title or occupancy or use, the Borrower must notify the City in writing of any change. City and borrower will work together to ensure the property is kept in compliance with the original program terms and conditions such that it remains available as an affordable home for low-income families. These types of changes are typical when Borrowers do estate planning (adding a relative to title) or if a Borrower dies and property is transferred to heirs or when the property is sold or transferred as part of a business transaction. In some cases the Borrower may move and turn the property into a rental unit without notifying the City. Changes in title or occupancy must be in keeping with the objective of benefit to the Targeted Income Group (TIG) families.

Change from owner-occupant to owner-occupant might occur at a sale. When a new owner-occupant is not low-income, the loan is not assumable and the loan balance is immediately due and payable. If the new owner-occupant qualifies as low-income, the purchaser may either pay the loan in full or assume all loan repayment obligations of the original owner-occupant, subject to the approval of the City.

If a transfer of the property occurs through inheritance, the heir (as owner-occupant) may be provided the opportunity to assume the loan, provided the heir is in the TIG. If the heir intends to occupy the property and is not in TIG or if the heir intends to act as an investor, the balance of the loan is due and payable. All such changes are subject to the review and approval of the City.

Conversion to use other than residential use is not allowable where the full use of the property is changed from residential to commercial or other. In some cases, Borrowers may request that the City allow for a partial conversion where some of the residence is used for a business but the family

still resides in the property. Partial conversions can be allowed if it is reviewed and approved by any and all agencies required by local statute. If the use of the property is converted to a fully non-residential use, the loan balance is due and payable.

6. REQUESTS FOR SUBORDINATIONS

When a Borrower wishes to refinance the property, they must request a subordination request to the City. The City will only subordinate their loan when there is no "cash out" as part of the refinance. Cash out means there are no additional charges on the transaction above loan and escrow closing fees. There can be no third party debt pay offs or additional encumbrance on the property above traditional refinance transaction costs. Furthermore, the refinance should lower the housing cost of the family with a lower interest rate and the total indebtedness on the property should not exceed the current market value.

Upon receiving the proper documentation from the refinance agency, the request will be considered by the loan committee for review and approval. Upon approval, the escrow company will provide the proper subordination document for execution and recordation by the City.

7. PROCESS FOR LOAN FORECLOSURE

The City will send out a letter to the Borrower notifying them of the default situation upon any of the following condition of loan default:

- 1) Non payment;
- 2) Lack of insurance or property tax payment;
- 3) Violation of rent limitation agreement;
- 4) Change in title or use without approval; and
- 5) Default on senior loans.

If the default situation continues then the City may start a formal process of foreclosure.

When a senior lien holder starts a foreclosure process and the City is notified via a Request for Notice of Default, the City, who is the junior lien holder, may cancel the foreclosure proceedings by "reinstating" the senior lien holder. The reinstatement amount, or payoff amount must be obtained by contacting the senior lien holder. This amount will include all delinquent payments, late charges and fees to date. City must confer with Borrower to determine if, upon paying the senior lien holder current, the Borrower can provide future payments. If this is the case then the City may cure the foreclosure and add the costs to the balance of the loan with a Notice of Additional Advance on the existing note.

If the City determines, based on information on the reinstatement amount and status of borrower, that bringing the loan current will not preserve the loan, then staff must determine if it is cost effective to protect their position by paying off the senior lien holder in total and restructure the debt such that the unit is made affordable to the Borrower. If the City does not have sufficient funds to pay the senior lien holder in full, then they may choose to cure the senior lien holder and foreclose on the property themselves. As long as there is sufficient value in the property, the City can afford

to pay for the foreclosure process and pay off the senior lien holder and retain some or all of their investment.

If the City decides to reinstate, the senior lien holder will accept the amount to reinstate the loan up until five (5) days prior to the set "foreclosure sale date." This "foreclosure sale date" usually occurs about four (4) to six (6) months from the date of recording of the "Notice of Default." If the City fails to reinstate the senior lien holder before five (5) days prior to the foreclosure sale date, the senior lien holder would then require a full pay off of the balance, plus costs, to cancel foreclosure. If the City determines the reinstatement and maintenance of the property not to be cost effective and allows the senior lien holder to complete foreclosure, the City's lien may be eliminated due to insufficient sales proceeds.

8. CITY AS SENIOR LIEN HOLDER

When the City is in first position as a senior lien holder, active collection efforts will begin on any loan that is 31 or more days overdue. Attempts will be made to assist the homeowner in bringing and keeping the loan current. These attempts will be conveyed in an increasingly urgent manner until loan payments have reached 90 days in arrears, at which time the City may consider foreclosure. City's staff will consider the following factors before initiating foreclosure:

- 1) Can the loan be cured and can the rates and terms be adjusted to allow for affordable payments such that foreclosure is not necessary?
- 2) Can the Borrower refinance with a private Lender and pay off the City?
- 3) Can the Borrower sell the property and pay off the City?
- 4) Does the balance warrant foreclosure? (i.e. if the balance is under \$5,000, the expense to foreclose may not be worth pursuing).
- 5) Will the sales price of home "as is" cover the principal balance owing, necessary advances, (maintain fire insurance, maintain or bring current delinquent property taxes, monthly yard maintenance, periodic inspections of property to prevent vandalism, etc.) foreclosure, and marketing costs?

If the balance is substantial and all of the above factors have been considered, the City may opt to initiate foreclosure. The Borrower must receive, by certified mail, a thirty-day notification of foreclosure initiation. This notification must include the exact amount of funds to be remitted to the City to prevent foreclosure.

At the end of thirty days, the City may contact a reputable foreclosure service or local title company to prepare and record foreclosure documents and make all necessary notifications to the owner and other lien holders. The service will advise the City of all required documentation to initiate foreclosure (Note and Deed of Trust) and funds required from the owner to cancel foreclosure proceedings. The service will keep the City informed of the progress of the proceedings.

When the process is completed, and the property has "reverted to the beneficiary" at the foreclosure sale, the City could sell the home themselves under a homebuyer program or use it for an affordable rental property managed by local not profit housing agencies or use it for transitional housing

facility or other eligible use. The City could contract with a local real estate broker to list and sell the home and use those funds for program income eligible uses.

9. REPAYMENT OF HOME LOANS

The borrower (applicant) can prepay the loan in part or whole, at any time without penalty.

10. SAMPLE PAYOFF

Compound Period: Exact Days

Nominal Annual Rate: 3.000 %

Daily Rate: \$2.47

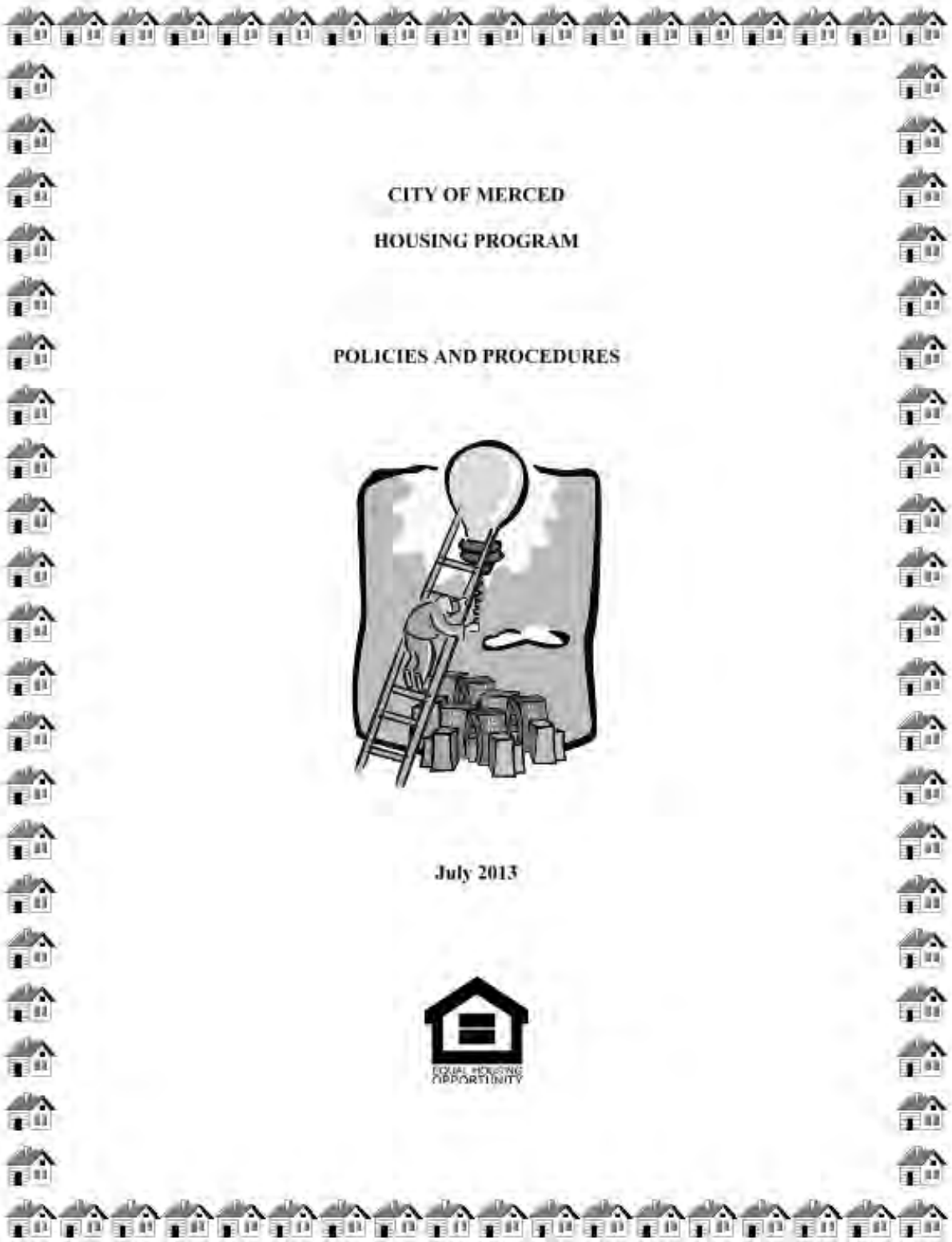
AMORTIZATION SCHEDULE Normal Amortization

