

City of Hanford

Community Development Block Grant 2014-2018 Consolidated Plan 2014-2015 Action Plan

Lead Agency:
CITY OF HANFORD
COMMUNITY DEVELOPMENT DEPARTMENT, HOUSING DIVISION
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Executive Summary

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

1. Introduction

Through the Department of Housing and Urban Development (HUD), the City of Hanford receives Community Development Block Grant (CDBG) funds to carry out a wide range of activities directed toward revitalizing neighborhoods and developing viable communities by providing decent safe housing, a suitable living environment and expanding economic opportunities for low and moderate-income households. The City of Hanford has been a Community Development Block Grant entitlement city since 2004.

The Consolidated Plan ("Con Plan") describes the City's needs, resources, priorities and proposed activities to be undertaken under the CDBG Entitlement Program. It also serves as the City's blue print for carrying out the HUD-related activities over the five-year period covered by the Plan. The Consolidated Plan period begins July 1, 2014 and ends June 30, 2019.

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

The City of Hanford proposes to use CDBG entitlement funds to continue its efforts in promoting decent, safe and affordable housing opportunities for Hanford's low and moderate income persons, as well as building community through various public services.

CDBG funds will be utilized to focus on some the City's most critical needs, as determined by the various outreach efforts:

- Provision of affordable housing opportunities that benefit low and moderate income households, especially those with special needs.
- Provision of services and/or programs that benefit low and moderate income households, especially those with special needs

3. Evaluation of past performance

The City has made numerous improvements to the program's administration since becoming an entitlement jurisdiction. Problems in the earlier program years included but are not limited to, selecting ineligible projects, failing to maintain adequate records and failing to expend grant funds timely.

Recent improvements include assigning the City's CDBG program to new program administrators (staff). The new administrators have been responsible for addressing all findings and/or concerns resulting from recent HUD monitorings. Other improvements include but are

not limited to, creating a desk guide to outline the program's daily operations and indicate who is responsible for the various tasks; collaborating with the city's attorney to draft ready to use subrecipient agreement; insuring projects and/or programs selected for funding are CDBG eligible; and maintaining adequate records.

The City is entering a new five year Consolidated Plan cycle under the management of the City's housing staff. This staff is responsible for insuring that the program is compliant with CDBG regulations at all times. The activities selected in this action plan are consistent to the goals identified in the City's Consolidated Plan. Many of the programs and projects selected will be administered in house by knowledgeable staff.

4. Summary of citizen participation process and consultation process

The City of Hanford increased its efforts to involve its residents in the development of the Consolidated and Action Plans. These efforts began with the distribution of a "community needs" survey. Nine hundred surveys were returned, which was a higher number than projected. The results of the survey indicate that the community needs are similar to that of the previous Consolidated Plan cycle, with housing being ranked the highest need. Above the survey, two public forums were held at a venue located in a CDBG target area in hopes of attracting residents likely to qualify for CDBG funding; unfortunately the turnout was minimal. Nine persons attended the forums; all comments were accepted and considered when preparing this Action Plan. The City also issued a NOFA to nonprofit service providers. This resulted in seven applications for funding. These applications were rated and ranked by staff and several were recommended for funding. The first public hearing was held on June 3, 2014. Five adults and two children spoke in favor of funding for the Kings Community Action Organization LEAD Program. The organization submitted an application for funding through the City's NOFA.

A. Community Workshops

In an effort to receive input from residents during the development process of this Consolidated Plan, the City of Hanford held two community workshops on February 26, 2014. The workshops were held at Longfield Center; a center located in a CDBG target area in hopes of reaching individuals that can benefit from the funding. Notices of these workshops were posted and/or advertised in accordance to the City's Citizen Participation Plan.

- Community Workshop number one was attended by one individual representing the United Way and requesting additional CDBG funding for the Tulare-Kings Continuum of Care to continue to provide homeless services in Hanford.
- Community Workshop number two was attended by eight residents. All attendees spoke favorably for the afterschool program currently offered at Coe Park and would like to see it continue to receive CDBG

funding. Another concern and activity they would like to see funded was installation of street lights in their neighborhoods.

B. Housing and Community Development Needs Survey

A housing and community needs survey was distributed city wide and mailed with the monthly water bill. The survey was available in English and Spanish. A total of 900 responses were returned.

According to the surveys returned, **housing services ranked the highest need**, with energy efficient and homeownership programs being the more needed program; followed by affordable rental housing, housing rehabilitation and housing for the disabled.

According to the surveys returned, **community services ranked the second highest need**, with mental health services and food banks being the more needed services; followed by health services, anti-crime, youth and senior programs.

According to the surveys returned, **community facilities ranked the third highest need**, with community and senior centers being the more needed facilities; followed by park and recreational facilities, youth centers, health care facilities and libraries.

C. Public Hearings

The City of Hanford will hold at least two public hearings before the Hanford City Council per the City's Citizen Participation Plan. Public hearing number one will be held at the design phase; and a second public hearing for the CAPER. Public hearing number one was held on June 3, 2014. A summary of comments is as follows:

- Approximately seven persons (5-adults and 2-children) spoke in favor of CDBG funding for the KCAO Lead Program.

A second public hearing will be conducted for review of the Consolidated Annual Performance Evaluation Report (CAPER) prior to its submission.

D. Consultation with Public and Non Profit Service Agencies

The City of Hanford issued a Notice of Funding Availability (NOFA) soliciting nonprofit service agencies to apply for CDBG funding through the City's public service allocation. The NOFA was posted to the City's website, as well as sent electronically to a "list serve" that the City maintains. Seven applications for funding were received.

5. Summary of public comments

The majority of public comments were received through the return of the housing and community needs surveys. Housing, public services and public facilities rank among the three highest needs according to those that responded to the survey. Homeownership assistance and energy efficiency programs were determined to be the highest in the housing related needs; food banks and mental health services rank amongst the highest in community services needs, and community and senior centers ranked among the highest in community facilities needs.

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

All comments were received.

7. Summary

The City of Hanford has undertaken good faith efforts in reaching out to all segments of the community, particularly those residents that can benefit from CDBG Entitlement funding.

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
Lead Agency	HANFORD	Comm Development-Housing

Table 1 – Responsible Agencies

The Community Development Department, more particularly the City's Housing Specialists will be responsible for ensuring that programs, projects and administration are carried out in compliance with CDBG program requirements. This includes but is not limited to, ensuring each proposed project meets a national objective; all required records/documentation are being maintained, environmental clearances have been completed, project costs and/or charges are eligible; and that not less than 70 percent of CDBG funds benefit low and moderate income persons.

For matters concerning the Consolidated Plan and/or the City's CDBG program in general, contact the City's Housing Specialists at the numbers below:

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

1. Introduction

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 City participates in monthly Continuum meetings, which is comprised of various governmental departments and service providers who share updates on their existing programs and needs. Each meeting also includes a speaker and information on services an agency provides. These collaborative efforts result in enhanced coordination, exchange of best practices, and a better understanding of community needs.

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 of Hanford supports and collaborates with local service providers, through the Continuum, to assist homeless individuals and families.

The City of Hanford partners with the Kings/Tulare Continuum of Care on Homelessness (Continuum) to facilitate and implement several key initiatives throughout the community as an ongoing effort to reduce and prevent homelessness. The guiding strategic plan for this work is the 10-Year Plan to End Homelessness titled, Connecting the Dots, a Proactive Approach to Addressing Homelessness.

The Continuum, has recently implemented Every Door Open, a Coordinated Entry & Assessment System Serving Kings/Tulare Counties. Every Door Open assists individuals and families who are at-risk of or who are experiencing homelessness within the region. Clients seeking assistance can access the system through any Provider. Within 72 hours of completion and submittal of the Kings/Tulare Housing Assistance Application, staff/case managers complete a Needs Assessment to determine the appropriate level of services. By using the Needs Assessment tool, each applicant is evaluated on a variety of criterion, including rental history, criminal history, domestic violence, mental health challenges, disabling conditions, language barriers, educational attainment, employment status, and length of homelessness. Services are then assigned based on the client level determination. The coordinated intake and assessment system is a best practice for prioritizing people who are homeless and most vulnerable, which include people who are chronically homeless, families with children, veterans, and unaccompanied youth.

All programs within the Continuum- emergency, transitional and permanent housing- include supportive services for their clients. Each program designs and implements supportive services based on their target population and partnerships leveraged within the community. The overarching goal of the supportive services offered is to link individuals and/or families with mainstream benefits and income support, education and employment services, as well as health and life skills services. These linkages are a critical component to assisting clients in self-sufficiency, reducing episodes of homelessness, and preventing recidivism.

Programs that serve these vulnerable subpopulations include:

- Champions, Cornerstone, KCAO and Kings County Behavioral Health provide PSH programs for chronically homeless individuals and families and/or families with children.
- Westcare provides Rapid Re-housing and Homeless Prevention for veterans and their families through the SSVF program.
- Aspiranet operates a transitional housing program for youth ages 18-24.
- The Salvation Army provides Rapid Re-housing and Homeless Prevention services for homeless individuals and families.

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 coordinates with the Continuum to develop the annual priorities for ESG funding in the bi-county region. The bi-county's HMIS (K/T HMIS) was implemented in 2007 and has a complete set of Policies and Procedures which include a Governance Charter, Data Quality Plan and system and program level performance standards. Performance Measurement Reports are issued quarterly and monitor several areas of program and system performance which, in turn, are used to determine program funding, community priorities and inform public policy. The K/T HMIS is funded through a HUD grant and augmented with service fees for ESG, SSVF, and PATH programs.

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

The City of Hanford consulted with housing and service providers, mainstream benefit agencies and other key stakeholders in order to solicit input and gain insight with regards to potential barriers to fair housing.

Table 2 – Agencies, groups, organizations who participated

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?

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))

Narrative (optional):

PR-15 Citizen Participation

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

The City of Hanford increased its efforts to involve its residents in the development of the Consolidated and Action Plans. These efforts began with the distribution of a “community needs” survey. Nine hundred surveys were returned, which was a higher number than projected. The results of the survey indicate that the community needs are similar to that of the previous Consolidated Plan cycle, with housing being ranked the highest need. Above the survey, two public forums were held at a venue located in a CDBG target area in hopes of attracting residents likely to qualify for CDBG funding; unfortunately the turnout was minimal. Nine persons attended the forums; all comments were accepted and considered when preparing this Action Plan. The City also issued a NOFA to nonprofit service providers. This resulted in seven applications for funding. These applications were rated and ranked by staff and several were recommended for funding. The first public hearing was held on June 3, 2014. Five adults and two children spoke in favor of funding for the Kings Community Action Organization LEAD Program. The organization submitted an application for funding through the City’s NOFA.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	City wide Survey	Hanford Residents		Homeownership assistance and energy efficiency programs were ranked the highest housing related needs; food banks and mental health services ranked the highest in community services needs, and community and senior centers ranked the highest in community facilities needs.	All input was accepted.	
2	Public Forum 1	CDBG target area residents	One individual representing United Way attended.	Requested additional funding for Continuum of Care	All input was accepted.	
3	Public Forum 2	CDBG target area residents	Eight individuals attended.	Request for additional funding for afterschool program and neighborhood lighting.	All input was accepted.	
4	NOFA	Public Service Agencies	7	Various agencies requesting funding	All applications considered.	
5	Public Hearing 1	City wide	7	Several persons spoke in favor of funding for after school program	All comments accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Hanford has approximately 52,315 residents and approximately 16,823 households, according to recent American Community Survey (ACS) data (although more recent population estimates from the California Department of Finance indicated the City had about 55,479 residents and about 21,067 households in January 2013). ACS data is the primary source for the Consolidated Plan because of the greater level of detail. The City's median household income is about \$54,742.

Housing needs are determined by analyzing housing problems by income level, tenure, and households with special needs. The Consolidated Plan uses the Comprehensive Housing Affordability Strategy (CHAS) data developed by the Census Bureau for HUD. CHAS data is based on the 2005-2009 American Community Survey (ACS) Census and analyzes households with one or more housing problems (those experiencing overcrowding, lacking adequate kitchen or plumbing facilities), and those experiencing cost burden (paying more than 30% of household income for housing costs) and extreme cost burden (spending over 50% of household income for housing costs). In Hanford, housing cost burden continues to be one of the most prevalent disproportionately greater needs. Homeless needs assessment use the Point In time Count of Homeless Persons data to analyze and determine the homeless needs for the City of Hanford in general terms. Homeless persons in Hanford and other parts of Kings County continue to face the issue of lack of adequate year round shelter, transitional and permanent housing units. All area service providers offering emergency shelter, transitional housing, and even safe parking options for homeless residing in their vehicles have long waiting lists.

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

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	41,686	52,315	25%
Households	13,989	16,823	20%
Median Income	\$37,582.00	\$54,742.00	46%

Table 5 - Housing Needs Assessment Demographics

Data 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Source:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,435	1,685	2,685	1,670	9,350
Small Family Households *	395	650	1,300	775	5,310
Large Family Households *	310	260	190	280	1,255
Household contains at least one person 62-74 years of age	220	245	320	380	1,315
Household contains at least one person age 75 or older	210	370	550	150	450
Households with one or more children 6 years old or younger *	414	490	665	500	1,460
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

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	80	10	115	20	225	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	15	25	50	145	0	10	45	10	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	215	65	150	15	445	0	55	10	80	145
Housing cost burden greater than 50% of income (and none of the above problems)	485	570	30	0	1,085	155	175	335	140	805
Housing cost burden greater than 30% of income (and none of the above problems)	70	230	600	225	1,125	55	135	200	215	605

	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
Zero/negative Income (and none of the above problems)	65	0	0	0	65	65	0	0	0	65

Table 7 – Housing Problems Table

Data 2006-2010 CHAS

Source:

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	835	660	320	80	1,895	155	240	395	230	1,020
Having none of four housing problems	215	425	1,095	705	2,440	100	360	880	660	2,000
Household has negative income, but none of the other housing problems	65	0	0	0	65	65	0	0	0	65

Table 8 – Housing Problems 2

Data 2006-2010 CHAS

Source:

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	265	480	365	1,110	50	75	305	430
Large Related	250	90	30	370	30	85	55	170

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Elderly	160	105	90	355	80	170	150	400
Other	190	185	245	620	50	35	65	150
Total need by income	865	860	730	2,455	210	365	575	1,150

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS

Source:

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	250	295	15	560	50	55	230	335
Large Related	160	45	0	205	30	20	10	60
Elderly	110	95	20	225	35	90	90	215
Other	190	140	15	345	40	20	10	70
Total need by income	710	575	50	1,335	155	185	340	680

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS

Source:

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	245	80	175	45	545	0	0	55	90	145
Multiple, unrelated family households	10	0	0	15	25	0	65	0	0	65
Other, non-family households	35	0	0	0	35	0	0	0	0	0

	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
Total need by income	290	80	175	60	605	0	65	55	90	210

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS

Source:

	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								

Table 12 – Crowding Information – 2/2

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

In the City of Hanford, approximately 23 percent of households are single persons. This equates to 3,483 households in Hanford. Traditionally, most people who live alone have been women, but the percentage of men living alone is on the increase. The big difference between men and women who live alone is in their age. The average single-person household spends a larger percentage of their income on housing.