	Date	Payment	Interest	Principal	Balance
Loan Start Date	02/10/2000				30,000.00
Loan End Date	03/05/2008	37,264.11	7,264.11	30,000.00	0.00
Grand Totals		37,264.11	7,264.11	30,000.00	

11. DEMAND PROCESS

The City will process the payoff within 5 working days after receiving a payoff demand by the homeowner, Title Company, or Mortgage Company.

City of Merced Housing Division
Policies and Procedures



**CITY OF MERCED
HOUSING PROGRAM**

POLICIES AND PROCEDURES



July 2013



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**POLICIES
REHABILITATION, RECONSTRUCTION, AND RENTAL UNITS**

The purpose of these Policies and Procedures is to clearly outline the circumstances under which the City of Merced Housing Program funds are to be made available and utilized. These Policies and Procedures confirm to federal regulations governing the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant Program (CDBG), and Home Investment Partnerships Program (HOME). If the contents of this manual conflict with any of the above, it is the regulations noted above that prevail.

➤ **1.1 GEOGRAPHICAL AREA OF ELIGIBILITY**

Loan funds can be used only for projects within the City of Merced limits.

➤ **1.2 APPLICANT ELIGIBILITY**

1.2a **Owner Occupant:** The borrower's family income for rehabilitation reconstruction projects must not exceed 80 percent of the Median Income limits established for Merced County.

1.2b **Rental Property Owner:** The income of all tenants residing in the rental units shall not exceed 80 percent of the HUD Section 8 income limits established for Merced County. In rare circumstances, approved by the Housing Program Supervisor or the Director of Economic Development, loan funds may be approved for projects where less than 100 percent of the tenants meet these income requirements, but in no circumstance shall the percentage of low-income tenants be less than 70 percent.

1.2c **First Time Home Buyer Program:** Applicants must meet specific requirements related to the program and funding source, as described in First Time Home Buyer Program Section of this document.

➤ **1.3 LOAN TO VALUE RATIO**

1.3a **Owner Occupant Loans:** In rehabilitation and reconstruction projects, the total indebtedness on the property generally should not exceed 80 percent of the appraised value. The Housing Program Supervisor or the Director of Economic Development can make exceptions to these guidelines, but in no case shall the indebtedness on a property exceed 120 percent of its appraised value. The appraised value can be based in-house evaluation.

1.3b **Rental Property Loans:** The total indebtedness on rental property should not exceed 70 percent of the appraised value. The Housing Program Supervisor or the Director of Economic Development can make exceptions to these guidelines, but in no case shall the total indebtedness exceed the appraised value of the property.

➤ **1.4 PROJECTS UNSUITABLE FOR REHABILITATION**

When, in the opinion of the Housing Program Supervisor, it would be more cost-effective to demolish a building and reconstruct a replacement structure of the same number of units on the site, a project is declared unsuitable for rehabilitation.

When such a determination has been made, the project will become a candidate for demolition and reconstruction. The City staff provides floor plans and work write-up for new construction at no additional cost to the homeowner.

➤ **1.5 TYPES OF LOANS**

- 1.5a **Rehabilitation and Reconstruction:** These loans are usually for the elimination of substandard conditions, but reconstruction loans also apply to the construction of new housing on a vacant site that previously contained housing units. The number of units can be increased subject to compliance with City's zoning requirements and the Housing Program Manager's approval.

All loans for rehabilitation and reconstruction are at zero percent (0%) interest during construction, as long as all of the ultimate and continuing loan conditions are met. There is no housing affordability covenant requirement for owner-occupied rehabilitation and reconstruction projects.

- 1.5b **Rental Units:** Loans are not due until the certificate of occupancy is issued. After rehabilitation or reconstruction the dwelling units must meet funding source requirements regarding construction standards and quality.

The regulations of CDBG and HOME Programs identify eligible expenses, beneficiaries, and housing affordability covenant requirements. In the absence of more stringent funding source guidelines, the assisted rental properties shall be used for a minimum of five years by eligible occupants.

- 1.5c **Emergency:** These loans are for the purpose of repairing emergency conditions, such as leaking roofs or overflowing sewer lines and other repairs of emergency nature. These loans will be made where, in the judgment of the Housing Program Supervisor, it would be imprudent to delay repairs due to a danger to health and safety, or risk of further deterioration of the structure. On-site sewer construction for persons currently on septic tank system who want to hook up to City sewer would also be eligible for this type of loan.

In some emergency projects more than one contractor might be used to expedite the process. The Housing Rehab Specialist will be in charge of coordination of different trades involved in the project.

- 1.5d **First Time Home Buyer (FTHB):** See First Time Home Buyer Section of this document for details on FTHB loans.

➤ **1.6 INTEREST RATE**

The interest rate for rehabilitation and reconstruction (owner-occupant) projects is three percent (3%). The interest rate for FTHB is also at 3% as it is discussed further in FTHB Section of this document.

The interest rate for small rental properties is 3 percent (3%) if the City of Merced Housing Program provides all of the funds, or zero percent (0%) interest if the applicant provides fifty percent (50%) of the project funds. At the discretion of the Housing Program Supervisor or the Director of Economic Development the interest rate for development of affordable housing projects can be as low as 0 percent (0 %).

➤ **1.7 PAYOFF PERIOD**

If the owner-occupied rehabilitation applicant qualifies for an amortized loan, the standard term of a rehabilitation or reconstruction loan is 20 years. The loan can be entirely or partially amortized depending on the borrower's income. If the borrower qualifies for a deferred loan, the interest (simple interest) will accumulate for up to 10 years. After 10 years the interest will stop accumulating and the payment will be calculated based on the total principal and 10 years of interest.

The borrowers financial status will be evaluated every five years, which will determine if the loan will be deferred or amortized. According to HUD 30-percent-of-income guidelines, households should not pay more than 30 percent of their income toward housing costs in federally assisted housing. The term of the loan may be longer or shorter, depending upon the amount borrowed and the financial situation of the borrower.

➤ **1.8 PROPERTIES IN FORECLOSURE**

If a property is in foreclosure by the primary lender, the Housing Program Supervisor or the Director of Economic Development can act on behalf of the City by negotiating with the owner or by placing a cost estimate at the time of sale to protect the City's assets. The Housing Program will also coordinate with the City Attorney's office on bankruptcy projects for appropriate actions to protect the City's assets.

➤ **1.9 OTHER TERMS AND CONDITIONS**

1. The loan shall be secured by a Deed of Trust.
2. Title insurance on the property shall be required.

3. Payments on amortized loans shall be due monthly.
4. The loans for rehab/reconstruction may be prepaid at any time without penalty. The term does not apply to First Time Home Buyer (FTHB) loans. See FTHB section of this document for more information.

➤ **1.10 DEFERRAL OF LOAN PAYMENTS**

- 1.10a **Owner Occupant:** Housing loan payments can be deferred if the current housing expenses of the applicant are such that they would exceed thirty percent of their gross income, should they make payments on the City of Merced's loan.

The loan payments are deferred for a period of five years, and then the financial situation of the borrower is re-examined to determine continuing eligibility for payment deferral. If this is the case, the loan payments are deferred for another five-year period, and the financial situation is again re-examined. This process of five-year deferrals continues until the property is sold, or transferred, at such point the City's loan, including any accumulated interest, becomes immediately due and payable to the City.