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

In Hanford the total number of people age 16-64 with disabilities is 2,495. Of the population over age five, 1 percent has one or more disabilities, and 38 percent or 1,729 of people age 65 and over have one or more disabilities. Based on this figure, approximately percent of Hanford families (4,662) include a disabled member.

What are the most common housing problems?

The cost of housing and overall affordability is by far the most common housing problem, with 15 percent of all households experiencing a housing cost burden greater than 50 percent of income, and 20 percent of all households experiencing a housing cost burden greater than 30 percent of income. The next most common problem is overcrowding and extreme overcrowding.

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

Overall, more renter-households are impacted by housing cost burden issues compared to Owner-households. However, more senior homeowners are impacted by housing cost burden. Senior homeowners may face additional issues – many live in older housing units and do not have the financial means to make needed repairs.

Cost Burden (Spending at Least 30 Percent of Household Income on Housing Cost)

In the City, the incidence of cost burden varies by income level and household type. Small households, for example, were most impacted by housing cost burden. As shown in Tables 9 and 10, more owner-households earning more than 80 percent AMI overpay for housing than households of other income groups. For the City households that own their homes, the prevalence of severe cost burden actually increased as income rose. This is reflective of the housing market conditions during 2005-2009 (timeframe of the CHAS dataset) when many households over-extended financially to achieve homeownership. In contrast, for renter-households, the incidence of severe cost burden declined as household income increased.

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

According to the National Alliance to End Homelessness, many people seeking homeless assistance still have an opportunity to remain in their current housing situation, whether it's their own housing or the housing of a friend, relative or co-worker. In light of this, prevention and shelter diversion are key interventions in the fight to end homelessness. Immediate screening for these possibilities at entry is an important tactic and can preserve emergency beds for households that truly have nowhere else to go. Access to rental subsidies and case management at entry is often enough to ensure the household successfully remains housed.

Every Door Open, the bi-county region's coordinated entry and assessment system, will be the primary tool used to assess and divert eligible households from entering the homeless system. Once households enter the system, they will be assessed to determine what housing needs they have. The Kings/Tulare Housing Assistance Application is designed to assist Providers and/or 2-1-1 Operators in conducting these assessments. To determine which households are appropriate for prevention/diversion, Providers and/or 2-1-1 Operators will ask applicants a few additional questions during the assessment.

Another important component of prevention/diversion is assisting households with income supports and connections to mainstream benefits. In 2012, the Continuum implemented the SSI/SSDI Outreach, Access and Recovery (SOAR) model. SOAR is designed to increase access to

SSI/SSDI for eligible adults who are and have a mental illness and/or a co-occurring substance use disorder. Staffs from Kings County Behavioral Health as well as several local service providers have been trained on the SOAR model. Participation by these agencies provides an efficacious method of assisting households who may otherwise pursue homelessness assistance.

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 Hanford does not have estimates of the at-risk populations. However, those experiencing costs burdens, (1,890 households experiencing a cost burden greater than 50 percent and 1,730 a cost burden at greater than 30 percent of income) tend to contain at-risk populations due to the high cost of housing in the Hanford area.

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

For Hanford residents, the primary housing characteristic that is linked to instability and an increased risk of homelessness is severe cost burden (paying more than 50 percent of gross income toward housing costs). Paying a large percentage of income toward housing, especially for lower-income households, leaves insufficient resources to meet other basic needs, such as food and clothing, and provides little ability to amass savings. Unemployment, underemployment, or an unexpected medical bill or car repair forces these households to make difficult choices.

Discussion

Stable housing is the foundation upon which people build their lives. It is next to impossible to achieve good health, positive educational outcomes, or reach one's economic potential without a safe, decent, affordable place to live. Indeed, for many persons living in poverty, the lack of stable housing leads to costly cycling through crisis-driven systems like foster care, emergency rooms, psychiatric hospitals, emergency and domestic violence shelters detox centers, and jails. By the same token, stable housing provides an ideal launching pad for the delivery of health care and other social services focused on improving life outcomes for individuals and families. This is especially true for children; when they have a stable home, they are more likely to succeed socially, emotionally, and academically. In order to prevent and end homelessness, the City needs to ensure that there is an adequate supply of affordable housing, including permanent supportive housing. Most minimum-wage workers are unable to afford housing without incurring an excessive cost burden.

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

Introduction

According to HUD 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. For the 2014-2018 Consolidated Plan, the City of Hanford has a total population of 52,315. The number of households with a disproportionate housing need is 1,020 which represents about 2 percent of the population. While all racial/ethnic groups at particular income levels experience housing problems, there are five groups experiencing disproportionate housing need throughout the income spectrum.

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	1,065	235	59
White	420	105	49
Black / African American	55	0	0
Asian	4	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	575	130	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2006-2010 CHAS

Source:

*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	1,310	440	0
White	610	275	0
Black / African American	70	0	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
Asian	0	15	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	635	145	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2006-2010 CHAS

Source:

*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	1,680	1,250	0
White	635	655	0
Black / African American	100	70	0
Asian	75	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	825	495	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2006-2010 CHAS

Source:

*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	650	845	0
White	280	395	0
Black / African American	15	140	0
Asian	35	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	310	235	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2006-2010 CHAS

Source:

*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

The total number of household's experiencing housing problems is 6,660 while the number experiencing one or more of the four housing problems (lacking a complete kitchen, lacking complete plumbing facilities, more than one person per room, and cost burden greater than 30 percent) is 4,705. Of these numbers, the data shows that certain racial or ethnic groups have disproportionately greater need than others in the same groups.

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

According to HUD, disproportionate need refers to any need that is more than ten percentage points above the need demonstrated for the total households. For the 2014-2018 Consolidated Plan, the City of Hanford has a total population of 52,315 with 16,823 households. This section discusses disproportionately greater needs related to severe housing problems, defined as being one of the following four: 1. Lacks complete kitchen 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room and 4. Cost Burden over 50 % of household income. It is the latter two related to the severity of crowding and cost burden that causes these problems to rise to the level of severe.

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	920	380	59
White	370	155	49
Black / African American	35	20	0
Asian	4	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	505	205	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2006-2010 CHAS

Source:

*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	860	895	0
White	375	505	0
Black / African American	50	20	0
Asian	0	15	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	435	345	0

Table 18 – Severe Housing Problems 30 - 50% AMI**Data** 2006-2010 CHAS**Source:**

*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	595	2,335	0
White	170	1,115	0
Black / African American	25	145	0
Asian	8	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	375	940	0

Table 19 – Severe Housing Problems 50 - 80% AMI**Data** 2006-2010 CHAS**Source:**

*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	265	1,230	0
White	105	570	0
Black / African American	0	155	0
Asian	0	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	140	400	0

Table 20 – Severe Housing Problems 80 - 100% AMI**Data** 2006-2010 CHAS**Source:**

*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

The number of Hanford households experiencing severe housing problems is 2,640. This represents about 16 percent of all Hanford households. Once again, the four severe housing problems are 1. Lacks complete kitchen 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room and 4. Cost Burden over 50% of household income.

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:

A disproportionate housing need refers to any group that has a housing need which is at least 10 percentage points higher than the total population. The following tables identify the extent housing cost burden by race.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,275	3,445	2,185	59
White	5,950	1,590	975	49
Black / African American	960	380	145	0
Asian	410	150	30	0
American Indian, Alaska Native	40	0	10	0
Pacific Islander	0	0	0	0
Hispanic	2,820	1,255	1,020	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2006-2010 CHAS

Source:

Discussion:

Overall in the City 61 percent of the households had a housing cost burden of over 30 percent (paying more than 30% of their gross household income on housing). Specifically, 20 percent are paying 30-50 percent of their income towards housing costs, 13 percent are paying more than 50%.

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?

As stated above, within every income bracket in the City of Hanford, at least one racial/ethnic group has a disproportionate amount of housing problems. Please see the discussion for NA-15 and NA-20.

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

Not applicable. No other needs have been identified.

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

The City of Hanford is comprised of approximately 41 percent Whites, 47 percent Hispanic, 4 percent Asians, 4 percent “Other Races”, and 4 percent African American. Areas of the City have high concentrations of Hispanic populations.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of Kings County serves as the Kings County and the City of Hanford. Within the City of Hanford, the Housing Authority has 273 units, including 11 units for special needs people. There are also 688 people receiving Section 8 housing assistance in the City of Hanford. The Housing Authority's primary goal is to promote and provide a healthy, drug and crime free environment where all the residents may have peaceful enjoyment, and comfortable living arrangements without discrimination. Promoting and providing housing means facilitating, planning, developing, building, acquiring, managing, renting, selling, financing, maintaining and improving properties for housing of low to moderate income families.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	255	599	0	599	0	0	0

Table 22 - Public Housing by Program Type

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

Data PIC (PIH Information Center)
Source:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,492	13,250	0	13,250	0	0
Average length of stay	0	0	4	6	0	6	0	0
Average Household size	0	0	3	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	27	123	0	123	0	0
# of Disabled Families	0	0	54	182	0	182	0	0
# of Families requesting accessibility features	0	0	255	599	0	599	0	0
# 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

Data PIC (PIH Information Center)

Source:

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	191	439	0	439	0	0	0
Black/African American	0	0	53	141	0	141	0	0	0
Asian	0	0	3	11	0	11	0	0	0
American Indian/Alaska Native	0	0	4	7	0	7	0	0	0
Pacific Islander	0	0	4	1	0	1	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

Data PIC (PIH Information Center)

Source:

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	154	266	0	266	0	0	0
Not Hispanic	0	0	101	333	0	333	0	0	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

Data PIC (PIH Information Center)

Source:

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

The Housing Authority of Kings County (HAKC) provides low income families with affordable rental housing that is decent, safe, and sanitary. The Housing Authority provides rental assistance to approximately 1,090 individuals and families in its Section 8 Housing Choice Voucher and affordable housing programs.

- 688 Section 8 Housing Choice Vouchers (varies according to funding)
- 273 Public Housing Units
- 32 State Housing Apartments
- 12 Foster Youth Transitional Housing Program Slots
- 45 Farm Labor Housing Residences
- 44 Senior Citizen Apartments
- 1 Market Rate Single Family Home

HAKC complies with Section 504 of the Rehabilitation Act of 1973 which prohibits federal agencies and all non-federal agencies receiving federal funds from excluding people with disabilities, including psychiatric disabilities, from programs or activities - including specific housing programs - because of their disability. HAKC has wheelchair-accessible apartments in Armona, Corcoran, and Hanford and is also able to provide other types of accessibility features on a case-by-case basis. For example, they have an office TDD phone and can provide smoke detectors and door bells that flash lights for residents who are unable to hear.

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

HAKC offers a variety of services to Public Housing and Housing Choice voucher holders in an effort to address their most immediate needs which are often education, job training, transportation and childcare. To this end, HAKC offers a Family Self Sufficiency Program (FSS) to increase the self-reliance of Section 8 participants. A custom-tailored Individual Service Plan is created for each participant with the goal of achieving self-sufficiency within five years. The benefits of FSS are:

- The Family Services Coordinator helps the families identify obstacles to success such as lack of education, job training, transportation, and child care.
- With the support of local agencies, FSS participants receive education, job training, job search assistance, and assistance with developing job skills.

Interest-bearing savings accounts are established for families who succeed in finding employment. As the earned income and rents for these families increase, money is deposited by the Housing Authority into the accounts. Upon successful completion of the program, the family receives all of the money

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

The households of low and moderate income across the City of Hanford face many of the same housing issues as Public Housing and Housing Choice Voucher holders. According to A Portrait of California 2011, 28.4% of renters spend half of their income or more on rent and 24.3% of children ages 17 and younger live below the poverty level. Access to education, job training and childcare are often identified as needs for the population at large.

Discussion

Kings County Housing Authority participants need housing assistance and services that allow them to maintain their housing stability and increase their income assets.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following section provides a general assessment of the County and City's homeless population and its needs. This data is derived from the 2014 Point-in-Time Count, which is conducted by the Kings/Tulare Continuum of Care on Homelessness.

Currently, there is a shortage of housing options to address the homeless needs in the City of Hanford. According to the 2014 PIT, an astounding 60 percent of those experiencing homelessness slept in a place not meant for human habitation such as the streets, abandoned buildings, parks, etc. The primary reason for this alarming statistic is the lack of housing for people experiencing homelessness. In fact, the City of Hanford has an unmet need of 20 emergency shelter beds, 19 transitional housing beds, and 51 permanent supportive housing beds for homeless individuals. There is an unmet need of 2 transitional housing beds for homeless families with children.

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):

According to the 2014 PIT results, there were five families who were experiencing homelessness in the City of Hanford. These five families comprised of 14 family members represent 10 percent of the homeless population. Likewise, the veteran population was rather small. There were nine homeless veterans identified during the PIT count which represents 7 percent of the homeless population.

Nature and Extent of Homelessness: (Optional)

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night	
	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	14	0
Persons in Households with Only Children	0	0

Persons in Households with Only Adults	41	81
Chronically Homeless Individuals	12	42
Chronically Homeless Families	0	1
Veterans	0	9
Unaccompanied Children	0	0
Persons with HIV/AIDS	2	0

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

According to the 2014 PIT results, there were five families who were experiencing homelessness in the City of Hanford. These five families comprised of 14 family members represent 10 percent of the homeless population. Likewise, the veteran population was rather small. There were nine homeless veterans identified during the PIT count which represents 7 percent of the homeless population.

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

The ethnic and racial subpopulations for the City of Hanford according to the 2014 PIT count are as follows:

Ethnicity	Number	% of Homeless
Hispanic/Latino	49	36%
Non-Hispanic/Latino	87	63%
Unknown	2	1%
Total	138	100%

Race	Number	% of Homeless
American Indian/Alaskan Native	3	2%
Asian	0	0%
Black/African American	18	13%
Native Hawaiian/Other Pacific Islander	2	1%
White	111	80%

Unknown	4	3%
Total	138	100%

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The following chart shows the detailed results from the 2014 Point in Time Count conducted in the City of Hanford. Of the sheltered population of 55, 25 percent are persons in households with children, 75 percent are persons in households without children, 22 percent are chronically homeless individuals, 7 percent are veterans, and 6 percent are persons with HIV/AIDS.

Of the unsheltered population of 83, 100 percent are persons in households without children, 51 percent are chronically homeless individuals, 11 percent are veterans, and there were no homeless who reported as having HIV/AIDS.

Discussion:

In comparison with the bi-county region which consists of Kings and Tulare Counties, the City of Hanford has a far greater number of unsheltered homeless (22% higher), chronically homeless individuals (26% higher), persons with a disabling condition (19% higher), and persons who have been in jail/prison (30% higher).

It is critical that additional beds are developed for persons experiencing chronic homelessness within the City of Hanford.

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

Introduction:

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Due to their special circumstances, they are more likely to be low-income. These groups include the following:

- Elderly persons, including frail elderly;
- Persons with disabilities;
- Large households;
- Female-headed households;
- Homeless persons; and
- Victims of domestic violence.

A County online and telephone referral service, called 211, offers a comprehensive listing of services in the County.

Characteristics of Special Needs Populations

Elderly Households

Senior households have special housing needs primarily resulting from physical disabilities and limitations, income, and healthcare costs. Additionally, senior households have other needs that help preserve their independence including protective services to maintain their health and safety, in-home support services to perform activities of daily living, conservators to assist with personal care and financial affairs, public administration assistance to manage and resolve estate issues, and networks of care to provide a wide variety of services and daily assistance. According to the 2008-2012 American Community Survey, there were 3870 households in Hanford headed by a person 65 years or older, 13 percent of elderly-headed households were extremely low-income. Of the senior households in Hanford, approximately 47 percent are owner-occupied and 53 percent are renter occupied.

Disabled Persons

Physical, mental, and/or developmental disabilities could prevent a person from working, restrict a person's mobility, or make caring for oneself difficult. The Census defines three types of disabilities including work disability, mobility limitation, and self-care limitation. A disability is defined as a mental, physical, or health condition that lasts over six months. According to the 2008–2012 American Community Survey, 4,662 people in Hanford over the age of 5 possessed some type of disability. Many of these persons have more than one disability. The greatest proportion of disabilities are employment disabilities followed closely by physical disabilities, which are often related to each other, meaning a person with a physical disability may not be able to work.

Disabled persons often have special housing needs related to accommodating potential limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with disabilities. Additionally, people with disabilities require a wide range of different housing, depending on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (i.e., group care homes). Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps, bathroom modifications (e.g., lowered countertops, grab bars, adjustable shower heads) and special sensory devices including smoke alarms and flashing lights.

Persons with Developmental Disabilities

A developmental disability is defined as a disability that originates before an individual is 18 years old, continues or can be expected to continue indefinitely, and constitutes a substantial disability for the individual, including mental retardation, cerebral palsy, epilepsy, and autism. This includes disabling conditions closely related to mental retardation, or requiring treatment similar to that required for individuals with mental retardation, but does not include other handicapping conditions that are entirely physical in nature.

Many developmentally disabled persons can live and work independently in a conventional housing environment, although more severely disabled individuals may require a supervised group living environment. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are available. Because developmental disabilities appear during childhood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

Single-Parent and Female-Headed Households

Single-parent households are households with children under the age of 18 at home and include both male- and female-headed households. These households generally have a higher ratio between their income and their living expenses (that is, living expenses take up a larger share of income than is generally the case in two-parent households). Therefore, finding affordable, decent, and safe housing is often more difficult for single-parent households. Additionally, single-parent households have special needs involving access to day care or child care, healthcare, and other supportive services.

According to the 2010 Census, single-parent female-headed families comprised 16 percent of all families in Hanford, and 12 percent are female headed single-parent families with children under 18. By contrast, single-parent male-headed households make up only 8 percent of families.

Homeless Persons

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness and to community opposition to the location of facilities that serve homeless clients. According to the 2014 Point In Time Homelessness Count, 61 persons were homeless throughout the City on any given night in January of that year. Those persons were considered chronically homeless (someone with a disabling condition who has either been continuously homeless for at least a year or has been homeless at least four times in the previous three years). Homeless persons need access to emergency shelter, transitional housing, and permanent housing, often with supportive services. Homeless persons also often need case management, assistance securing government or other benefits, drug/alcohol treatment, and job and life skills training.

Victims of Domestic Violence

Many single women and women with children become homeless as a result of domestic violence. According to a 2014 Fair Housing and Equity Assessment 24 percent were victims of domestic violence in the county, 12 percent of them are in the City of Hanford.

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

Overall, the City has extensive needs for supportive services, including housing, youth and childcare services, recreational activities, senior services, health/medical care, counseling, employment, case management, transportation, and coordination and information/referral.

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

According to the California Department Public Health, Communicable Disease Unit, approximately 71 persons with HIV and 234 persons with AIDS reside in and/or receive services in Kings County as of December 31, 2010. National studies have shown that at least 25 percent of people with disabling AIDS will be in need of supportive housing at some time during their illness.

Discussion: See above comments.

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

Describe the jurisdiction's need for Public Facilities:

There is continuing need within the City, particularly the City's Downtown district, for public facilities to serve populations this area or to rehabilitate aging facilities. The Downtown area has the City's highest concentration of low- and moderate-income residents. Downtown is characterized by older neighborhoods and businesses that either do not have proper facilities or their existing facilities suffer from heavy use and deferred maintenance leading to disrepair. Many of these areas are located within the priority areas where CDBG infrastructure and capital improvement funding have been and will be concentrated for maximum leveraging opportunities to provide the greatest impact to the largest number of residents. Needed public facilities include parks and recreational amenities, flood control improvements, sidewalk and street improvements.

How were these needs determined?

The City's needs for capital improvements and public facilities were determined through a number of processes with input from City Departments such as Public Works, Community Development, Fire Development Fire and Police Services. Preparation of the City's General Plan, Downtown East Precise Plan and Capital Improvement Plan, all identify needed public improvements and public facilities in the Downtown Area where the City's highest concentration of low- to moderate-income residents reside. The processes to develop these plans included extensive public input and consultation with other jurisdictions and agencies/organizations.

Describe the jurisdiction's need for Public Improvements:

Many of the older neighborhoods in the City, predominantly within the Downtown area have the highest concentration of low- to moderate-income residents, were built prior to the City's incorporation. These neighborhoods do not have adequate sidewalks, curb/gutter, proper drainage, etc., or they suffer from deteriorating conditions due to old age, heavy use, and deferred maintenance which makes the existing improvements inefficient and unreliable. The City has also identified the commercial corridor in Downtown Hanford as being in need of public facility improvements, which if completed, could lead to job growth and economic improvement in the surrounding neighborhoods and along the corridor itself. Infrastructure improvements along transit corridors, within Downtown East Precise Plan Area, in conjunction with housing development and community facilities in designated neighborhoods, will help lead to increased opportunities for low-mod residents to live closer to their place of work and enjoy greater interaction with their surrounding community and amenities.

How were these needs determined?

The City's needs for capital improvements and public facilities were determined through a number of processes with input from City Departments such as Public Works, Community Development, Fire and Police Services. Preparation of the update to the City's General Plan, Downtown East Precise and Capital Improvement Plan, all identify needed public improvements and public facilities in Downtown Hanford where the City's highest concentration of low- to moderate-income residents resides. The processes to develop these plans included extensive public input and consultation with other jurisdictions and agencies/organizations. Due to the number of public improvements and facilities needed in the City and particularly within Downtown Hanford, identifying adequate funding will be a key challenge. In the past, Redevelopment Agency funding in conjunction with CDBG funding, was the primary source of funds for completed needed public improvements in Old Town. However, future State funding sources for community development program are expected to be limited. On February 1, 2012, per Assembly Bill AB 1x26, all redevelopment agencies throughout the State of California were dissolved. Due to the dissolution of redevelopment and the corresponding depletion of local tax increment dollars, there will be less funding for capital improvement projects. Through this state action, a significant source of leverage funding was lost. This loss of funding is likely to affect the City's ability to complete needed public improvements.

Describe the jurisdiction's need for Public Services:

There is a need for services across most categories of special need. This includes the elderly and frail seniors, at-risk youth, working parents, persons with HIV/AIDS and their families, the disabled, individuals with drug, alcohol and chronic illnesses, and persons with other conditions affecting their ability to function independently and productively. There is also a need for general services for low-income residents such as health care, food and clothing, educational programs, and case management. In addition, there is a need to link access to supportive services to affordable and appropriate housing. More coordination and collaboration is needed between housing providers and service providers.

How were these needs determined?

The need for affordable rental housing is demonstrated by the size of the current wait list (7 to 10 year waiting list) for the Housing Authority as compared to the number of units that exist in Hanford. Even when considering both the number of public housing units (273) plus the number of Section 8 assistance vouchers (688).

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City had a total housing stock of about 18,310 units per the 2008-2012 American Community Survey, representing a 5 percent increase from 2000. Overall, the housing stock is comprised of about 84 percent single family units (detached and attached), 13 percent multi-family units, and 3 percent mobile homes. The housing stock in the City is relatively old, with percent of the housing units built more than 30 years ago, indicating a significant portion of the units may require substantial rehabilitation and upgrading.

The City continues to struggle with diminishing resources with which to respond. While unemployment rates have improved in recent months, the regional economy has restructured and mismatches between jobs and skill sets exist. Unemployment and underemployment will continue to impact the local and regional economy in the near future. The housing market is directly tied to the local and regional economy. Until unemployment is reduced and people with jobs feel confident that they will retain their jobs or be employed at jobs that pay adequate incomes, the housing market cannot recover.

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

Introduction

All residential properties by number of units

According to 2006-2010 ACS data, much of the City's housing stock is comprised of single-family homes (73 percent). Multi-family housing accounts for only 25 percent of total housing units in the City and a majority of these dwelling units are in smaller multifamily structures containing fewer than 20 units. Mobile homes also make up about 2 percent of the housing stock in the City. Also, a vast majority (90 percent) of the City's ownership housing was comprised of larger units (i.e. with three or more bedrooms).

Property Type	Number	%
1-unit detached structure	13,126	73%
1-unit, attached structure	611	3%
2-4 units	1,653	9%
5-19 units	1,567	9%
20 or more units	641	4%
Mobile Home, boat, RV, van, etc	396	2%
Total	17,994	100%

Table 26 – Residential Properties by Unit Number

Data 2006-2010 ACS

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	42	0%	61	1%
1 bedroom	39	0%	935	14%
2 bedrooms	960	9%	2,942	44%
3 or more bedrooms	9,109	90%	2,735	41%
Total	10,150	99%	6,673	100%

Table 27 – Unit Size by Tenure

Data 2006-2010 ACS

Source:

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

With the dissolution of the redevelopment, the City's ability to provide affordable housing has been seriously compromised. The City's CDBG allocation is limited, State HOME funds are not guaranteed. With limited resources, the City's anticipates the following housing activities

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

No units are expected to be lost from the affordable housing inventory during the five-year Consolidated Plan period. Both Lincoln Plaza and Tierra Vista are affordable housing complexes that are relatively new and are restricted as affordable housing for periods of at least 40 years.

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

The fact that there is a 6 to 10 year waiting list for affordable public housing coupled with the high cost of housing and the number of people paying more than 50 percent of their income towards housing is evidence that the number of affordable housing units is not meeting the needs of the population. Currently there are 1,335 renters and 680 homeowners paying more than 50 percent of their income towards housing. The numbers are considerably higher if you look at a cost burden over 30 percent of income towards housing costs. These numbers indicate a need for approximately 3,000 units of affordable housing in Hanford.

Describe the need for specific types of housing:

Through the consultation and public meeting process, the following housing needs were identified:

- More extremely low-income and very low-income units. These units should have supportive services provided on-site.
- More affordable housing for families, especially large families.
- Transitional housing options for families with children.



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

Introduction:

Based on data in this section of the Plan, median home values have 129% from 2000 to 2010 followed by a 15 percent increase in median contract rents during the same time period,

The cost of ownership housing in Hanford increased dramatically in the mid 2000's, and then decreased significantly beginning around 2011. From 2007 through 2009 the average sales price of homes was \$295,700. The sales price decline is largely due to an 18 percent increase in REO (Real Estate Owned) sales to 620 homes during 2011.

Despite slower population growth, the rental housing market in Hanford, rents have gone up at an even greater percentage, rising 51 percent in the last 12 years, from \$457 in 2010 to nearly \$689 a month in 2012.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	100,800	231,200	129%
Median Contract Rent	457	689	51%

Table 28 - Cost of Housing

Data 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Source:

Rent Paid	Number	%
Less than \$500	1,605	24.1%
\$500-999	3,507	52.6%
\$1,000-1,499	1,277	19.1%
\$1,500-1,999	229	3.4%
\$2,000 or more	55	0.8%
Total	6,673	100.0%

Table 29 - Rent Paid

Data 2006-2010 ACS

Source:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	250	No Data

% Units affordable to Households earning	Renter	Owner
50% HAMFI	945	245
80% HAMFI	3,150	785
100% HAMFI	No Data	1,745
Total	4,345	2,775

Table 30 - Housing Affordability

Data 2006-2010 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	555	657	889	1264	1329
High HOME Rent	555	657	826	945	1035
Low HOME Rent	507	543	652	753	840

Table 31 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

Additional housing is needed at all income levels, but especially at the very low- and low-income levels.

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

Over the long term, housing costs have steadily risen and have trended towards becoming less affordable to lower income populations. Given the way the market is trending it is likely that affordability will continue to be a challenge for both renters and owners.

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

The area median rent of \$1,150 is comparable to the high HOME rent for three-bedroom homes and smaller. The low HOME rent is lower than the median rent and the fair market rent. Currently, rents for low-income units at the City's affordable apartment complexes are pretty close to market-rate rents. This means that the low-income units are somewhat harder to rent because prospective tenants have a greater number of choices within their price range. The cost of housing can be a challenge for low-income households, which are sometimes forced to

spend more than 30 percent of their gross income on housing costs due to market factors, including availability, resale pricing, interest rates, and property taxes and assessments. The challenges households face vary by income level:

- For low-income households, the primary challenge is homeownership, especially at a time when demand is high and competition from investor's further limits supply. Low-income households generally face low barriers to renting, with market-rate rents in some cases less expensive than affordable rents.
- For very low-income households, both renting and purchasing is a challenge.

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

Introduction

This section discusses the overall condition of the housing stock in Hanford and defines the characteristics that generally constitute substandard housing. Data is presented based on the number of conditions a unit has. These conditions are similar to housing problems in the Needs Assessment and are: 1) lack of complete plumbing facilities; 2) lack of complete kitchen facilities; 3) more than 1 person per room; and 4) a cost burden greater than 30%.

Definitions

A property in “substandard condition” means any dwelling unit that contains a circumstance that endangers the life, limb, health, property, safety, or welfare of the public or the occupants. The conditions that make a property a “substandard dwelling” are defined in detail in Chapter of The City of Hanford Municipal Code 8.20.020. For the purposes of the CDBG program, “substandard condition but suitable for rehabilitation” means that the cost of remedying all substandard conditions plus the current value of the property does not exceed the after-rehabilitation value of the property.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,027	30%	2,769	42%
With two selected Conditions	207	2%	529	8%
With three selected Conditions	19	0%	24	0%
With four selected Conditions	0	0%	21	0%
No selected Conditions	6,897	68%	3,330	50%
Total	10,150	100%	6,673	100%

Table 32 - Condition of Units

Data 2006-2010 ACS

Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,192	22%	709	11%
1980-1999	4,088	40%	2,446	37%
1950-1979	3,056	30%	2,816	42%
Before 1950	814	8%	702	11%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	10,150	100%	6,673	101%

Table 33 – Year Unit Built

Data 2006-2010 CHAS

Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,870	38%	3,518	53%
Housing Units build before 1980 with children present	705	7%	6,090	91%

Table 34 – Risk of Lead-Based Paint

Data 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Source:

Vacant Units

The 2010 US Census estimates that approximately 5.4 percent of Hanford's housing units were vacant in 2010. Of these vacant units, many were for rent or for sale, or classified as "other vacant". January 2014 data from the California Department of Finance showed Hanford's vacancy rate at 5.4 percent for all unit types.