An exception is if an income-eligible relative assumes the property. In this case, the person may assume the City's loan at the discretion of Housing Program Manager. Interest on a deferred loan is calculated on a non-compounding basis, and stops accruing after ten years.

Persons whose income would allow a partial payment on the City of Merced loan are required to make such payments up to an amount which makes their monthly housing expense no higher than thirty percent of the gross family income. Partially deferred loans shall be reviewed every five years.

Whenever the income situation of a borrower changes significantly, they are required to contact the City of Merced Housing Program. This is especially true of families who are making payments on an amortized loan whose income level decreases. If the situation warrants it, the amortized loan can be converted to a deferred payment loan.

- 1.10b **Rental Property:** Owners of a rental property may have their loan payments deferred one time, for a period of five years. The only applicable time period for the deferral is at the initiation of the loan.

Rental property qualifies for a loan payment deferral if the surplus of income-over-expenses is less than \$200 per month. Interest, however, continues to accumulate on a non-compounded basis.

➤ **1.11 DETERMINATION OF ANNUAL INCOME**

For the purpose of determining eligibility for loans through the Housing Program, the total income of all persons living in the dwelling unit shall be considered, unless one of the parties is renting a room and paying rent, in which case the rent paid is defined as income. The Section 8, Housing Choice Voucher (HCV) definition for annual income shall be utilized in establishing eligibility for the City of Merced Housing Rehabilitation and Reconstruction Loan Program. Once all sources of income are known and defined, the City converts periodic wages to annual income based on the HCV guidelines. For a detailed guide refer to HCV Program Guidebook at: <http://www.hud.gov/offices/pih/programs/hcv/forins/guidebook.cfm>

➤ **1.12 HOUSING EXPENSES DEFINED**

For the purpose of determining eligibility for a totally or partially deferred loan, housing expenses shall be defined as the following:

1. Mortgage payments for indebtedness secured by the property.
2. Mortgage insurance premiums.
3. Hazard insurance, including flood insurance.
4. Real estate taxes and special assessments.
5. Major maintenance or repairs.
6. Utilities, to include water, sewer, refuse, and natural or propane gas and electricity.

➤ **1.13 OWNER-CONTRACTOR DEFINED**

An owner of property who receives a loan through the City of Merced Housing Program and holds a valid and appropriate contractor's license through the State of California, at the discretion of the Housing Program Manager, can act as contractor on the rehabilitation or reconstruction project. The project cost reasonableness has to be approved by the Housing Program Manager.

➤ **1.14 PROJECT/LOAN APPROVAL**

- 1.14a **Approval:** Projects and loans shall be approved by the Housing Program Supervisor, the City Manager, the Finance Officer, and the City Attorney. Project approval depends on funding availability and a waiting list is put together for the applicants. The Housing Program Supervisor, within funding source guidelines also:

1. Develops and signs agreements for the re-construction of units of rental housing that also may involve property acquisition.
2. Signs subordination agreements for loans previously issued when the collateral interests of the City of Merced are maintained and the borrower (owner-occupants only), would be benefited.

1.14b Criteria: Criteria for approval may include the following:

1. Eligibility of the applicant based on applicant's income, housing condition, and property location.
2. The existing debt on the property based on criteria described in **1.3a** of this document.
3. Credit worthiness of the applicant.

1.14c Desirability: Desirability of the projects is based on the following:

1. To improve and preserve the physical environment and appearance of residential neighborhoods in Merced.
2. To eliminate housing conditions which are a detriment to health, safety, and public welfare;
3. To revitalize Merced's housing stock by continuing programs that rehabilitate substandard units.
4. To provide technical assistance to homeowners and investors that rent to low-and moderate-income families.
5. To find additional avenues to leverage CDBG and HOME funds to promote housing rehabilitation and reconstruction.
6. To work towards providing decent, safe, and sanitary owner occupied and rental housing stock to low-and moderate-income households.

➤ 1.15 MAXIMUM LOAN AMOUNT

The amount of funds to be loaned by the City of Merced for rehabilitation and reconstruction projects is based on the cost established through the solicitation of cost estimates from contractors for completion of a specified scope of work by the Rehabilitation Specialist. The Rehabilitation Specialist also prepares an independent cost estimate in order to verify fair and reasonable cost.

The loan amount is based on the lowest responsible cost estimate plus six percent (6%). There have been some cases that owners preferred to select different contractors from the list but they could not afford to pay the difference. The additional 6% will give the homeowners more flexibility to select different contractors. If the difference is higher than 6%, the homeowner is required to pay the additional difference the Program or the contractor. The Housing Program Manager determines the loan amount.

In the case of owner-contractor job, an exception can be made to the requirement that loan amounts are determined by solicitation of contractor cost estimates. In this instance, the owner-contractor and the Rehabilitation Specialist estimate the project's costs. The amounts to be paid are based on actual expenditures supported by invoices, plus reasonable profit and overhead as defined by local standards and the City of Merced Housing Program. Reasonable variation in establishing loan amount and contractor selection by owners may be made if warranted by the situation contingent on the Housing Program Manager approval.

➤ **1.16 CONTRACTORS ELIGIBILITY**

The Housing Program has a list of eligible contractors who are appropriately licensed in the State of California and the City of Merced and are on the list to do the work. The owner of the property shall select any of the contractors on the list who fall in the 6% loan amount price range. If the owner already has a contractor on mind, the contractor has to be added to the list in order to do be eligible to do the work.

The contractors who are within the 6% range will be invited for interviews with the homeowner and selection process will be conducted in the Housing Division. Subsequent to the contractor selection by the owner, the City of Merced Housing Program provides the loan funds based on the above stated criteria. Contractors are required to follow the requirements that are established by the Housing Program under the Section 2.4 (Contractor Selection) in the Procedure section of this Manual. Contractors not following the Policies and Procedures will not be invited to the selection process.

➤ **1.17 SERVICES PROVIDED**

The City of Merced Housing Program provides the following services for the applicants:

1. Eligibility screening of applicant,
2. Loan processing and coordination with the title companies,
3. National Environmental Policy Act (NEPA) report on the project and clearance report,

()

4. Property deficiency survey and identifying the needed work,
5. Written scope of work to be done,
6. Plans and working drawings,
7. Submittal of plans for permit process,
8. Conducting contractor's cost estimate tour,
9. Assisting homeowners with contractors selection,
10. Quality assurance and phase completion inspection in addition to required inspections by the Inspection Services Division,
11. Release of scheduled payments to the contractor upon homeowner's approval, and
12. Relocation assistance as is described in relocation assistance of the Procedure Section of this manual, Section 2.6.

**PROCEDURES
REHABILITATION, RECONSTRUCTION, AND RENTAL UNITS**

➤ **2.1 LOAN APPLICATION**

1. Loan Information application is filled out with the potential borrower's (applicant) contact information, property information, type of improvements to be done, including any improvements requiring emergency repair.
2. If there are no emergency repairs required, the potential borrower's name will be placed on a waiting list.
3. Potential borrower is contacted to submit a completed application. Names are taken from the waiting list on a first come first served basis.
4. The Finance Specialist determines eligibility of the applicant and processes the loan application.
5. If borrower meets the program guidelines, they will be notified that their application has been approved.
6. Environmental report according to National Environmental Policy Act (NEPA) will be prepared by the Housing Division staff.

➤ **2.2 EMERGENCY LOAN**

1. In case of emergency conditions, the property will be surveyed by the Rehabilitation Specialist to determine if the repairs warrant an emergency loan.
2. If the property is in need of emergency repairs the potential borrower is asked to submit an application.
3. Once the application is processed and it is determined that borrower is eligible under the program guidelines a loan will be given only if the items in need of repair are considered an emergency.

➤ **2.3 PROPERTY SURVEY/FLOOR PLAN & WORK WRITE-UP**

1. Property is surveyed by the Housing Rehabilitation Specialist and Building Inspector from the Inspection Services Division for deficiencies.
2. The Housing Rehabilitation Specialist sends survey letter to the owner.

3. The Housing Rehabilitation Specialist prepares work write-up and working drawings detailing scope of work to be done, based on survey of property and owner's input.
4. The owner approves the work write-up and their choice of any floor plans that are prepared by the City.

➤ **2.4 CONTRACTOR'S SELECTION**

1. The Housing Rehabilitation Specialist or Housing Program Supervisor conducts project tour (cost estimate tour) for qualified contractors on the Housing Program list. Contractors wishing to submit a cost estimate, or their representatives, must be present at the tour.
2. The Housing Rehabilitation Specialist or Housing Program Supervisor prepares an independent cost estimate.
3. The Housing Program receives contractors' estimates. Cost estimates will be recorded at the date and time of opening. No late cost estimated will be allowed.
4. The Housing Rehabilitation Specialist and the Housing Program Supervisor sign the Certification of Cost Reasonableness. The amount of loan is set at 6% above the lowest responsible cost estimate.
5. The owner is provided with a list of contractors who are within 6% range of the lowest responsible cost estimate.
6. The owner meets with the eligible contractors in the Housing Program office for the contractor's selection process. Contractors wishing to contact the homeowner must first get approval from the Housing Division. Contractors not following the guidelines will not be awarded the job.
7. The owner selects a contractor after going through the above process. In order to distribute projects in an even way among participating contractors, no contractor is authorized to have more than two jobs at one time. The Housing Supervisor can approve award of more than two projects under special circumstances.
8. On emergency projects if it is more time and cost efficient, the homeowners can provide cost estimate from different contractors to do the work. The Housing Rehabilitation Specialist or Housing Program Supervisor can provide assistance to the homeowner to receive cost estimates. The Rehabilitation Specialist or Housing Program Supervisor will review the cost estimates and

the contractor with the lowest responsible cost estimate will be awarded the job.

➤ **2.5 LOAN APPROVAL**

1. Housing Program Supervisor approves the loan.
2. Housing Finance Specialist draws up loan documents and contracts.
3. Housing Program Supervisor, City Manager, Finance Officer, City Attorney, Owner, Contractor, and all other parties as appropriate, sign documents.
4. Deed of Trust is recorded.
5. Notice to Proceed is mailed to the contractor.

➤ **2.6 RELOCATION**

2.6a. **Owner-occupants:** Housing Division staff administers Temporary relocation of owner-occupant clients. Relocation procedures are based on the HUD Uniform Relocation Assistance Act of 1970 and the following steps are taken:

1. The Housing Division will assist the homeowner in looking for a suitable place for relocation.
2. Relocation costs are either a grant or a loan to the borrower:
 - a) Grant costs include: security deposit, monthly rent, connection of telephone and cable.
 - b) Loan costs include: storage fees and moving supplies/fees.
4. Homeowner is provided with a relocation letter and information pamphlet outlining the above information.

2.6b. **Tenants:** Housing staff administers temporary relocation of tenants. Relocation procedures are based on the HUD Uniform Relocation Assistance Act of 1970. The following steps are taken to minimize displacement as a result of a HUD-assisted project:

1. General Information Notice (GIN) is provided to tenants as soon as feasible after the owner's submission of an application.
2. Move-In Notice to tenants moving in after initial application (GIN) is provided, before the tenant agrees to move into the project (prior to start).

3. Notice of Non-displacement is provided to tenants who will remain in the project.
4. Temporary Relocation Notice is provided to tenants who will be temporarily relocated.
5. Notice of Eligibility is provided to tenants who will be displaced.
6. 90-Day and 30-Day Notices are provided to tenants who will be displaced.

2.6c. Other Conditions:

1. The Housing Program Supervisor will establish a reasonable rent amount based on the local housing market.
2. If a homeowner wishes to relocate to a unit where the rent exceeds the established amount, the homeowner will be responsible for the difference.
3. The relocation unit must be within the city limits of Merced. An exception may be made at the discretion of the Housing Program Supervisor if the relocation unit is located in the unincorporated area of Merced or in Atwater.
4. The city will make a reasonable attempt to find a unit that allow pets, however; if a unit is not available it will be the responsibility of the homeowner to find a place for the pets to stay.
5. Any property damage to the relocation unit other than normal wear and tear will be the responsibility of the homeowner. The City will make the repairs and the costs will be added to the loan.

➤ 2.7 CONSTRUCTION

1. Building permit is issued in the owner and contractor's name.
2. The Building Inspector and the Rehabilitation Specialist or Housing Program Supervisor, performs inspections at various phases of construction as required by City and Building Codes.
3. The Housing Rehabilitation Specialist or Housing Program Supervisor monitors the project for quality control and phase completion.
4. The Housing Division issues phase completion checks to the contractor upon owner's approval. The payments are based on progress schedule and Ten percent (10%) of each payment is withheld for contingency and any possible liens.

5. Contractor must provide lien release waiver from his/her subcontractors prior to issuance of the final progress payment.
6. Owner signs the Notice of Completion for recording.
7. Contractor receives the 10% withheld, 35 days after the notice of completion is recorded.

➤ **2.8 MONITORING AND INSPECTIONS FOR RENTAL UNITS**

The Housing Division conducts inspections for HOME-assisted rental housing. HOME rules require on-site inspections of properties according to the number of units in a project—every three years for 1-4 unit projects, every two years for 5-25 unit projects, and every one-year for projects containing 26 or more unit projects. HOME funded projects must meet Merced Municipal Code and Uniform Housing Code to ensure that the HOME-assisted housing is decent, safe, and sanitary.

The owner of the rental property is responsible to keep adequate records to demonstrate compliance with HOME requirements including applying the fair housing requirements. The owner shall keep both project and tenant records showing rent and utility allowance calculations, and documentation necessary to demonstrate that the tenants are income eligible. There are no inspection requirements for owner-occupied rehabilitation and reconstruction projects.

FIRST TIME HOME BUYER PROGRAM

The First Time Home Buyer Assistance Program is aimed at providing financial support to families who might otherwise be unable to purchase a home. The funds for this program are provided through the U.S. Department of Housing and Urban Development (HUD) under the Home Investment Partnerships Program (HOME).

➤ 3.1 PROGRAM QUALIFICATIONS

1. The household income cannot exceed 80 percent (80%) of Merced County Median Income adjusted for household size.
2. Maximum loan is for up to 10% towards the down payment plus up to 5% towards closing costs.
3. Maximum sales price limit based on the median home sales price is subject to change in accordance with state and federal median home prices. Home price to be verified by a qualified appraiser.
4. The applicant must not have owned a home for at least the last three years.
5. The applicant must be able to qualify for a first mortgage loan. The first mortgage loan must be a 30-year fixed interest rate loan.
6. The applicant must provide cash contribution equal to at least one percent (1%) of the sales price of the house. The cash contribution must be "applicant's own funds", and it cannot be borrowed or be part of a rebate from the seller. FHA or Conventional lender guidelines can be used for determining "applicant's own funds".
7. There is no prior residency requirement. In case of too many applicants, priority will be given to those with higher prior residency in the City, retirees, or those having primary business or job in the City.
8. Only single-family homes located within the City of Merced city limits are eligible under this program. The house to be purchased must be within the Merced City limits.
9. Applicant must contact the Housing Division to verify the home is within the city limits of Merced prior to signing a purchase agreement.
10. Applicant(s) must participate in a one day HUD approved education class. A copy of the certification must be submitted to the City. There is no cost to the applicant(s).
11. Applicant must occupy the house as a primary residence.

➤ **3.2 PAYBACK**

The applicant will be receiving a deferred payment loan that will be secured by a second deed of trust for the first five years. See Section 3.3 of this document for terms and conditions.

➤ **3.3 CONDITIONS**

1. The funds loaned will be without interest or required payback for the first 5 years (60 months). Beginning on the 61st month, interest at the rate of three (3) percent will begin to accumulate and payments at an amount necessary to pay off the principle and interest during the next 25 years (300 months) will begin.
2. The loan amount shall be based on the set guidelines in order for the applicant to purchase the property. The City loan is for down payment and closing costs and is not intended to be a portion of the "Primary Mortgage Loan". It is expected that the applicant will purchase a house that is in-line with their borrowing power as determined by income and credit history.
3. The house must be owner-occupied and the deed shall restrict the resale of the property for a period of 10 years. If there is a prepayment on the loan or should the property be sold within 10 years from the date of the loan origination, the applicant will be obliged to pay the City a penalty of 4% on the original loan amount starting from the loan origination date.
4. If the home is sold or transferred within 10 years from the date of the loan origination, the applicant shall pay the City a percentage share of the difference between the amounts received for the property and its value at the time of sale or transfer. The percentage share is determined on a declining scale, beginning at 10 percent in year 1, decreasing 1 percent each year to 1 percent in year 10.
5. The calculation of City participation shall be based on the minimum down payment required by the lender based on the sales price, plus reasonable and necessary closing costs. A maximum of ten percent of City loan funds can be used for the "down payment" and a maximum of five percent of City loan funds can be used for the "closing costs". The City will not pay for "2 to 1 buy-down" fees or discount points.

➤ **3.4 PROCEDURES**

1. The applicant (borrower) will provide a pre-qualified lender letter with the application and all required documentation.
2. The application will be screened for basic eligibility requirements.
3. The primary mortgage lender must verify that "borrowers own funds" are not less than one percent of the sales price, and that the request for City funds

meets the required guidelines of the First Time Home Buyer Assistance Program. This amount shall be determined through discussion with the primary mortgage lender.