Need for Owner and Rental Rehabilitation

Given that nearly 30 percent of owner-occupied units and 42 percent of renter-occupied units have one or more housing conditions (problems), there is clearly a need for both owner and rental rehabilitation in Hanford. Based on the City's Housing Conditions Survey, only 0.2% (30 units) of homes that are considered substandard based on the conditions described above. On average, City Code Enforcement deals with 31 housing cases per year that are focused on code violations related to substandard housing conditions. However, as Hanford's ownership and rental housing ages there will be a growing need to rehabilitate these units, especially for lower income families.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards In Hanford the majority of the housing stock was constructed prior to 1980 and therefore the risk of lead-based paint (LBP) hazard to residents is high. Among owner-occupied units, 38 percent or 3,870 units were constructed prior to 1980. Only 7 percent of these units have children present. Although the number of renter occupied units is lower (3,584 or 72%), the percentage of children potentially being exposed to LBP is quite high. Ninety-one percent of renter-occupied units having children present were constructed prior to 1980, equating to

6,090 units. There are approximately 5,375 low- to moderate-income households in, representing 32 percent of all households. Based on this number and the percentages of owner- and renter-occupied households with potential lead-based paint hazards, there are approximately 3,300 units occupied by low or moderate income families that contain LBP.

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

Introduction:

The City of Hanford does not own or operate any public housing. The Kings County Housing Authority and operates 175 Units within Hanford. The numbers in Table 11 include totals for The City of Hanford which serves all of Kings County. The City of Hanford has 98 affordable units that were assisted by federal, state, and/or local funds.

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			268	688			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 35 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

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:

Sunnyside Village has a total of 150 units and they are in good condition, Cameron Commons has a total of 32 units and they are in medium condition with some replacements needed, 544 Alder is one unit in good condition, and 527 East Cameron is 1 older unit in medium condition. The Housing Authority also administers approximately 400-500 section 8 Housing Choice Vouchers in Hanford.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 36 - Public Housing Condition

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

The Sunnyside Village air conditioning units are 15-18 years old and will be needing replacement in the next few years, Cameron Commons air conditioning units are 20 to 30 years old and are being replaced on “as needed” basis.

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

The Housing Authority is constantly trying to upgrade energy, water savings and quality of life for tenants as funding becomes available.

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

Introduction

The 2014 Point-in-Time Homeless Count for Hanford reported 138 homeless persons in the City of Hanford, 173 in the County. The provisions of homeless services and facilities for Kings County face significant challenges, including inadequate funding remote locations, and limited public transportation services. Another important issue relating to health care services for the homeless is the discharging of homeless patients from medical facilities.

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)	24	0	4	27	0
Households with Only Adults	13	0	43	4	6
Chronically Homeless Households	0	0	0	4	2
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

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

Complementary supportive services cover three major areas of need: economic support, housing, and support services. This is not a comprehensive list of all services; however it is representative of key programs. The key programs in place that provide mainstream support services are:

Kings Community Action Organization (KCAO): KCAO is the exclusive anti-poverty agency for Kings County. KCAO is a private, non-profit organization that was established in 1965 pursuant to the Economic Opportunities Act of 1964 and is completing its 46th year of service to the residents of Kings County.

The agency reaches out to low-income people to address their multiple needs and administer a full range of coordinated programs designed to have a measurable impact on poverty. KCAO envisions a future where all people of Kings County are able to live with dignity, have access to all available resources and have the opportunity, motivation and ability to live economically productive and satisfying lives.

CalWORKs: Funds are available to families on public assistance to provide rent and utility payments, which are funded through TANF. CalWORKs also offers the Welfare-to-Work Program that provides job training and supportive services.

Child Protective Services (CPS): Funds are available to provide emergency rent and utility assistance for families with children who have an open case.

Legal Aide: Provides fair housing services, including discrimination counseling, mediation, and dispute resolution to residents.

Southern California Edison: Funds are available on a limited basis for individuals who are in danger of losing utility service.

CalFresh Program (formerly called Food Stamps): Electronic Benefit Transfer cards issued to people on public assistance to fund food and other essential items.

Kings County Health and Human Services: Funds are available to provide to individuals and families needing senior services, physical health, behavioral health, dentistry services, and public health.

Adventist Health: Provides free or low-cost health care services and dental services.

Meal on Wheels – Kings County Commission on Aging: Provides daily, hot nutritious meals to low-income and home-bound seniors.

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.

There are a number of facilities and programs that address homelessness throughout the County the Kings and Tulare Counties. These include the following:

Visalia Rescue Mission: The only organization near Hanford is located in Visalia which provides hot meals and overnight accommodations seven days a week, 365 days per year 24-hour sobriety-based transitional shelter program including provision of food, clothing, medical care, job development, social services, life coaching, substance abuse recovery, and other vital services to assist homeless people into employment and permanent housing. The shelter program provides 30 beds for homeless individuals who are released from the hospital or experiencing illness living on the streets, and the 24-hour shelter program provides 79 beds.

Barbara Saville Shelter: The Barbara Saville Women's Shelter provides a living environment for women and children (no boys over the age of 13) seeking refuge from domestic violence and/or, who are homeless due to unforeseen circumstances and situations.

Hanna's House: Provides transitional housing and inpatient substance abuse treatment for women. Children involved must be under 5 years old. Can be homeless or have substance abuse issues.

Westcare: Provides Rapid Re-Housing and Homeless Prevention for veterans and their families through SSVF program.

The Salvation Army: Provides Rapid Re-Housing and Homeless Prevention for veterans and their families through SSVF program.

Aspiranet: Operates a transitional housing program for youth ages 18-24.

Champions, Cornerstone, and Kings County Behavioral Health: provide PSH programs for chronically homeless individuals and families and/or families with children.

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

Introduction

There are certain segments of the population with special needs that may have difficulties in finding community social service facilities as well as special supportive and housing services due to their special needs. The "special needs" groups include the elderly and frail elderly, persons with severe mental illness, persons with physical and/or developmental disabilities, persons with alcohol or other drug addiction, persons living with HIV/AIDS, and also farm-workers.

The City of Hanford partners with the Kings/Tulare Continuum of Care in an effort to serve individuals

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, their supportive housing needs

The elderly, including the frail elderly, need access to facilities or programs that ensure safe, decent, affordable housing. Many elderly are on a fixed-income which impacts their ability to retrofit housing as the need for better accessibility increases. Likewise, when the elderly are no longer able to care for themselves the need for in-home care or residential facilities for them becomes crucial. Over the next several years the vanguard of the "Baby Boomers" will begin to hit retirement age and their incomes will level since they will be past the peak earning years as a generation. Health care and supportive services will gradually become a larger concern as they get older, which will impact the system in a more dramatic fashion since they are the largest cohort to reach retirement age in US history.

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

Residential care facilities provide supportive housing for persons with disabilities. The types of facilities available in the City of Hanford :

- **Group Homes:** Facilities of any capacity and provide 24-hour non-medical care and supervision to children in a structured environment. Group Homes provide social, psychological, and behavioral programs for troubled youths.
- **Adult Residential Facilities (ARF):** Facilities of any capacity that provide 24-hour nonmedical care for adults ages 18 through 59, who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.
- **Residential Care Facilities for the Elderly (RCFE):** Facilities that provide care, supervision and assistance with activities of daily living, such as bathing and grooming.

They may also provide incidental medical services under special care plans. These facilities are regulated by the State Department of Social Services (DSS), Community Care Licensing Division. According to DSS licensing data, there are twelve adult residential facilities, 8 residential care facilities for the elderly, and three group homes located in the Kings County.

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.

Given the limited CDBG funding, the City proposes to focus CDBG public service funds for FY 2014-2015 on homeless services, homeless prevention and youth services. In addition, CDBG funds will be used for Housing Rehabilitation, First Time Homebuyers, and Code Enforcement.

Link to one-year goals. 91.315(e)

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))

In FY 2014, the City intends to fund the following housing and supportive services projects and programs:

- Youth recreation services
- Fair housing services
- Soup Pantries
- Homeless prevention services

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

Describe any negative effects of public policies on affordable housing and residential investment.

State and Federal requirements may act as a barrier to the development or rehabilitation of housing and affordable housing in particular.

State Prevailing Wage Requirements

The State Department of Industrial Relations (DIR) expanded the kinds of projects that require the payment of prevailing wages. Labor Code Section 1720, which applies prevailing wage rates to public works of over \$1,000, now defines public works to mean construction, alteration, installation, demolition, or repair work done under contract and paid for in whole or in part out of public funds. Prevailing wage adds to the overall cost of development.

Environmental Protection

State law (California Environmental Quality Act, California Endangered Species Act) and federal law (National Environmental Protection Act, Federal Endangered Species Act) regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs resulting from the environmental review process are also added to the cost of housing.

Local Residential Development Policies and Regulations

A number of local policies and regulations may also impact residential development, especially affordable housing:

- **Residential Land Use Policies:** The Land Use Element of the General Plan establishes the supply, distribution, and type of residential development within a community. Under State law, each jurisdiction is required to provide adequate capacity to accommodate a range of housing for all income groups. In general, lower residential densities tend to increase the cost of housing.
- **Development Regulations:** The Zoning Ordinance implements the Land Use Element and establishes specific development standards. Restrictive development standards for parking, building heights, setbacks, and landscaping requirements, among others, may negatively impact the cost of housing development.

Development Review Process: Extensive development review requirements (including fees and approval process) and long review timeframes add to the cost of development. Jurisdictions within Kings County are required to update their Housing Element of the General Plan by December 2016. As part of that update, each jurisdiction is required to review barriers to the

preservation and development of housing. Local policies and regulations that are found to be constraining to housing development must be considered and local jurisdictions must take actions to mitigate these constraints to the extent feasible and legally possible.

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

Introduction

This section of the Plan describes the economic development asset needs of the City, whereas the Needs Assessment section of this Plan, specifically NA-50 (Non-Housing Community Development Needs) described the City's needs for public facilities, improvements and services.

Economic Development Market Analysis

Not only is Hanford the fastest growing city compared to the other incorporated cities in Kings County, it is also the only city within the county that has increased in population each year from 2000 to 2013, with an average annual population increase of 2.6% each year (Department of Finance).

According to American Community Survey, in 2012, the types of jobs within Hanford were categorized as 66% Private wage or salary, 27% Government, 7% Self-employed and 1.0% Unpaid family work.

Hanford currently maintains a strong job base with approximately 8,779 out-of-town workers commuting into Hanford to work during the week. Conversely, 10,299 workers commute out of Hanford to work in another city, resulting in an overall net outflow of 1,520 workers. Approximately 5,094 people both live and are employed in the city. Hanford workers that commute from outside of the city limits primarily come from Lemoore and Visalia. Employment for the residents of Hanford is primarily concentrated within the health care, retail trade, public administration and educational workforce. These professions alone total 64.1% of the population.

Dissolution of redevelopment agencies, coupled with slow national economic recovery, will continue to have a negative effect on most California cities and negatively impact the health of city's general funds.

Alternative economic tools should be explored for Hanford to retain and improve tax base and facilitate potential public-private transactions.

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	2,030	242	16	2	-14
Arts, Entertainment, Accommodations	1,408	1,662	11	14	3
Construction	463	278	4	2	-1
Education and Health Care Services	2,023	3,700	16	32	16
Finance, Insurance, and Real Estate	577	684	5	6	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Information	157	146	1	1	0
Manufacturing	1,559	665	12	6	-6
Other Services	804	659	6	6	-1
Professional, Scientific, Management Services	591	433	5	4	-1
Public Administration	1,995	242	16	2	-14
Retail Trade	1,621	2,154	13	19	6
Transportation and Warehousing	336	126	3	1	-2
Wholesale Trade	493	203	4	2	-2
Total	14,057	11,194	--	--	--

Table 38 - Business Activity

Data 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	24,448
Civilian Employed Population 16 years and over	21,830
Unemployment Rate	10.71
Unemployment Rate for Ages 16-24	27.03
Unemployment Rate for Ages 25-65	6.38

Table 39 - Labor Force

Data 2006-2010 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	3,465
Farming, fisheries and forestry occupations	828
Service	2,339
Sales and office	3,311
Construction, extraction, maintenance and repair	2,695
Production, transportation and material moving	1,744

Table 40 - Occupations by Sector

Data 2006-2010 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,918	75%
30-59 Minutes	4,762	22%
60 or More Minutes	568	3%
Total	21,248	100%

Table 41 - Travel Time

Data 2006-2010 ACS

Source:

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	2,710	529	1,656
High school graduate (includes equivalency)	4,538	571	2,105
Some college or Associate's degree	7,505	595	2,121
Bachelor's degree or higher	3,564	44	676

Table 42 - Educational Attainment by Employment Status**Data** 2006-2010 ACS**Source:**

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	191	429	552	1,167	962
9th to 12th grade, no diploma	1,045	953	1,045	760	586
High school graduate, GED, or alternative	1,605	2,552	1,929	2,848	1,525
Some college, no degree	1,485	2,479	2,175	2,916	962
Associate's degree	280	780	1,000	1,143	239
Bachelor's degree	152	892	724	1,490	586
Graduate or professional degree	29	236	386	808	246

Table 43 - Educational Attainment by Age**Data** 2006-2010 ACS**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,303
High school graduate (includes equivalency)	23,252
Some college or Associate's degree	37,412
Bachelor's degree	56,521
Graduate or professional degree	75,592

Table 44 – Median Earnings in the Past 12 Months

Data 2006-2010 ACS

Source:

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

Per Table 13 above, the major employment sectors in Hanford are management/business/and financial; agriculture, education and health, and manufacturing occupations; services; sales and office; construction, information, maintenance and repair; production, transportation, professional and management services.

Describe the workforce and infrastructure needs of the business community:

The Kings County Workforce Investment Board (WIB), administered by the Kings County Job Training Office (JTO), serves as the focal point to coordinate work workforce and economic development efforts on behalf of Kings County. As such, JTO serves as staff to the Kings County Workforce Investment Board, the Kings County Youth Council and also serves (through a contract with EDC as staff to the Kings County Economic Development Corporation (EDC). JTO are the leaders in the community who represent business, industry, labor education and economic development.

Additional opportunities to cooperate and share workforce intelligence occur through cross-coordination and planning sessions with our Community College partners, College of Sequoias and West Hills Community College.

Based on the regional economic and workforce information analysis, Kings County has identified five key economic clusters for the economic and employment growth opportunities.

These include Agriculture, Energy, & Wellness, Logistics, Manufacturing, Public Sector Infrastructure and Water Technology.

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.

Education is a priority in the City of Hanford. The City is served by 15 elementary schools, three junior high schools, and two high schools, with a total of 8,500 K-8 students and 3,500 high school students. In November 2006, a \$22 million bond was passed to build a permanent educational center in Hanford to be operated by College of the Sequoias, which is now operational.