4. When the applicant has secured a house to purchase, and received the primary loan approval, the City of Merced shall grant final approval of its loan.

NOTE: Applicant *should not* execute a purchase agreement prior to receiving a final approval for the City of Merced's First Time Home Buyer program.

Affirmative Fair Marketing Procedures and Requirements

The Affirmative Marketing Plan is designed to provide information on available dwelling units in a manner in which individuals of similar income levels in the same housing market area have available to them. The information must provide range of choices in housing regardless of the individual's race, color, religion, sex, sexual orientation, disability, familial status or national origin. The City of Merced requires that all HOME funded activities be marketed to eligible persons without regard to race, color, national origin, sex, religion, familial status or disability. These procedures are intended to further the objectives of Title VIII of the Civil Rights Act of 1968, Executive Order 11063, and City's local Fair Housing Efforts.

➤ 4.1 METHODS AND PRACTICES FOR INFORMING THE PUBLIC

The City of Merced is committed to ensuring decent, affordable housing for its residents. In order to inform the public, owners, and prospective tenants about federal fair housing laws, the City will require the developers to include the Equal Housing Opportunity logotype and/or slogan, and a logotype and/or slogan indicating accessibility to the disabled, in all press releases, solicitations, and program information materials. The City also continues to provide funding to the Central Valley Coalition to provide information and training regarding fair housing laws and policies.

➤ 4.2 REQUIREMENTS AND PRACTICES FOR OWNERS

All developers who receive funds from the City are required to enter into loan agreements with the City prior to receiving funds. These agreements are designed to bind the recipients to all of the program requirements, including the affirmative fair marketing procedures. Developers receiving funds are required to create units that are accessible to people with disabilities according to applicable codes. In addition to federal laws requiring units for people with physical disabilities, fair housing laws require owners to make reasonable accommodations for people with all types of disabilities. When providing a requested accommodation would result in an undue financial and administrative burden, developers are required to take any other action that would not result in an undue burden.

As a condition of the agreements on affordable housing projects, not less than 120 days prior to project completion, owners must submit proposed marketing and management plans to the City for review and approval. Prior to commencing marketing activities, owners will be required to meet with City staff to review the proposed marketing strategy to ensure that affirmative marketing efforts will be employed. Management plans must include policies for ensuring reasonable accommodation for persons with disabilities. Management plans must also contain policies and provisions for recordkeeping and monitoring.

Marketing plans must include information on strategies for reaching persons and groups not likely to apply including, but not limited to, households with a disabled member. Marketing plans must include procedures for ensuring that accessible units are occupied by people with disabilities who require accessible features, as described below. Marketing plans must also include the use of the fair housing logotype and/or slogan, and use of a logotype and/or slogan indicating accessibility to the disabled. Fair housing posters must be displayed at the project rental or sales office. Owners are required to advertise in newspapers of general circulation, and to provide notice to community groups when units become available.

Marketing strategies must include use of a welcoming statement to encourage people with disabilities to apply for units, as well as a description of available units, accessible features, eligibility criteria, and the application process. Marketing plans must indicate that qualified applicants with disabilities who request accommodation shall receive priority for the accessible units. Open houses and marketing offices must be accessible to allow disabled persons to visit the site and retrieve information about accessible units.

➤ **4.3 PROCEDURES FOR OUTREACH TO PERSONS NOT LIKELY TO APPLY**

Owners are required to engage in special outreach to persons and groups in the housing market area who, in the absence of such outreach, are not likely to apply for the housing. In determining what special outreach is needed, owners should take into account past patterns of discrimination, the racial and ethnic makeup of the neighborhood, language barriers, location, or other factors that might make it less likely that some persons and groups (a) would be aware of the availability of the housing or (b) would be likely to apply for the housing.

Owners are, in particular, required to advertise in media which are reasonably likely to reach such targeted groups, and to provide notice to community organizations, fair housing agencies, and other similar organizations. A list of local disability organizations and community development boards will be provided by the City of Merced along with sample advertisements. Multilingual advertising is encouraged where such efforts would result in reaching persons and groups not likely to apply.

➤ **4.4 SPECIFIC PROCEDURES TO ENSURE ACCESSIBLE UNITS ARE OCCUPIED BY THOSE WHO REQUIRE ACCESSIBLE FEATURES**

Outreach by owners to the disability community shall include the distribution of notices describing:

1. the availability of all units;
2. specific information regarding the availability and features of accessible units;

3. eligibility criteria; and
4. application procedures.

All application forms shall include information indicating that people with disabilities requiring accessible features shall receive priority for accessible units. The application must include a section to be filled out by any applicant requesting an accommodation with details on the applicant's special needs for accessible features or other accommodations. Under no circumstance should an applicant be required to disclose a disability unless requesting an accommodation. This will allow developers to provide, upfront, any necessary accessible features and/or accommodations for those people requesting accommodations.

Owners shall take reasonable nondiscriminatory steps to maximize the utilization of accessible units by eligible individuals whose disability requires the accessibility features of the particular unit. To this end, any vacant accessible unit should first be offered to a current, disabled tenant of the same project or comparable project under the owner's control. When offering an accessible unit to applicants without disabilities, the owner may require such applicants to agree to move to a non-accessible unit when one becomes available or when the accessible unit is needed by a disabled household. Such an agreement may be incorporated into the lease.

Note: An owner may not prohibit an eligible family with a member who has a disability from accepting a non-accessible unit which may become available before an accessible unit. Owners are required to modify such a non-accessible unit as needed or move a disabled household into a unit that can be altered, unless the modifications would result in an undue financial and administrative burden or alteration in the nature of a program. All applicants should be provided information about how to request a reasonable accommodation at the time they apply for admission and at every recertification.

➤ 4.5 RECORDKEEPING AND MONITORING

Owners must maintain records for at least five years regarding marketing and tenant selection practices. Upon request, owners are required to submit to the City copies of all advertisements indicating the date the advertisements were placed and the media outlets which were used. Owners must provide copies of notices sent to community groups and a listing of those groups to which notices were sent. Owners must maintain records regarding the characteristics of persons applying for vacant units, and the characteristics (including race and familial status) of persons actually selected for the units. Owners' records must also include the number, location, and description of accessible units, and success in filling such units with people who need accessible features or other accommodations. Owners must document any reasonable accommodations made to, or requested by, tenants during the reporting year.

As part of the City's monitoring of assisted housing developments, the City will review the owners' records to verify that each qualified household living in an accessible unit has at least one household member who needs the accessible features. The duration of monitoring of Affirmative Fair Marketing Requirements varies with each program. For homeownership, the requirements apply through the completion of initial sales transactions on units covered by the approved plan. For assisted rental housing, requirements apply throughout the term of the loan and regulatory agreements, including those periods when the project does not maintain sustaining occupancy.

➤ **4.6 ASSESSMENT OF SUCCESS AND CORRECTIVE ACTIONS**

The City will review records maintained by owners to ensure that affirmative fair marketing requirements are being met. Where the characteristics of applicants are significantly different from the make-up of the City's population, the City will examine in more detail the owner's actions to determine if a violation of the requirements has occurred. Initially, owners who have not fully complied with the requirements are directed to engage in targeted marketing efforts to reach groups not initially reached. In cases where owners refuse to comply with the affirmative fair marketing procedures, the City may take additional actions to secure performance under the loan agreement, including declaring the loan in default and recapturing the funds.

➤ **4.7 IMPLEMENTATION PROCEDURES**

1. Informing the Public: Recipients shall inform the public of their proposed activities through local media advertisements and announcements that include the Equal Opportunity logo or slogan. Recipients shall notify the local Public Housing Authority (PHA) and request that applicants on the PHA waiting lists be informed of the upcoming availability of rental units. Community organizations, places of worship, employment centers, fair housing groups, human resources agencies and housing counseling agencies shall be informed about the upcoming rental opportunities.
2. Informing Tenants: If funding is used to rehabilitate a property, the recipient shall mail letters to the current tenants informing them of the impending property rehabilitation. This letter shall include a fair housing statement along with the Equal Opportunity logo or slogan.
3. Informing Owners: TCAP recipients shall sign a certification that they have received, read, understood and complied with all requirements set forth in this Plan. This certification will be required prior to receiving any TCAP funds.

➤ **4.8 REQUIREMENTS AND PRACTICES:**

HOME recipients must adhere to each element of this Plan. The elements of this Plan include, but are not limited to:

1. Institute policies and procedures which negate the impact of discrimination aimed at those persons in the following classes (Note: this list is not exhaustive):
 - a. Minority race or ethnicity;
 - b. Limited English proficient persons;
 - c. Households headed by a single person;
 - d. Disabled persons;
 - e. Elderly persons; and
 - f. Families with children.
2. Provide translated materials for persons who are limited English proficient.
3. Maintain records describing actions taken to affirmatively market the rental units, and maintain records assessing the results of such actions.
4. Maintain records outlining the success/failure of all affirmative marketing actions taken, and maintain records of any corrective action.

FAIR HOUSING COMPLIANCE

➤ 5.1 DISABILITY STATUS:

The City of Merced does not discriminate on the basis of disability status in the admission, or access to, or treatment, or employment, in its federally funded program or activities. The City additionally extends the prohibition of discrimination on the basis of disability established by Section 504 of the Rehabilitation Act of 1973, as amended, to all activities including those that do not receive Federal financial assistance. All Housing Program sub-recipients are required to provide the disability status, nature of disability of all clients, and steps taken for reasonable accommodation.

Deneen Proctor, Director of Support Services, has been designated to coordinate compliance with nondiscrimination requirements contained in the Department of Housing and Urban Development (HUD) regulations implementing Section 504 of the Rehabilitation Act of 1973, as amended, (24 CFR Part 8).

Contact Information:

Deneen Proctor,

Director of Support Services/ADA Compliance Coordinator

Telephone Number: (209) 385-6837 (Voice), (209) 385-6816 (TDD)

➤ 5.2 LIMITED ENGLISH PROFICIENCY (LEP) PLAN:

The City of Merced Housing Program provides funding through the U.S. Department of Housing and Urban Development (HUD) for a variety of services. These services are accessible to all eligible citizens of Merced. The City is committed to improving the accessibility of these services to eligible individuals who have Limited English Proficiency (LEP). The City has developed and implemented a process by which LEP individuals can meaningfully access the services. In addition, the City works with its sub-recipients of Federal financial to provide meaningful access to their LEP applicants and beneficiaries.

The City of Merced has significant concentrations of low-income households and racial/ethnic minorities in Central and South Merced where most of the City's services are needed. In particular, there is a large concentration of people of Hispanic origin and those primarily Hmong and Laotian in the moderate, low and very low-income categories. The majority of the Housing Program clients, however, are Hispanic people who are proficient in English language. On average less than 10 percent of the housing rehabilitation and first time homebuyer clients seek translation assistance on their initial visits to the City to inquire about the program. The City also supports CDBG funded public services programs in the City. Agencies running those programs are also required to provide translation assistance to LEP clients. Those agencies

include the Merced Lao Family and the Healthy House, both with qualified staff to help LEP persons.

The City of Merced promotes and facilitates services to LEP persons. As stated in the City's ordinance, the City has Spanish and Hmong speaking staff members who are available for direct contact or via phone during working hours to help with LEP clients. The City translators are available to help the Housing Program staff when needed.

The Housing Program follows guidelines to outreach LEP persons on public notices and Council meetings regarding our services (See attached Public Services Procedures). The Program places notices in English in the City's daily and weekly newspapers. The notices are also posted in Spanish, Hmong, and English on City's website, at South Merced Police Community Aide and at Merced Lao Family. Both South Merced Police Community Aide and Merced Lao family receive CDBG assistance to offer different eligible programs and their bilingual staff is available to provide additional help. The notices in English also indicate that the summary of the program publications will be translated in Spanish or Hmong and also translation services are available at all City Council meetings upon request.

➤ **5.3 GRIEVANCE PROCEDURE:**

This Grievance Procedure gives the recipient of CDBG and HOME funded or assisted programs and activities a tool to resolve disputes with the City of Merced Housing Program. It also provides information on the regulatory requirements for the Housing Program grievance procedure along with some practical guidance about how to make the process work better for both clients and the Housing Program.

The American with Disabilities Act prohibits discrimination on the basis of disability. The use of an internal grievance procedure is not required before filing other administrative or judicial remedies. Formal filing of a complaint with the appropriate federal enforcement agency may be done at the same time as the filing of an internal grievance.

The City of Merced has adopted an internal grievance procedure for prompt and expeditious resolution of complaints alleging any action prohibited by the American with Disabilities Act. Complaints should be addressed to the designated ADA Compliance Coordinator:

Deneen Proctor
678 W. 18th Street
Merced, CA 95340
Phone # (209) 385-6837; TDD # (209) 385-6816

➤ **5.4 COURSE OF ACTION:**

- 1) A complaint shall be filed in writing. It must contain the name, address, and telephone number of the person filing (complainant), and a brief description of the alleged violation. It must be signed by the complainant or someone authorized to act on the complainant's behalf. The complainant shall be promptly notified of the receipt and acceptance of the complaint.
- 2) An investigation shall be conducted within fifteen (15) days after a complaint is filed. A complainant shall have the right to an informal confidential presentation of their complaint within a reasonable amount of time.
- 3) The ADA Compliance Coordinator shall issue a written decision, after full consideration of the complaint, with a process for resolution of any problem within 45 days of receiving the complaint. A copy shall be forwarded to the complainant.
- 4) The ADA Coordinator shall maintain the confidentiality of all files and records relating to complaints filed, unless disclosure is authorized or required by law.
- 5) The complainant may request within 10 days a reconsideration of the case in instances where she/he is dissatisfied with the resolution.
- 6) Any retaliation, coercion, intimidation, threat, interference, or harassment for filing of a grievance, or used to restrain a complainant from filing, is prohibited and should be reported immediately to the ADA Compliance Coordinator.
- 7) Complainant may be represented.

Individuals, or a specific class of individuals, who believe that they have been subject to discrimination on the basis of disability by a public agency may file a complaint within 180 days of the date of the alleged discrimination with the City of Merced Housing Program.

An applicant may, at any time, exercise the right to appeal the City of Merced Housing Program decision through the local HUD office or the US Department of Justice. Individuals may contact the local HUD office at:

US Department of Housing and Urban Development
600 Harrison Street, 3rd Floor
San Francisco, CA 94107-1300

APPENDIX A DEFINITIONS

The following definitions shall apply to the policies and procedures unless another meaning is clearly apparent from the context.

CDBG: The Community Development Block Grant (CDBG) program funds under Title I of the Housing and Community Development Act of 1974, as amended. It works largely to provide affordable housing and to expand economic opportunities mainly for low and moderate-income persons.

CHANGE ORDER: That written document in which the purpose will be to approve all changes in the work as specified in the work write-up.

CITY: City of Merced, California. When determinations, approvals, or interpretations are intended, "City" shall mean the City staff persons designated.

CONTRACTOR: A building, plumbing, electrical, or other building trades contractor, licensed by the State of California, and **OWNER/CONTRACTOR**, as used in these Provisions, shall also mean an owner-borrower who is capable of performing certain tradesman work and who, in fact, does perform, or causes to be performed, certain self-help rehabilitation work on his or her own home.

DEED OF TRUST: Legal title to the property that is vested in one or more trustees to secure the repayment of the loan.

DIRECTOR OF ECONOMIC DEVELOPMENT: A person employed by the City to oversee the Housing Division and the Economic Development Department of the City.

DWELLING UNIT: A single owner-occupied or rental unit providing independent living facilities for one or more persons including permanent provisions for living, sleeping, eating, cooking and sanitation. As used in these policies, dwelling unit shall not include hotel or motel rooms, mobile homes, rooming and/or boarding houses.

FAMILY INCOME: The sum of money income received in a calendar year by the family members related through blood or marriage.

FORECLOSURE: A termination of the right of an owner securing a loan in the property covered by the mortgage.

HOME: The Home Investment Partnerships Program (HOME) funds under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990. Its main objective is to create affordable housing for low and very low-income families.

HOUSEHOLD INCOME: The sum of money income of household members regardless of relationship through blood or marriage.

HOUSING DIVISION: The Housing Program of the City of Merced, receiving and managing CDBG, HOME, and State housing-related funds.

HOUSING FINANCE SPECIALIST: A person employed by the City to determine applicant eligibility, provide financial counseling to home owners and investors, and supervise loan preparation, escrow accounts, and loan servicing.

HOUSING PROGRAM SUPERVISOR: A person employed by the City of Merced to be the administrative head and day-to-day operation of the Housing Program.

HOUSING REHABILITATION SPECIALIST: A person employed by the City under the Housing Division and working to provide technical building assistance to homeowners pursuant to the policies, regulations and provisions of the City's Housing Program.

HUD: The U.S. Department of Housing and Urban Development (of the Federal Government).

INSPECTION SERVICES DIVISION: A Division of Development Services of the City of Merced, managing and conducting permit issuance and inspections on all construction activities in the City of Merced.