The Kings County WIB has targeted the high-growth, high wages sectors identified by the Partnership. These include **Agriculture, Energy, Health & Wellness, Logistics, Manufacturing, Public Sector Infrastructure and Water Technology**. Due to the presence of two state prisons, and the rollout of AB 109, the local occupational area of Corrections is also projected to grow significantly in the short run.

In addition to the need for the alignment of workforce and education as an over-arching goal, the Workforce Strategy Taskforce recommended five workforce initiatives.

The Kings County WIB is committed to moving toward the near exclusive purposing of preparing the low-skilled job seekers with the work preparedness and occupational skills necessary for “middle skill” and higher jobs and career pathways. Training proposed to be offered eligible adults through the One-Stop Job Career Center includes a combination of Work Preparedness Training and Occupational Skills Training.

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

Yes

The Kings County Economic Development Corporation (Kings EDC) is pleased to present Kings County, California’s Comprehensive Economic Development Strategy (CEDS). This report presents a socio-economic overview of Kings County and highlights economic development

activities and projects undertaken by public and private entities to create jobs and provide services to the residents of Kings County.

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.

The direct investment of CDBG funds into economic development is limited due to the extensive resources needed for large-scale economic development initiatives.

Discussion

Hanford's 2009 average unemployment rate was 14.6%, with an average of 3,100 of its residents not working throughout the year. Skilled, semi-skilled and unskilled labor is abundant in the City of Hanford.

There are two junior colleges within a 15- mile radius of Hanford. The area is primarily agricultural in nature and temporary seasonal work is a way of life for many. The agricultural season ebbs after the harvest that occurs around October and November. These farm workers are highly motivated because of their strong desire to make a future for themselves and their families.

The majority of the manufacturers in the City of Hanford are located in the Kings Industrial Park. This 1,000-acre development is fully serviced with all infrastructure and utilities in place, with lots ranging from 3 acres to 92 acres. The BNSF railroad runs north and south through the park. There are approximately 1,698 employees in the Kings Industrial Park during the peak employment period.

MA-50 Needs and Market Analysis Discussion

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

Housing problems impact lower- and moderate-income households disproportionately, compared to non-low- and moderate-income households. Therefore, areas with concentrations of low- and moderate-income households are likely to have high rates of housing problems. A low- and moderate-income concentration is defined as a block group where at least 51% of the population is low- and moderate-income

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

Area low-income concentration or minority concentration is defined as areas with low-income population or minority concentration above 51 percent of total population for a particular Census Tract. HUD defines the low-income Census Tract in partnership with the Census.

As discussed in the Needs Assessment section of this Plan (NA-30), demographic data illustrate that there is some level of concentration of the smaller populations of Pacific Islanders (0.1 % of the total population), Black/African Americans (6% of the total population), and American Indians (1.5% of the total population) in specific quadrants (Northwest, Northeast, Southeast, and Southwest) in the City. Hispanics (49% of the total population) are concentrated in a larger percentage, up to 60 % in some areas of the Southwest quadrant, than in the City overall.

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

The characteristics of the market are discussed in detail in earlier sections MA-05 through MA-25 and most of the same characteristics as described in those discussions apply to the market in these areas. The biggest differences would be that, as expected, there are a greater number of more substantial housing issues related to both housing costs and conditions.

Hanford saw a dramatic increase in the rate of housing and population growth as the county grew in the 1990's. The housing stock in Hanford is generally in good condition. The northern area of Hanford consists of newer homes and neighborhoods. Central/South Hanford area is the oldest neighborhood in Hanford and is determined to have the greatest repair/rehabilitation needs. A targeted housing condition survey was conducted in 2010 for the

City of Hanford area and peeling paint was the most common problem. The area in the northern portion of the city consists of both older and newer homes in good condition.

Are there any community assets in these areas/neighborhoods?

Community assets generally include facilities such as schools, libraries, community centers, parks, and access to commercial establishments such as grocery stores, general merchandise stores, and pharmacy retailers, among others. In the Central neighborhood, residents are in proximity to all of these community resources, including the downtown business district and a regional shopping center, a community park, and senior center, for example. In the Southwest quadrant of the City, an area which includes four of eight neighborhoods identified by the City's NRP, residents have access to a number of local parks, elementary, middle and high schools, and other community assets.

The City has many historic buildings located in the Historic Resources Combining District, which is located in the downtown area. Zoning in this district serves to protect, enhance, and preserve structures of historic, architectural and engineering significance to continue to save the heritage of the community. The Main Street Hanford organization supports historic preservation in its goal to strengthen

Are there other strategic opportunities in any of these areas?

The City will continue to collaborate with the agencies in the County and surrounding area to ensure services and programs are delivered in a cost-effective manner and provide assistance to those who are most in need.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

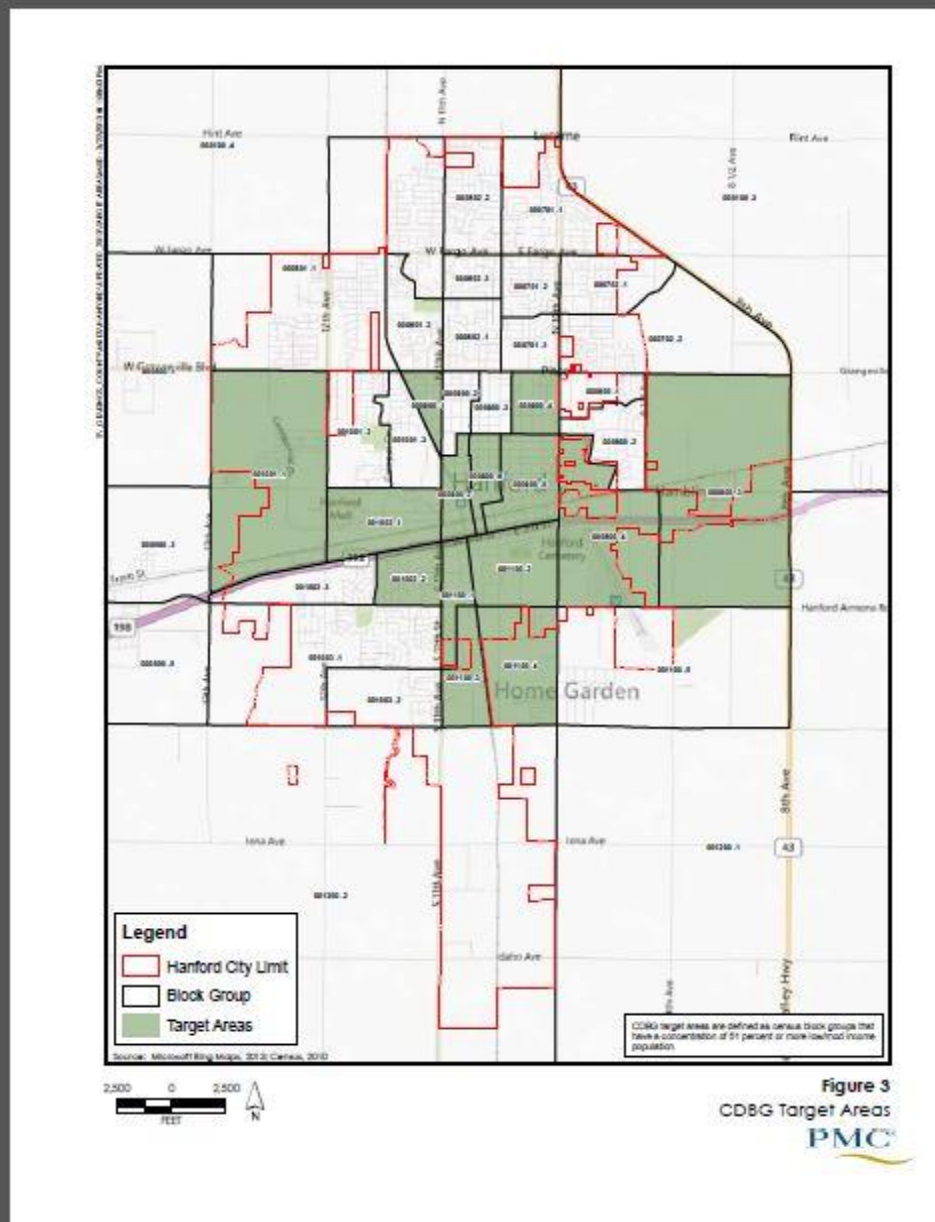
The Strategic Plan is part two of the Consolidated Plan and includes broad strategies for how we will address affordable housing, homelessness, special needs and community development needs for the upcoming 5-year period of July 1, 2014 to June 30, 2019.

The goals, objectives and programs are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas with 51% or more of households with incomes less than 80% AMI are designated as CDBG target area.

The Strategic Plan focuses on those activities funded through CDBG funds, which are provided to the City by HUD on an annual basis. Based on the City’s annual allocation of approximately \$465,555 for the fiscal year 2014-2015, the City is expected to receive approximately \$2.2 million over the five-year Consolidated Plan period.

In addition to these funds, the City may use other federal, state and local funding such as the HOME Investment Partnership Program funds. Other funds that may be used to assist target-income households and areas as well as the rest of the community are identified in the City’s Housing Element.

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



Geographic Area

While funds may be utilized citywide, the emphasis will be on areas where very low to moderate income families predominantly reside and/or CDBG eligible target areas.

General Allocation Priorities

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

The City of Hanford focuses on the Low-Mod income areas for selection of projects for allocation of CDBG funding. The attached map is utilized when determining if a proposed project is located within a Low to Mod area.

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

Priority Needs

Introduction

Priority needs are those that will be addressed by the goals outlined in the Strategic Plan (discussed in greater detail in SP-45), according to the structure presented in the regulations at 24 CFR 91.215:

- Affordable Housing
 - Rental assistance
 - Production of new units
 - Rehabilitation of existing units
 - Acquisition of existing units
- Homelessness
 - Outreach
 - Emergency shelter and transitional housing
 - Rapid Re-housing
 - Prevention
- Non-housing Community Development
 - Public Facilities
 - Public Improvements and Infrastructure
 - Public Services
 - Economic Development

Priority is assigned based on the level of need that is demonstrated by the data that has been collected during the preparation of the Plan, specifically in the Needs Assessment and Market Analysis; the information gathered during the consultation and citizen participation process; and the availability of resources to address these needs. Based on all of these components, housing needs are considered a “high” priority, while homelessness and non-housing community development needs are considered “low” priorities (per Table 2 below). Outreach

Table 45 – Priority Needs Summary

Priority Need	Priority/Level	Population	Goals Addressing
Affordable Housing	High	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence	Affordable Housing
Public Services Public Facilities	High	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families	Community Services

		Victims of Domestic Violence	
Infrastructure Improvements	Low	Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development	Infrastructure Improvements
Youth Services	High	Extremely Low Low Moderate Large Families Families with Children Non-Housing Community Development	Youth Services
Economic Development	Medium	Low Moderate Middle Non-housing Community Development	Economic Development

Narrative (Optional)

Community needs are determined through consultation with City staff, attendees at public hearing and local service providers. Key factors affecting the determination of the five-year priorities included: 1) the types of target-income households with greatest need for assistance; 2) those activities that will best address their needs; and 3) the limited amount of funding available to meet those needs.

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 is not an entitlement jurisdiction for HOME funds and does not anticipate using CDBG funds for Tenant-Based Rental Assistance.
TBRA for Non-Homeless Special Needs	The City is not an entitlement jurisdiction for HOME funds and does not anticipate using CDBG funds for Tenant-Based Rental Assistance.
New Unit Production	The City is not an entitlement jurisdiction for HOME funds and does not anticipate using CDBG funds for new construction of housing. However, CDBG funds may be used to provide infrastructure improvements associated with new construction of affordable housing.
Rehabilitation	Given the limited amount of CDBG funds available, and the difficulty of low and moderate income households in obtaining home improvement financing on the private market, CDBG funds may be used for rehabilitation and emergency repairs of housing for low and moderate income households.
Acquisition, including preservation	The City anticipates only about \$465,555 in CDBG funds annually. This limited level of funding makes it difficult to pursue any major affordable housing projects such as acquisition/rehabilitation or preservation.

Table 46 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Administration Housing and Public Services	\$465,555	\$91,000	0	\$556,555	\$0	This amount represents first year action plan budget
HOME	State	Administration and Housing	\$700,000	\$90,947	0	\$790,947	\$0	City received \$700,000 award for housing activities

Table 47 - 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

CDBG Entitlement funds will augment a recent award from the state HOME program. The funds will be utilized for providing affordable housing opportunities to Hanford residents, through homebuyer and home repair programs; as well as providing public services to very low to moderate-income Hanford resident by partnering with various non profits that provide services to special needs groups and/or individuals.

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

The City does not have land that can accommodate the uses identified in this plan.

Discussion

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
Community Development Department-Housing	Government	Home Ownership Non-Homelessness Special Needs Homelessness	Jurisdiction
Housing Authority Of Kings County of Kings County	PHA	Public Housing Authority	County

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Hanford's CDBG-funded programs are administered by the City's Housing staff; there are ample opportunities for regular coordination among Planning, Code Enforcement, Public Works, Economic Development, and other departments. Additionally, Hanford benefits from working with several local and regional nonprofits that focus their efforts on target-income households.

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	Yes	Yes	Yes
Legal Assistance	Yes	Yes	Yes
Mortgage Assistance	Yes	Unknown	Unknown
Rental Assistance	Yes	Yes	Yes
Utilities Assistance			

Street Outreach Services			
Law Enforcement	Yes	Yes	Yes
Mobile Clinics	Yes	Yes	Yes
Other Street Outreach Services	Yes	Yes	Yes
Supportive Services			
Alcohol & Drug Abuse	Yes	Yes	Yes
Child Care	Yes	Yes	Yes
Education	Yes	Yes	Yes
Employment and Employment Training	Yes	Yes	Yes
Healthcare	Yes	Yes	Yes
HIV/AIDS	Yes	Yes	Yes
Life Skills	Yes	Yes	Yes
Mental Health Counseling	Yes	Yes	Yes
Transportation	Yes	Yes	Yes
Other			
Other			

Table 49 - 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)

With the implementation of HEARTH legislation there is the expectation that the HUD-funded (CoC) program dollars will focus on meeting critical housing needs. Although some HUD dollars may be reinvested in the system to support services, there is the expectation that other mainstream resources will be incentivized through investment and managing care to provide service to special needs populations (persons with HIV/AIDS, the elderly and persons with disabilities). In line with managing service costs, there will be a focus on prevention, as research indicates that it is such approaches that are less expensive and highly effective when done properly. There will also be an increased focus on employment so the individuals and families can offset service costs and needs through increased income.

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

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

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	Create Affordable Housing	2014	2018	Affordable Housing	City wide	High	CDBG Entitlement: \$750,000 HOME (state): \$2,100,000	50 homebuyers assisted
2	Preserve Existing Housing	2014	2018	Affordable Housing	City wide	High	CDBG Entitlement: \$750,000	75 homeowners assisted
3	Provide Affordable Rental Housing	2014	2018	Affordable Housing	City wide	High	HOME: \$1.5 million	20 affordable units
4	Public Services	2014	2018	Homeless, Low-Moderate Income, Special Needs	City wide	High	CDBG Entitlement \$417,000	--

Table 50 – Goals Summary

Goal Descriptions

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

The City estimates 145 households will be assisted with affordable housing opportunities during the five year consolidated plan period; contingent on the City receiving projected state and federal funding.