LIEN: A form of encumbrance against the property, which provides security for the payment of a debt or discharge of an obligation. Example: judgments, taxes, mortgages, deeds of trust.

MEDIAN INCOME: The amount which divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount.

MORTGAGE: A written legal document that creates a lien upon real estates as a security for the payment of a specified debt.

NEPA: National Environmental Policy Act of 1969.

NSPI: Neighborhood Stabilization Program 1.

NSP3: Neighborhood Stabilization Program 3.

OWNER CONTRACTOR: A homeowner performing his own work as per City of Merced Policies and Procedures.

OWNER OCCUPANT: A family or individual who occupies and owns or is buying a unit or units of residential property.

REHABILITATION COSTS: The total cost of repairs and improvements and other costs of rehabilitation to be incurred by the applicant that is includable in a rehabilitation loan.

RENTAL PROPERTY OWNER: A family or individual who owns or is buying a unit or units of residential property and who rents these units to a tenant who is within the low to moderate income guidelines.

SINGLE FAMILY DWELLING: An independent structure used for housing a maximum of one family.

SURVEY: The preliminary inspection of the dwelling for code violations, deterioration, improper construction and hazardous conditions existing that are dangerous to the homeowner and the public.

WORK WRITE-UP: The description of all work performed and the document used for all bidding and a contractual purpose of the job.

**APPENDIX B
PUBLIC NOTICE PROCEDURE**

Public Notice Type:

MERCED COUNTY TIMES

Place in the Merced County Times as a Legal
(English only)

Date Requested

Date Published

MERCED SUN-STAR

Place in the Merced Sun-Star as a display ad.
(English only)

Date Requested

Date Published

TRANSLATION: Spanish

Date Requested

Date Completed

Hmong

Date Requested

Date Completed

Post in South Station (all 3 languages)

Date Requested

Date Completed

Post at Lao Family (English & Hmong)

Date Requested

Date Completed

Announce on Lao Family TV

Date Requested

Date Aired

Post on bulletin board at Civic Center (all 3 languages)

Date Completed

Post on Housing Web Page

English ☐ Spanish ☐ Hmong ☐

Date Completed

Copy needs to be given to City Clerk (only if tied to a Council Meeting)

☐ Yes ☐ No

Date Completed

Reserve a meeting location? ☐ Yes ☐ No

Place: _____

Date: _____ Time: _____

Seating set up: _____

Notice mailed to interested organizations and individuals

Date Mailed

Other / Notes:

APPENDIX C
Complaint Form
for
Alleged Discrimination on the Basis of Disability

Complainant's Name: _____ Phone #: _____

Address: _____

Describe the alleged discriminatory action in sufficient detail to make your complaint clear.
Attach additional pages, if necessary:

What actions do you request be taken to correct the alleged discrimination?

Signature of (check one):

_____ Complainant(s)

_____ Authorized representative(s)

Signature

Date:

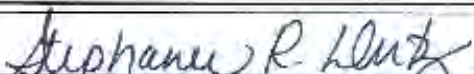


Grantee SF-424's and Certification(s) and City Council Resolution

OMB Number 4843-0034
Expiration Date 12/31/2022


Application for Federal Assistance SF-424		
<p>* 1. Type of Submission:</p> <p><input type="checkbox"/> Preapplication</p> <p><input type="checkbox"/> Application</p> <p><input checked="" type="checkbox"/> Changed/Corrected Application</p>		
<p>* 2. Type of Application:</p> <p><input type="checkbox"/> New</p> <p><input type="checkbox"/> Continuation</p> <p><input checked="" type="checkbox"/> Revision</p>		
<p>* In Revision, select appropriate reason(s):</p> <p><input type="checkbox"/> R: Other (Specify):</p> <p>* Other (Specify):</p> <p>Exhausted CSBG funds</p>		
<p>* 3. Date Received:</p> <p>09/14/2021</p>		<p>4. Applicant Identifier:</p> <p>004620503 000000</p>
<p>5a. Federal Entity Identifier:</p> <p></p>		<p>5b. Federal Award Identifier:</p> <p>1-201901-00-0004</p>
<p>State Use Only:</p>		
<p>6. Date Received by State:</p> <p></p>		<p>7. State Application Identifier:</p> <p></p>
<p>8. APPLICANT INFORMATION:</p>		
<p>* a. Legal Name: City of Merced</p>		
<p>* b. Employer/Taxpayer Identification Number (EIN/TIN):</p> <p>94-6003371</p>		<p>* c. Organizational DUNS:</p> <p>0606110443048</p>
<p>d. Address:</p>		
<p>* Street: 678 W. 18th Street</p>		
<p>* Street2:</p>		
<p>* City: Merced</p>		
<p>* County/Parish:</p>		
<p>* State: CA: California</p>		
<p>* Province:</p>		
<p>* Country: USA: UNITED STATES</p>		
<p>* Zip/Postal Code: 95369-6000</p>		
<p>e. Organizational Unit:</p>		
<p>Department Name:</p> <p>Development Services Dept.</p>		<p>Division Name:</p> <p>Planning Division</p>
<p>f. Name and contact information of person to be contacted on matters involving this application:</p>		
<p>Prefix:</p>		
<p>* First Name: Gordon</p>		
<p>Middle Name:</p>		
<p>* Last Name: DeBorja</p>		
<p>Suffix:</p>		
<p>Title: Development Services Director</p>		
<p>Organizational Affiliation:</p> <p>(same):</p>		
<p>* Telephone Number: 209-385-6818</p>		<p>* Fax Number:</p>
<p>* Email: gordondev@cityofmerced.org</p>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="0: City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="25-218"/> CFDA Title: <input type="text" value="2010 Federal Grant - Community Development Block Grant"/>	
* 12. Funding Opportunity Number: <input type="text" value="B-20-MC-05-0044"/> * Title: <input type="text" value="2020 Community Development Block Grant (corrected)"/>	
13. Competition Identification Number: <input type="text" value="n/a"/> Title: <input type="text"/>	
14. Area Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="2020 Small Area Plan using entitlement allocation for projects eligible under the CDBG program. This application is being revised as of 1/20/21 to include report that funds received during 2020."/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: CA 016	* b. Program/Project: CA 016
Attach an additional list of Program/Project Congressional Districts if needed. <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: 07/01/2020	* b. End Date: 06/30/2021
18. Estimated Funding (\$):	
* a. Federal	1,150,000.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	2,573,751.42
g. TOTAL	3,723,751.42
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** The list of certifications and assurances, or an internet site where you may obtain this list is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text"/>	* First Name: <input type="text"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text"/>	
Suffix: <input type="text"/>	
* Title: <input type="text"/>	
* Telephone Number: <input type="text"/>	Fax Number: <input type="text"/>
* Email: <input type="text"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text"/>

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input type="checkbox"/> Application <input checked="" type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input checked="" type="checkbox"/> Revision	
		* If Revision, select appropriate letter(s): A: Other (Specify): B: Other (Specify): C: Other (Specify): D: Other (Specify): E: Other (Specify):	
* 3. Date Received: 09/14/2021		4. Applicant Identifier: CR52250 HBS/CBD	
5a. Federal Entity Identifier: 12345678901234567890		5b. Federal Award Identifier: H20-000000000	
State Use Only:			
6. Date Received by State: 09/14/2021		7. State Application Identifier: 12345678901234567890	
8. APPLICANT INFORMATION:			
* a. Legal Name: City of Merced			
* b. Employer/Taxpayer Identification Number (EIN/TIN): 94-6000000		* c. Organizational DUNS: 1692115540000	
d. Address:			
* Street: 578 W. 18th Street			
* Street2:			
* City: Merced			
* County/Parish:			
* State: CA: California			
* Province:			
* County: CALIFORNIA			
* Zip/Postal Code: 95340 4700			
e. Organizational Unit:			
Department Name: Development Services Dept.		Division Name: Housing Division	
1. Name and contact information of person to be contacted on matters involving this application:			
Prefix:		* First Name: Scott	
Middle Name:		* Last Name: McBride	
* Last Name: McBride		Suffix:	
Title: Development Services Director			
Organizational Affiliation: (Name)			
* Telephone Number: 209-385-6909		Fax Number:	
* Email: mcbride@cityofmerced.org			

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-239"/> CFDA Title: <input type="text" value="HOME Investment Partnership Program"/>	
* 12. Funding Opportunity Number: <input type="text" value="2020-202160227"/> * Title: <input type="text" value="2020 HOME Investment Partnership Program"/>	
13. Competition Identification Number: <input type="text" value="N/A"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="2020-2021 Annual Action Plan using entitlement allocation for projects with WIA under the HOME Program. This application is being revised on 7/13/2021 to receive/reward paid-off HOME loan funds."/>	
Attach supporting documents as specified in agency instructions <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input type="text" value="CA 016"/>	* b. Program/Project <input type="text" value="CA-017"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="540,040.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="1,677,461.64"/>
* g. TOTAL	<input type="text" value="2,220,161.64"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> "I AGREE"	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix <input type="text"/>	* First Name <input type="text" value="Stephanie"/>
Middle Name <input type="text" value="R."/>	
* Last Name <input type="text" value="Wick"/>	
Suffix <input type="text"/>	
* Title <input type="text" value="City Manager"/>	
* Telephone Number <input type="text" value="209-485-0834"/>	* Fax Number <input type="text"/>
* Email <input type="text" value="dickson@cityofmerced.org"/>	
* Signature of Authorized Representative 	* Date Signed <input type="text" value="07/20/2020"/>

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

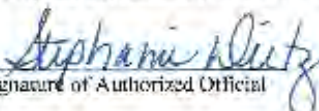
Anti-Lobbying --to the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 133.


Signature of Authorized Official

7-14-2021
Date

City Manager
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. **Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020, 2021, 2022 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws – It will comply with applicable laws.


Signature of Authorized Official

7-14-2021
Date

City Manager
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.


Signature of Authorized Official

7-14-2021
Date

City Manager
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;


Signature of Authorized Official

7-14-2021
Date

City Manager
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature of Authorized Official Date

Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

n/a
Signature of Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

ASSURANCES - NON-CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0040), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance and the institutional managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4778-4783) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1688), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental, or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-546) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchase.
8. Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 1324-1328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

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Standard Form 424B (Rev. 7-87)
Prescribed by GSA Circular A-102

9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§275a to 275a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333), regarding labor standards for federally-assisted construction subagreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1956, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
14. Will comply with P.L. 95-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133 "Audits of States, Local Governments, and Non-Profit Organizations."
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
19. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	City Manager
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Merced	07/16/2021

Standard Form 424B (Rev. 7-97) Back

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4210-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4725-4765) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1685), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-615), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1972 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.) as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-132

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §275c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1955 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1986, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§460a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from: (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect; (2) Procuring a commercial sex act during the period of time that the award is in effect; or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL

APPLICANT ORGANIZATION

City of Merced

TITLE

City Manager

DATE SUBMITTED

11/14/2021

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CITY CLERK'S CERTIFICATE

I, STEPHANIE DIETZ, City Clerk of the City of Merced, California, do hereby certify that the attached document, entitled:

RESOLUTION 2020-78

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MERCED, CALIFORNIA, APPROVING THE 2020-2024 FIVE-YEAR CONSOLIDATED PLAN, ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, AND 2020 HUD FIRST-YEAR ANNUAL ACTION PLAN, CERTIFYING COMPLIANCE WITH THE REQUIREMENTS OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM AND HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM, AND AUTHORIZING STAFF TO SUBMIT ALL APPROVED DOCUMENTS AND CERTIFICATIONS TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

is a true and correct copy of the original on file in the Office of the Merced City Clerk, Merced, California.

DATED: November 17, 2020

STEPHANIE DIETZ, CITY CLERK



BY:

JOHN TRESIDDER
Deputy City Clerk

836 WEST 18TH STREET, MERCED, CA 95340

RESOLUTION NO. 2020-78

**A RESOLUTION OF THE CITY COUNCIL OF
THE CITY OF MERCED, CALIFORNIA,
APPROVING THE 2020-2024 FIVE-YEAR
CONSOLIDATED PLAN, ANALYSIS OF
IMPEDIMENTS TO FAIR HOUSING CHOICE,
AND 2020 HUD FIRST-YEAR ANNUAL ACTION
PLAN, CERTIFYING COMPLIANCE WITH THE
REQUIREMENTS OF THE COMMUNITY
DEVELOPMENT BLOCK GRANT (CDBG)
PROGRAM AND HOME INVESTMENT
PARTNERSHIP (HOME) PROGRAM, AND
AUTHORIZING STAFF TO SUBMIT ALL
APPROVED DOCUMENTS AND
CERTIFICATIONS TO THE U.S. DEPARTMENT
OF HOUSING AND URBAN DEVELOPMENT**

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) has determined that the City of Merced is estimated to receive \$1,124,056 under the Community Development Block Grant (CDBG) and \$542,776 under the Home Investment Partnership (HOME) program year 2020 of the Housing and Community Development Act of 1974, as amended; and

WHEREAS, the City of Merced held public hearings on October 19, 2020 and November 16, 2020 to consider public comments and proposals regarding the 2020-2024 Five-Year Consolidated Action Plan, Analysis of Impediments to Fair Housing Choice, and 2020 HUD First-Year Annual Action Plan; and

WHEREAS, during said meetings information was provided about HUD's National Goals and Objectives, the City of Merced's proposed Five-Year Consolidated Plan, Analysis of Impediments, and First-Year Annual Plan, and a discussion was held regarding eligible uses of CDBG and HOME funds in the City of Merced; and

WHEREAS, the City of Merced has provided citizens with an opportunity to review and comment on concerns involving the amount of funds available for proposed housing and community development, the range of activities and program requirements, and provided citizens with reasonable opportunity to participate in development of the 2020-2024 Five-Year Consolidated Plan and

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2020 HUD First-Year Annual Action Plan, including any submissions, revisions, changes or amendments thereto for a 30-day period commencing on October 2, 2020 and ending on November 2, 2020.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF MERCED DOES HEREBY RESOLVE, DETERMINE, FIND, AND ORDER AS FOLLOWS:

SECTION 1. The City Council of the City of Merced hereby approves the City of Merced's 2020-2024 Five-Year Consolidated Plan, Analysis of Impediments to Fair Housing Choice, and 2020 HUD First-Year Annual Action Plan. The Interim City Manager is hereby authorized to execute all documents related thereto, and staff is authorized to submit all documents to the United States Department of Housing and Urban Development.

PASSED AND ADOPTED by the City Council of the City of Merced at a regular meeting held on the 15th day of November 2020, by the following vote:

AYES: 7 Council Members: BLAKE, ECHEVARRIA, MARTINEZ, MCLEOD, MURPHY, SERRATO, SHELTON

NOES: 0 Council Members: NONE

ABSENT: 0 Council Members: NONE

ABSTAIN: 0 Council Members: NONE

APPROVED:


Mayor

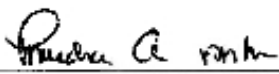
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ATTEST:
STEPHANIE R. DIETZ, INTERIM CITY CLERK

BY: 
Assistant/Deputy City Clerk

(SEAL)

APPROVED AS TO FORM:

 10-12-2020
City Attorney Date



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Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>2006-2010 ACS, 2014-2018 ACS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Merced, CA</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2006-2010 ACS, 2014-2018 ACS5-Year Estimates</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
2	<p>Data Source Name</p> <p>2012-2016 CHAS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.</p> <p>What was the purpose for developing this data set?</p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Merced, CA</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2012-2016 CHAS</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2014-2018 ACS 5-Yr Estimates</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Merced, CA</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2014-2018 ACS 5-Year Estimates</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>2013-2017 ACS and 2017 Longitudinal Employee-Household Dynamics: United States Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p>
	<p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Merced, CA</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS (Workers), 2017 LEHD (Jobs) - The most recent data available for the LEHD was 2017. The 2013-2017 ACS data was used to match.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>HUD 2019 FMR and HOME Rents</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>

	<p>Provide a brief summary of the data set.</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p> <p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs.</p> <p>HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Merced, CA</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
6	<p>Data Source Name</p> <p>PIC (PIH Information Center)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p> <p>What was the purpose for developing this data set?</p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Merced, CA</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
7	<p>Data Source Name</p> <p>2019 Housing Inventory Count</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>The Housing Inventory Count Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.</p> <p>What was the purpose for developing this data set?</p> <p>HIC provides the inventory of housing conducted annually during the last ten days in January. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>COC</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>Bureau of Labor Statistics</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Bureau of Labor Statistics (BLS)</p> <p>Provide a brief summary of the data set.</p> <p>BLS unemployment rates are from the BLS Local Area Unemployment Statistics (LAUS). This program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence.</p> <p>What was the purpose for developing this data set?</p> <p>The purpose of the BLS data is to collect, analyze, and disseminate essential economic information to support public and private decision making.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Merced, CA</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
9	<p>Data Source Name</p> <p>Housing Authority of the County of Merced</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Housing Authority of the County of Merced</p>
	<p>Provide a brief summary of the data set.</p> <p>The housing authority's public housing and voucher inventory.</p>
	<p>What was the purpose for developing this data set?</p> <p>The housing authority has developed this data set to keep track of its affordable housing portfolio.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Housing Authority of the County of Merced and the City of Merced.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019-2020</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>