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)

Activities to Increase Resident Involvements

The Housing Authority of Kings County (HAKC) encourages participation by offering a range of activities to its residents. Those activities include, but are not limited to:

- Encourage residents to participate in a Resident Council;
- Encourage residents to participate in the Resident Advisory Board;
- Encourage residents to serve as commissioners to the Board of Supervisors;
- Encourage residents to participate in public meetings;
- Offer a computer learning center in most of its complexes;
- Offer educational games for young children;
- Offer community service credit;
- Offer a Family Self Sufficiency Program designed to help Section 8 participants become independent of public assistance.

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

The PHA is not designated as troubled.

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

The City of Hanford is committed to removing or reducing barriers to affordable housing and has produced a diversity of housing types, as well as has adequate land to support the projected housing needs of lower income households.

The City of Hanford is also in the early stages of updating the General Plan. During the process, there will be opportunity to review the City's existing policies and procedures with regards to housing development, and eliminate or mitigate any possible barriers to affordable housing. Below are the City's current strategies to remove or ameliorate the barriers to affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City's strategies include, but are not limited to the following activities:

- Continue to facilitate and encourage all ranges of housing types and prices to meet the diverse needs of its residents;
- Continue to partner with nonprofit and for-profit developers seeking state and federal grants for the development of affordable housing;
- Continue to offer housing rehabilitation loans and/or grants to low to moderate income residents for home repairs, with the emphasis being the elimination of health and safety hazards in an effort to preserve existing housing;
- Continue to offer affordable housing opportunities by offering mortgage assistance to qualifying families;
- Annually monitor applicable rental construction projects funded with HOME/City funds to insure compliance and to insure that qualifying low-income families are occupying the HOME-funded units;
- Continue to review the City's policies and procedures and adapt to the current market conditions if necessary;
- Review local development standards and development review process to ensure that they are not creating barriers to affordable housing development.

SP-60 Homelessness Strategy – 91.215(d)

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

The City's collaborates with the Kings/Tulare Continuum of Care to bring various services to the homeless population in Hanford.

Addressing the emergency and transitional housing needs of homeless persons

All programs within the Continuum- emergency, transitional and permanent housing- include supportive services for their clients. Each program designs and implements supportive services based on their target population and partnerships leveraged within the community. The overarching goal of the supportive services offered is to link individuals and/or families with mainstream benefits and income support, education and employment services, as well as health and life skills services. These linkages are a critical component to assisting clients in self-sufficiency, reducing episodes of homelessness, and preventing recidivism.

Programs that serve these vulnerable subpopulations include:

- Champions, Cornerstone, KCAO and Kings County Behavioral Health provide PSH programs for chronically homeless individuals and families and/or families with children.
- Westcare provides Rapid Re-housing and Homeless Prevention for veterans and their families through the SSVF program.
- Aspiranet operates a transitional housing program for youth ages 18-24.
- The Salvation Army provides Rapid Re-housing and Homeless Prevention services for homeless individuals and families.

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.

One of the primary goals for the Continuum of Care and City of Hanford is increasing access to housing for chronically homeless individuals and families, veterans, persons with disabilities and youth. Obtaining permanent housing for these individuals and families will shorten the length of time spent in emergency shelters and/or transitional housing.

The City of Hanford will continue to facilitate new permanent housing beds by partnering with the Continuum to provide leadership and technical assistance to agencies interested in the development of homeless housing units. This will be accomplished by partnering with existing,

under-utilized programs as well as new programs to promote set-aside units for these target populations.

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

The City of Hanford will continue to support and collaborate with area service providers to help low income individuals and families avoid becoming homeless.

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

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

Lead is a highly toxic metal that may cause a range of health problems, especially in young children. Use of lead based paint was banned for residential use in 1978; therefore housing built before 1978 is considered to be at risk of having lead based paint. In Hanford, twenty three percent (23%) of the City's housing stock is 30 years old or more. The City's strategies to address LBP hazards include:

- Implement the lead-based paint regulations of 24 CFR Part 92 in all federally assisted City housing programs.
- Enforce federal laws through the permit process and code enforcement services by requiring contractors to be certified (if they are doing work that disturbs paint surfaces).
- Provide information such as "Renovate Right" pamphlets to homeowners, homebuyers and contractors.
- Offer housing rehabilitation loans and/or grants to qualifying households to remove/remedy lead based paint.
- Refer individuals possibly affected by lead based paint to their doctors or the Kings County Health Department nurse.
- Provide lead based paint brochures to the public.

The City's homebuyer program allows for the purchase of existing and existing new housing in Hanford. The applicable lead based paint regulations will apply if the buyer ultimately purchases a house built prior to 1978.

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

The above actions are essential to educating the public on the potential hazards caused by the presence of lead based paint.

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

When state and/federal funds are utilized, the application lead based paint regulations will apply.

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

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

The City will continue its efforts to improving the quality of housing in Hanford, promoting safe decent housing for Hanford residents and supporting public services agencies targeting poverty level families.

The City's strategies are as follows:

- Continue to partner with KCAO, Kings-Tulare Continuum of Care and other agencies providing services to homeless and low income persons that do not have access otherwise. Funding has been allocated in this Action Plan for homeless prevention services.
- Continue to fund mortgage assistance programs that help lower income households buy in the current market.
- Continue to promote rental new construction activities targeted to lower income households.
- Continue to fund revitalization programs such as housing rehabilitation and emergency repair programs; improving housing conditions for low to moderate income homeowners that could not afford to finance the repairs otherwise.
- Continue to promote educational services targeted to low income youth and their families. Funding has been allocated in this Action Plan to provide educational services at Coe Park Center. This center is located in a CDBG target area and primarily frequented by persons living in this area.

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

The above services enable to the City to provide and preserve affordable housing opportunities, thus reducing the housing cost burden of those households living in poverty.

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 housing staff will be responsible for monitoring all programs and/or projects identified in the Annual Action Plan.

Housing programs such as homebuyer and housing rehabilitation are administered in-house. These programs require long term monitoring, being that the homebuyer/owner is required to live in the property for the duration of the home loan. To ensure compliance, staff will mail out an occupancy form to all home loan recipients. Recipients are required to return the completed form, along with proof of homeowners insurance, as it is also a requirement to maintain insurance.

The **Public Services** identified in the annual action plan are also monitored by the housing staff. Each project shall be reviewed annually (or at completion, whichever occurs first) via onsite or by a desk monitoring. City staff will review client information, financial records, operating policies and procedures to insure compliance with HUD regulations. These monitoring are necessary in assuring that the subrecipients are:

- Carrying out their programs/projects as described;
- Carrying out their program/project in a timely manner;
- Program/projects costs are CDBG eligible;
- Carrying out program/projects in accordance with CDBG regulations.

Staff will continue to solicit minority and women owned businesses to participate in the program. These groups will be notified electronically of forums and public meetings and encouraged to participate in the program.

Annual Action Plan 2014

Expected Resources

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

Introduction

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Administration Housing and Public Services	\$465,555	\$91,000	0	\$556,555	\$0	This amount represents first year action plan budget
HOME	State	Administration and Housing	\$700,000	\$90,947	0	\$790,947	\$0	City received \$700,000 award for housing activities

Table 51 - 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

CDBG Entitlement funds will augment a recent award from the state HOME program. The funds will be utilized for providing affordable housing opportunities to Hanford residents, through homebuyer and home repair programs; as well as providing public services to very low to moderate-income Hanford resident by partnering with various non profits that provide services to special needs groups and/or individuals.

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

The City does not have land that can accommodate the uses identified in this plan.

Discussion

See above comments.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Need Addressed	Funding	Goal Outcome Indicator
Planning & Administration	2014	2017	Planning & Administration	Hanford city limits	Planning & Administration	\$111,311	
Code Enforcement	2014	2017	Code Enforcement	Hanford city limits	Home Improvements	\$62,000	
Housing Rehabilitation	2014	2017	Housing	Hanford city limits	Affordable Housing	\$149,744	15-households assisted
Homebuyer Assistance	2014	2017	Housing	Hanford city limits	Affordable Housing	\$150,000	3-households assisted
Public Service Kings/Tulare COC	2014	2017	Non-housing Community Development	Hanford city limits	Public Services-Homeless	\$10,000	
Public Service Soup Kitchen	2014	2015	Non housing Community Development	CDBG Target Area	Public Service-Homeless, seniors	\$12,000	
Public Service Salvation Army	2014	2015	Non housing Community Development	CDBG target area	Public Service-Homeless, seniors	\$13,000	
Public Service KCAO	2014	2016	Non housing Community Development	CDBG target area	Public Service-Youth	\$48,500	

Goal Descriptions

Planning and Administration:

The City of Hanford will utilize up to \$111,311 to provide efficient administration and oversight of the City's CDBG Program. Eligible costs include but are not limited to, paying staff time for administrative duties associated with carrying out the grant, as well as paying for training, materials and advertising.

Code Enforcement:

The City of Hanford will utilize up to \$62,000 to conduct ongoing code enforcement activities in qualifying CDBG neighborhoods.

Housing Rehabilitation:

The City of Hanford will utilize up to \$149,744 to implement its Emergency Repair Program. Through this program, qualifying residents are offered financing for emergency home repairs. The program offers up to \$10,000 per household. Repairs include but are not limited to, roof repair or replacement, heating and/or air repair or replacement and handicap modifications. It is anticipated that 15 households will be assisted through the program.

Homebuyer Assistance:

The City of Hanford will utilize up to \$150,000 to implement its Home Sweet Home (First Time Homebuyers) Program. Through this program, deferred loans are offered to qualifying first time homebuyers for mortgage assistance. The goal is to help reduce the first mortgage payment to within the family's affordability range. Up to \$75,000 per household is offered through the program. It is anticipated that 3 households will be assisted through the program.

King Tulare Continuum of Care:

The Kings Tulare Continuum of Care (COC) is a non-profit organization that partners with several area agencies to address the homeless needs in Hanford. CDBG funds will be used to help fund a variety of activities, including but not limited to the Annual Project Homeless Connect and the Point in Time census. The City will allocate \$10,000 to this service provider.

Soup Kitchen:

The Church of the Saviour has been operating the Soup Kitchen and serving hot meal since 1986. In 2013, the Soup Kitchen served 72,086 meals to residents that include homeless persons and seniors. CDBG funds will be used to purchase a large capacity refrigerator and freezer.

adequate in size to accommodate their increasing services. The City will allocate \$12,000 to this service provider.

Salvation Army:

The Salvation Army is a non-profit organization that provides meals to the community throughout the year. The Salvation Army serves approximately 1,500 meals per month primarily to homeless persons and seniors. CDBG funds will be used to purchase an industrial type stove and oven. This would allow food to be prepared in a timely manner and improve its distribution. The City will allocate \$13,000 to this service provider.

Kings Community Action Organization (KCAO):

KCAO is a non- profit organization that currently administers the Youth Lead Project. The project focuses and encourages academics, recreation and enrichment. Since 2013, Youth Lead has worked with 151 high risk youth. CDBG funds will be used for operational expenses. The City will allocate \$48,500 to this service provider.

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 91.215(b):

The City of Hanford estimates that fifteen (15) families will be assisted in attaining affordable housing through the City's Homebuyer Program utilizing CDBG Entitlement and state HOME funding.

AP-35 Projects – 91.220(d)

Introduction

The City of Hanford proposes to use CDBG entitlement funds to continue its efforts in promoting decent, safe and affordable housing opportunities for Hanford's low and moderate income persons, as well as building community through various public services.

CDBG funds will be utilized to focus on some the City's most critical needs, as determined by the various outreach efforts:

- Provision of affordable housing opportunities that benefit low and moderate income households, especially those with special needs.
- Provision of services and/or programs that benefit low and moderate income households, especially those with special needs.

This FY 2014-15 Action Plan allocates funding to housing rehabilitation activities through the City's Emergency Repair Program. This program targets low to moderate income homeowners and offers financing for emergency repair needs, such as roof replacement, heating/air repair or replacement and handicap modifications.

The City will continue to provide housing affordability opportunities by allocating CDBG entitlement funds to the City's First time Homebuyer Program. This program offers mortgage assistance to qualifying low to moderate income persons buying a qualifying home in Hanford.

Ongoing code enforcement services are necessary for providing decent, safe neighborhoods in Hanford. The City currently has one code enforcement officer assigned to the qualified targeted areas of Hanford. Enforcement/services includes but is not limited to, responding to complaints, providing information and services to the public; all in an effort to eliminate slum and blight and improve Hanford's overall neighborhoods.

This Action Plan will support the activities of four public service providers, Kings Tulare Continuum of Care (\$10,000), Kings Community Action Organization (\$48,500), Salvation Army (\$13,000), and the Soup Kitchen (\$12,000).

The projects listed below will be undertaken during fiscal year 2014-2015.

#	Project Name
1	Code Enforcement
2	Housing Rehabilitation
3	Homebuyer Assistance
4	Kings-Tulare Continuum of Care
5	Soup Kitchen
6	Salvation Army
7	Kings Community Action Organization

Table 52 – Project Information

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

The primary obstacle to addressing the underserved needs is the lack of funding. The City relies on CDBG Entitlement funds, program income and any state funds it can apply for to carry out the programs identified in this Action Plan.

The above named projects and their allocations were selected primarily because they were identified as a higher need in the City's Consolidated Plan.

The public service allocation is limited; therefore all applicants could not be funded. While all seven applications proposed CDBG eligible activities, the projects selected for funding are those that 1) ranked the higher need per recent community outreach, 2) propose to spend funding timely, and 3) have knowledge of CDBG regulations.

Projects

AP-38 Projects Summary

Project Summary Information

Code Enforcement:

The City of Hanford will utilize up to \$62,000 to conduct ongoing code enforcement activities in qualifying CDBG neighborhoods.

Housing Rehabilitation:

The City of Hanford will utilize up to \$149,744 to implement its Emergency Repair Program. Through this program, qualifying residents are offered financing for emergency home repairs. The program offers up to \$10,000 per household. Repairs include but are not limited to, roof repair or replacement, heating and/or air repair or replacement and handicap modifications. It is anticipated that 15 households will be assisted through the program.

Homebuyer Assistance:

The City of Hanford will utilize up to \$150,000 to implement its Home Sweet Home (First Time Homebuyers) Program. Through this program, deferred loans are offered to qualifying first time homebuyers for mortgage assistance. The goal is to help reduce the first mortgage payment to within the family's affordability range. Up to \$75,000 per household is offered through the program. It is anticipated that 3 households will be assisted through the program.

King Tulare Continuum of Care:

The Kings Tulare Continuum of Care (COC) is a non-profit organization that partners with several area agencies to address the homeless needs in Hanford. CDBG funds will be used to help fund a variety of activities, including but not limited to the Annual Project Homeless Connect and the Point in Time census. The City will allocate \$10,000 to this service provider.

Soup Kitchen:

The Church of the Saviour has been operating the Soup Kitchen and serving hot meal since 1986. In 2013, the Soup Kitchen served 72,086 meals to residents that include homeless persons and seniors. CDBG funds will be used to purchase a large capacity refrigerator and freezer adequate in size to accommodate their increasing services. The City will allocate \$12,000 to this service provider.

Salvation Army:

The Salvation Army is a non-profit organization that provides meals to the community throughout the year. The Salvation Army serves approximately 1,500 meals per month primarily to homeless persons and seniors. CDBG funds will be used to purchase an industrial type stove and oven. This would allow food to be prepared in a timely manner and improve its distribution. The City will allocate \$13,000 to this service provider.

Kings Community Action Organization (KCAO):

KCAO is a non-profit organization that currently administers the Youth Lead Project. The project focuses and encourages academics, recreation and enrichment. Since 2013, Youth Lead has worked with 151 high risk youth. CDBG funds will be used for operational expenses. The City will allocate \$48,500 to this service provider.

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

Geographic Distribution

Target Area	Percentage of Funds
City of Hanford	54%
Census Tracts 900.1, 900.6, 900.7, 1002.1, 1002.2, 1002.3, 1100.1	11%
Census Tracts 900.5, 1100.2	15%

Table 53 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG Entitlement funds are limited to CDBG Target Areas (located within the Hanford city limits). This area is considered central Hanford and mostly encompasses areas North of Hanford-Armona Road and South of Grangeville Blvd, in between 8th and 13th Avenues. To insure compliance, the City will also refer to HUD's new mapping tool to identify qualifying areas.

Direct benefit programs such as first time homebuyer and housing rehabilitation programs are administered city wide but are limited to very low to moderate income families that are at or below 80% of the Kings County median.

The following census tracts within the CDBG Target Area are also identified as Minority Concentration areas according to recent census maps: tracts 900.5, 900.7, 1002.1, 1002.2, 1100.2, 1100.3 and 1100.4.

Code Enforcement will address blight and specific actions such as dilapidated homes in the way of broken windows, paint, removal of accumulation of trash and debris, landscaped such as over grown vegetation, leaking swamp coolers and Graffiti. The specific actions would be focused in the following identified areas:

Census Tract 000900.5

Area is South of Grangeville Blvd. and West of 11th Avenue

Census Tract 001100.2

Area is North of Hanford-Armona Road, East of 11th Avenue and South of 4th Street

The City's Annual Action Plan allocates 80% of its funding to CDBG Target Areas and/or Low to Moderate Income Persons.

Discussion

See above comments.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Hanford has allocated \$150,000 of CDBG Entitlement funding towards the provision of affordable housing. This amount will augment a recent HOME award in the amount of \$700,000 and HOME program income in the amount of \$90,947 to provide homebuyer assistance to approximately fifteen first time homebuyers.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	18
Special-Needs	0
Total	0

Table 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	3
Total	18

Table 55 - One Year Goals for Affordable Housing by Support Type

Discussion

See above comments.

AP-60 Public Housing – 91.220(h)

Introduction

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

Public housing is provided by Kings County Housing Authority. The provision of public housing is a function of County Government and therefore, the City will not be supplying funding for this segment. The Housing Authority provides low-income families with affordable rental housing that is decent, safe, and sanitary. The Housing Authority provides rental assistance to individuals and families in its Section 8 Housing Choice Voucher and affordable housing programs.

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

The City of Hanford encourages participation in homeownership by contacting managers and residents of public housing complexes every time funding is available through our homebuyers program. Flyers are created to be displayed in community center, offices or distributed individually.

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

The PHA is not designated as troubled.

Discussion

See above comments.

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

Introduction

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 of Hanford supports and collaborates with local service providers, through the Continuum, to assist homeless individuals and families.

The Continuum, has recently implemented Every Door Open, a Coordinated Entry & Assessment System Serving Kings/Tulare Counties. Every Door Open assists individuals and families who are at-risk of or who are experiencing homelessness within the region. Clients seeking assistance can access the system through any Provider. Within 72 hours of completion and submittal of the Kings/Tulare Housing Assistance Application, staff/case managers complete a Needs Assessment to determine the appropriate level of services. By using the Needs Assessment tool, each applicant is evaluated on a variety of criterion, including rental history, criminal history, domestic violence, mental health challenges, disabling conditions, language barriers, educational attainment, employment status, and length of homelessness. Services are then assigned based on the client level determination. The coordinated intake and assessment system is a best practice for prioritizing people who are homeless and most vulnerable, which include people who are chronically homeless, families with children, veterans, and unaccompanied youth.

Addressing the emergency shelter and transitional housing needs of homeless persons

All programs within the Continuum- emergency, transitional and permanent housing- include supportive services for their clients. Each program designs and implements supportive services based on their target population and partnerships leveraged within the community. The overarching goal of the supportive services offered is to link individuals and/or families with mainstream benefits and income support, education and employment services, as well as health and life skills services. These linkages are a critical component to assisting clients in self-sufficiency, reducing episodes of homelessness, and preventing recidivism.

Programs that serve these vulnerable subpopulations include:

- Champions, Cornerstone, KCAO and Kings County Behavioral Health provide PSH programs for chronically homeless individuals and families and/or families with children.
- Westcare provides Rapid Re-housing and Homeless Prevention for veterans and their families through the SSVF program.
- Aspiranet operates a transitional housing program for youth ages 18-24.

- The Salvation Army provides Rapid Re-housing and Homeless Prevention services for homeless individuals and families.

-

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

One of the primary goals for the Continuum of Care and City of Hanford is increasing access to housing for chronically homeless individuals and families, veterans, persons with disabilities and youth. Obtaining permanent housing for these individuals and families will shorten the length of time spent in emergency shelters and/or transitional housing.

The City of Hanford will continue to facilitate new permanent housing beds by partnering with the Continuum to provide leadership and technical assistance to agencies interested in the development of homeless housing units. This will be accomplished by partnering with existing, under-utilized programs as well as new programs to promote set-aside units for these target populations.

All programs within the Continuum, emergency, transitional and permanent housing, include supportive services for their clients. Each program designs and implements supportive services based on their target population and partnerships leveraged within the community. The overarching goal of the supportive services offered is to link individuals and/or families with mainstream benefits and income supports education and employment services, as well as health and life skills services. These linkages are a critical component to assisting clients in self-sufficiency, reducing episodes of homelessness, and preventing recidivism.

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

The City of Hanford continues to support and collaborate with area service providers to help low income individuals and families avoid becoming homeless.

Discussion

City does not use HOPWA.

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	0
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	0

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

Introduction

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

The provision of affordable housing and the support of existing and new affordable housing are critical to assuring that all households have access to quality housing. The City of Hanford is committed to removing or reducing barriers to affordable housing and has produced a diversity of housing types, as well as has adequate land to support the projected housing needs of lower income households. Per the City's Analysis of Impediments to Fair Housing Choice (2010), the City has housing affordability issues in both the ownership and rental sectors of the housing market. The current median sales price is \$171,000 which is attainable for someone earning moderate income; however likely out of reach for lower income households. The City's AI identifies a lack of affordable housing supply in Hanford and has identified the following the actions to be undertaken by the City:

Provide assistance to preserve existing affordable housing

- The City currently offers housing rehabilitation loans and/or grants to low to moderate income residents for home repairs, with the emphasis being the elimination of health and safety hazards.
- The City annually monitors two rental new construction projects funded with HOME/City funds to ensure compliance and ensure that qualifying low-income families are occupying the HOME-funded units.

Create new affordable housing

- In an effort to create affordable housing opportunities in Hanford, the City offers a mortgage assistance program. Program funding is proposed in this action plan; and the City will also apply for HOME funding in this FY to fund its mortgage assistance program.

Offer regulatory relief and incentives for the development of affordable housing

- The City annually offers a NOFA for HOME funding in an effort to bring additional affordable housing to Hanford. This year, City will submit an application to the HOME program supporting a rental new construction project that will provide 81-affordable units to low income households. Actual funding is contingent upon an actual award.

Provide adequate sites for the development of affordable housing

- Recent studies (AI (2010) and RHNA (2008)) have indicated that the City has adequate site available for all types of housing development.

Apply for private and public funding to support affordable homeownership programs.

- The City has proposed mortgage assistance in this Action Plan. The City will also submit an application to the HOME program in the FY for additional funding for mortgage assistance programs.

Adapt the homebuyer program to match the current market conditions.

The City will continue to monitor the programs' policies and procedures to ensure that the City is utilizing the funding effectively.

Discussion

See above comments.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The City strategies to address obstacles to meeting underserved needs includes, but is not limited to providing information and/or education about the City's programs to the public through forums, workshops and a continued partnership with nonprofit agencies that provide services to the underserved population; and to leverage their programs and/or projects with CDBG funding to the greatest extent possible.

Actions planned to foster and maintain affordable housing

Providing for affordable housing opportunities and maintaining Hanford's existing housing stock are high priorities in Hanford. The City's strategies to foster and maintain affordable housing include:

- Implementing a first time homebuyer program to assist low to moderate income persons with financing to ensure their housing costs are within their affordability range.
- Implementing an owner occupied rehabilitation program to assist low income homeowner preserve their homes.
- Implement ongoing code enforcement services.
- Continuing to support applications to HCD for rental new construction projects that target low to moderate income families.

Actions planned to reduce lead-based paint hazards

The City's strategies to reduce the presence of lead based paint include:

- Implementing the lead-based paint regulations of 24 CFR Part 92 in all federally assisted City housing programs.
- Enforcing federal laws through the permit process and code enforcement services by requiring contractors to be certified (if they are doing work that disturb paint surfaces).
- Providing "Renovate Right" pamphlets to homeowners, homebuyers and contractors.
- Offering housing rehabilitation loans and/or grants to qualifying households to remove/remedy lead based paint.
- Refer individuals possibly affected by lead based paint to their doctors or the Kings County Health Department nurse.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts to improving the quality of housing in Hanford, promoting safe decent housing for Hanford residents and supporting public services agencies targeting poverty level families.

The City's strategies are as follows:

- Continue to partner with KCAO, Kings-Tulare Continuum of Care and other agencies providing services to homeless and low income persons that do not have access otherwise. Funding has been allocated in this Action Plan for homeless prevention services.
- Continue to fund mortgage assistance programs that help lower income households buy in the current market.
- Continue to promote rental new construction activities targeted to lower income households.
- Continue to fund revitalization programs such as housing rehabilitation and emergency repair programs; improving housing conditions for low to moderate income homeowners that could not afford to finance the repairs otherwise.
- Continue to promote educational services targeted to low income youth and their families. Funding has been allocated in this Action Plan to provide educational services at Coe Park Center. This center is located in a CDBG target area and primarily frequented by persons living in this area.

Actions planned to develop institutional structure

The Community Development Department, more particularly the City's Housing Specialists oversee the City's CDBG Program and have done so for the past year. Much of the past year has been spent responding to recent HUD monitoring, including program and FHEO monitoring. This staff has worked diligently to improve policies, procedures and practices so that the City's program remains compliant with CDBG program regulations. While there is much more work to do, the City's program has definitely improved overall. Staff is confident with the recent activities selected and with the manner funding has been expended.

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

The City of Hanford maintains a list of the of the area public and private housing and social services agencies and will include these agencies in the development of the Consolidated and Action Plans, as well as notify them of funding through the City's public services NOFA.

Discussion

See above comments.

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

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.	80%

Discussion

See above comments.

Specific CDBG 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 housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan - It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) 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 certifies that 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 activities which the grantee certifies are designed to meet other community development needs having a 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);
2. Overall Benefit. The aggregate use of CDBG funds including Section 108 guaranteed loans during program years 2010, 2011, 2012 (a period specified by the grantee consisting of one, two or three specific consecutive 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.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, 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 USC 2000d), the Fair Housing Act (42 USC 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, L, and R;

Compliance with Laws—It complies with applicable laws.

Signature of Authorized Agent

Date

City Manager

Title

Appendix A

Appendix to Certifications

Instructions Concerning

Lobbying and Drug-Free Workplace Requirements

A. 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.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant

application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., dl vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, and performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplace in question (see paragraph 3).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:
Place of Performance (Street address, city, county, state, zip code)

319 N. Douty Street, Hanford, Kings County, California 93230

Check if there are workplaces on file that are not identified here; the certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Appendix B – Point in Time Survey 2014

2014 PIT Survey Kings County: Hanford			
Kings County: Hanford	Adults	1,249	
	Unaccompanied Youth	0	
	Children	0	
	Total	1,249	
Place Slept Last Night	Place not meant for human habitation	84	6.7%
	Emergency Shelter	11	0.9%
	Transitional Housing	20	1.6%
	Total	115	9.2%
Household Composition	With Children	12	1.4%
	Without Children	122	9.8%
	Only Children	0	0%
	Total	134	10.7%
Homeless for a year or more	Yes	61	4.9%
	Unknown	54	4.3%
	Total	115	9.2%
# Times Homeless Past 3 Years	One Time or Less	105	8.4%
	At Least 4	29	2.3%
	Unknown	20	1.6%
	Total	154	12.3%
Chronically Homeless	Individual	54	4.3%
	Family	1	0.1%
	Unknown	61	4.9%
	Total	115	9.2%
DV Victims	Yes	1	0.1%
	Unknown	34	2.7%
	Total	35	2.8%
Age Group	0-7	0	0%
	8-24	24	1.9%
	25-44	44	3.5%
	45-64	24	1.9%
	65-74	24	1.9%
	75+	1	0.1%
	Unknown	34	2.7%
	Total	127	10.2%
Gender	Female	54	4.3%
	Male	61	4.9%
	Transgendered	0	0%
	Other	0	0%
	Unknown	0	0%
	Total	115	9.2%
Last Permanent Residence	Within County	121	9.7%
	Out of County	11	0.9%
	Unknown	17	1.4%
	Total	149	12.0%

2014 PIT Survey Kings County: Hanford			
Ethnicity	Hispanic/Latino	494	39.6%
	Non-Hispanic/Latino	81	6.4%
	Unknown	2	0.2%
	Total	577	46.2%
Race	American Indian/Alaskan Native	1	0.1%
	Asian	0	0%
	Black/African American	10	0.8%
	Native Hawaiian/Other Pacific Islander	1	0.1%
	White	555	44.3%
	Unknown	10	0.8%
	Total	577	46.2%
Disabilities*	Physical	43	3.4%
	Substance Abuse	17	1.3%
	Mentally Ill	44	3.5%
	Other	6	0.5%
	Unknown	10	0.8%
	Total	120	9.5%
Primary Language	English	577	46.2%
	Spanish	0	0%
	Other	0	0%
	Unknown	0	0%
	Total	577	46.2%
Veteran	Yes	9	0.7%
	No	116	9.3%
	Unknown	2	0.2%
	Total	127	10.2%
Jail/Prison	Yes	19	1.5%
	No	42	3.3%
	Unknown	10	0.8%
	Total	71	5.6%
Highest level of Education	No schooling Completed	0	0%
	Necessary to 4th grade	0	0%
	5th or 6th grade	0	0%
	7th or 8th grade	1	0.1%
	9th grade	4	0.3%
	10th grade	21	1.7%
	11th grade, No Diploma	11	0.9%
	High School Diploma	34	2.7%
	Associate's Degree	0	0%
	Bachelor's Degree	0	0%
	Master's Degree	0	0%
	Doctorate	0	0%
	Other graduate/professional	0	0%
	Certificate/Advanced Training	0	0%
	Don't know/Refused	0	0%
	Total	76	6.0%

2014 PIT Survey Kings County: Hanford			
Employed	Yes	8	0.6%
	No	110	8.7%
	Unknown	11	0.9%
	Total	129	10.2%
Reason for Homelessness	Alcohol/drug use	19	1.5%
	Medical Conditions	3	0.2%
	Mental Health Condition	4	0.3%
	Physical Disability	1	0.1%
	Argument w/ Family/Friends	1	0.1%
	Domestic Violence	1	0.1%
	Hospital Discharge	1	0.1%
	Jail/Prison Discharge	1	0.1%
	Divorce/Separation	0	0%
	Eviction	0	0%
	Homeless	0	0%
	No Affordable Housing	11	0.9%
	Substandard Housing	2	0.2%
	Aged out of Foster care	1	0.1%
	Lost benefits	1	0.1%
	Unemployment	21	1.7%
	Perks not Allowed	0	0%
	Other	0	0%
	# of Responses	121	9.7%
Income Source*	No Financial Resources	7	0.6%
	Unemployment	0	0%
	Veteran's benefits	0	0%
	Retirement/Social Security	0	0%
	Child Support	0	0%
	Alimony	0	0%
	Paid Storage	21	1.7%
	TRAP	1	0.1%
	SSI	0	0%
	SSDI	0	0%
	Medicaid	0	0%
	Medi-Cal	0	0%
	Food/Not usual	10	0.8%
	# of Responses	30	2.4%
Services Needed*	Food/Not usual	0	0%
	Medical Health Care	0	0%
	Mental Health Care	0	0%
	Dental Care	0	0%
	Vision Care	0	0%
	Substance	0	0%
	Transportation	0	0%
	Housing Assistance	0	0%
	Legal Assistance	0	0%
	Job Training	0	0%
	Education	0	0%
	Per Services	1	0.1%
	# of Responses	1	0.1%

*Subpopulations are not mutually exclusive and a given person may fall into more than one subpopulation category.

2014 PIT Survey Hanford: Sheltered			
Hanford: Sheltered	Adults	46	
	Unaccompanied Youth	0	
	Children	0	
	Total	46	
Place Slept Last Night	Place not meant for human habitation	0	0%
	Emergency Shelter	0	0%
	Transitional Housing	0	0%
	Total	0	0%
Household Composition	With Children	0	0%
	Without Children	0	0%
	Only Children	0	0%
	Total	0	0%
Homeless for a year or more	Yes	0	0%
	Unknown	0	0%
	Total	0	0%
# Times Homeless Past 3 Years	One Time or Less	0	0%
	At Least 4	0	0%
	Unknown	0	0%
	Total	0	0%
Chronically Homeless	Individual	0	0%
	Family	0	0%
	Unknown	0	0%
	Total	0	0%
DV Victims	Yes	0	0%
	Unknown	0	0%
	Total	0	0%
Age Group	0-7	0	0%
	8-24	0	0%
	25-44	0	0%
	45-64	0	0%
	65-74	0	0%
	75+	0	0%
	Unknown	0	0%
	Total	0	0%
Gender	Female	0	0%
	Male	0	0%
	Transgendered	0	0%
	Other	0	0%
	Unknown	0	0%
	Total	0	0%
Last Permanent Residence	Within County	0	0%
	Out of County	0	0%
	Unknown	0	0%
	Total	0	0%

2014 PIT Survey Hanford: Sheltered			
Ethnicity	Hispanic/Latino	22	47.8%
	Non-Hispanic/Latino	24	52.2%
	Unknown	0	0%
	Total	46	100.0%
Race	American Indian/Alaskan Native	0	0%
	Asian	0	0%
	Black/African American	0	0%
	Native Hawaiian/Other Pacific Islander	0	0%
	White	46	100.0%
	Unknown	0	0%
	Total	46	100.0%
Disabilities*	Physical	0	0%
	Substance Abuse	0	0%
	Mentally Ill	0	0%
	Other	0	0%
	Unknown	0	0%
	Total	0	0%
Primary Language	English	46	100.0%
	Spanish	0	0%
	Other	0	0%
	Unknown	0	0%
	Total	46	100.0%
Veteran	Yes	0	0%
	No	46	100.0%
	Unknown	0	0%
	Total	46	100.0%
Jail/Prison	Yes	0	0%
	No	46	100.0%
	Unknown	0	0%
	Total	46	100.0%
Highest level of Education	No schooling Completed	0	0%
	Necessary to 4th grade	0	0%
	5th or 6th grade	0	0%
	7th or 8th grade	0	0%
	9th grade	0	0%
	10th grade	0	0%
	11th grade, No Diploma	0	0%
	High School Diploma	22	47.8%
	Associate's Degree	0	0%
	Bachelor's Degree	0	0%
	Master's Degree	0	0%
	Doctorate	0	0%
	Other graduate/professional	0	0%
	Certificate/Advanced Training	0	0%
	Don't know/Refused	0	0%
	Total	46	100.0%

2014 PIT Survey Hanford: Sheltered			
Employed	Yes	0	0%
	No	46	100.0%
	Unknown	0	0%
	Total	46	100.0%
Reason for Homelessness	Alcohol/drug use	0	0%
	Medical Conditions	0	0%
	Mental Health Condition	0	0%
	Physical Disability	0	0%
	Argument w/ Family/Friends	0	0%
	Domestic Violence	0	0%
	Hospital Discharge	0	0%
	Jail/Prison Discharge	0	0%
	Divorce/Separation	0	0%
	Eviction	0	0%
	Homeless	0	0%
	No Affordable Housing	0	0%
	Substandard Housing	0	0%
	Aged out of Foster care	0	0%
	Lost benefits	0	0%
	Unemployment	0	0%
	Perks not Allowed	0	0%
	Other	0	0%
	# of Responses	46	100.0%
Income Source*	No Financial Resources	0	0%
	Unemployment	0	0%
	Veteran's benefits	0	0%
	Retirement/Social Security	0	0%
	Child Support	0	0%
	Alimony	0	0%
	Paid Storage	0	0%
	TRAP	0	0%
	SSI	0	0%
	SSDI	0	0%
	Medicaid	0	0%
	Medi-Cal	0	0%
	Food/Not usual	0	0%
	# of Responses	46	100.0%
Services Needed*	Food/Not usual	0	0%
	Medical Health Care	0	0%
	Mental Health Care	0	0%
	Dental Care	0	0%
	Vision Care	0	0%
	Substance	0	0%
	Transportation	0	0%
	Housing Assistance	0	0%
	Legal Assistance	0	0%
	Job Training	0	0%
	Education	0	0%
	Per Services	0	0%
	# of Responses	0	0%

*Subpopulations are not mutually exclusive and a given person may fall into more than one subpopulation category.

2014 PIT Survey
Hanford: Unsheltered

Hanford: Unsheltered	Subtotal	84	
	Children	16	
	Unaccompanied Youth	1	
	Unknown	1	
	Total	84	
Place Slept Last Night	Placed in shelter for human habitation	84	100%
	Emergency shelter	0	0%
	Transitional Housing	0	0%
	Total	84	100%
Household Composition	With Children	16	19%
	Without Children	68	81%
	Only Children	0	0%
	Total	84	100%
Homeless for a year or more	Yes	40	50%
	No	35	42%
	Unknown	9	10%
	Total	84	100%
# Times Homeless Past 3 Years	Once (Total N)	24	29%
	2-3 Times (Total N)	1	1%
	Unknown	0	0%
	Total	84	100%
Chronically Homeless	Individual	43	51%
	Family	1	1%
	No	40	48%
	Unknown	0	0%
	Total	84	100%
DV Victims	Yes	14	17%
	No	69	83%
	Unknown	1	1%
	Total	84	100%
Age Group	0-17	0	0%
	18-24	10	12%
	25-34	20	24%
	35-44	23	27%
	45-54	10	12%
	55-64	11	13%
	65+	0	0%
	Unknown	0	0%
	Total	84	100%
	Total	84	100%
Gender	Female	39	47%
	Male	50	60%
	Transgendered	0	0%
	Other	0	0%
	Unknown	0	0%
	Total	89	100%
Last Permanent Residence	Within County	84	84%
	Out of County	12	14%
	Unknown	0	0%
	Total	84	100%

Ethnicity	Hispanic/Latino	23	28%
	Non-Hispanic/Latino	51	60%
	Unknown	0	0%
	Total	84	100%
Race	American Indian/Alaskan Native	2	2%
	Asian	0	0%
	Black/African American	10	12%
	Native Hawaiian/Other Pacific Islander	1	1%
	White	69	83%
	Unknown	1	1%
	Total	84	100%
Disabilities*	AD/ADD	0	0%
	Physical	44	54%
	Substance Abuse	10	12%
	Mentally Ill	23	28%
	Total (Disabilities)	64	76%
	Unknown	20	24%
	Total	84	100%
Primary Language	English	84	100%
	Spanish	0	0%
	Other	0	0%
	Unknown	0	0%
Veteran	Yes	0	0%
	No	84	100%
	Unknown	0	0%
	Total	84	100%
Jail/ Prison	Yes	14	17%
	No	70	83%
	Unknown	0	0%
	Total	84	100%
Highest level of Education	No schooling completed	0	0%
	Elementary to 4th grade	2	2%
	5th or 6th grade	0	0%
	7th or 8th grade	0	0%
	9th grade	0	0%
	10th grade	0	0%
	11th grade	0	0%
	12th grade, No Diploma	0	0%
	High School Diploma	39	47%
	GED	0	0%
Education's Degree	Associate's Degree	0	0%
	Bachelor's Degree	0	0%
	Master's Degree	0	0%
	Doctorate	0	0%
	Other certificate/Professional	0	0%
	Certificate/Advanced Training	0	0%
	Don't know/Refused	0	0%
	Total	0	0%
	Total	84	100%

*Subpopulations are not mutually exclusive and a given person may fall into more than one subpopulation category.

Employed	Yes	0	0%
	No	79	95%
	Unknown	5	6%
	Total	84	100%
Reason for Homelessness	Alcohol/drug use	0	0%
	Medical Condition	0	0%
	Medical Health Condition	0	0%
	Physical disability	0	0%
	Argument w/ family/friends	4	5%
	Domestic Violence	0	0%
	Hospital Discharge	0	0%
	Self-Inflicted Injuries	0	0%
	Divorce/Separation	0	0%
	Eviction	0	0%
Income Source*	Unemployment	0	0%
	Part-time/Seasonal	0	0%
	Other	0	0%
	# of Responses	0	0%
	No Income Source	0	0%
	Unemployment	0	0%
	Part-time/Seasonal	0	0%
	Other	0	0%
	# of Responses	0	0%
	Total	0	0%
Services Needed*	Food/Housing	10	12%
	Health Care	0	0%
	Medical/Health Care	0	0%
	Legal Care	0	0%
	Other Care	0	0%
	Child Support	0	0%
	Job Training	0	0%
	Education	0	0%
	Substance Abuse	0	0%
	Other Services	0	0%
	# of Responses	0	0%

Appendix C— CDBG Low to Moderate Areas

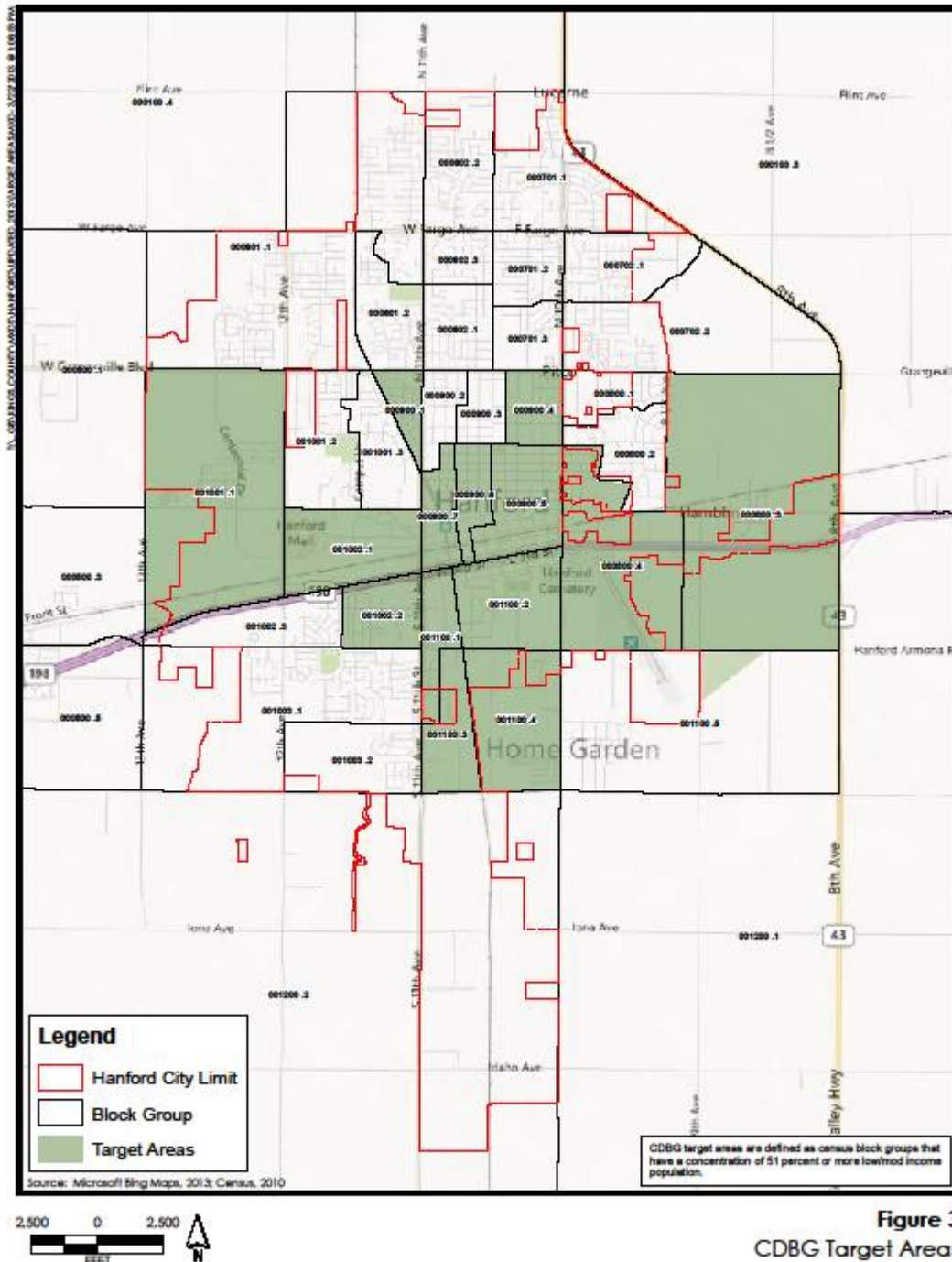
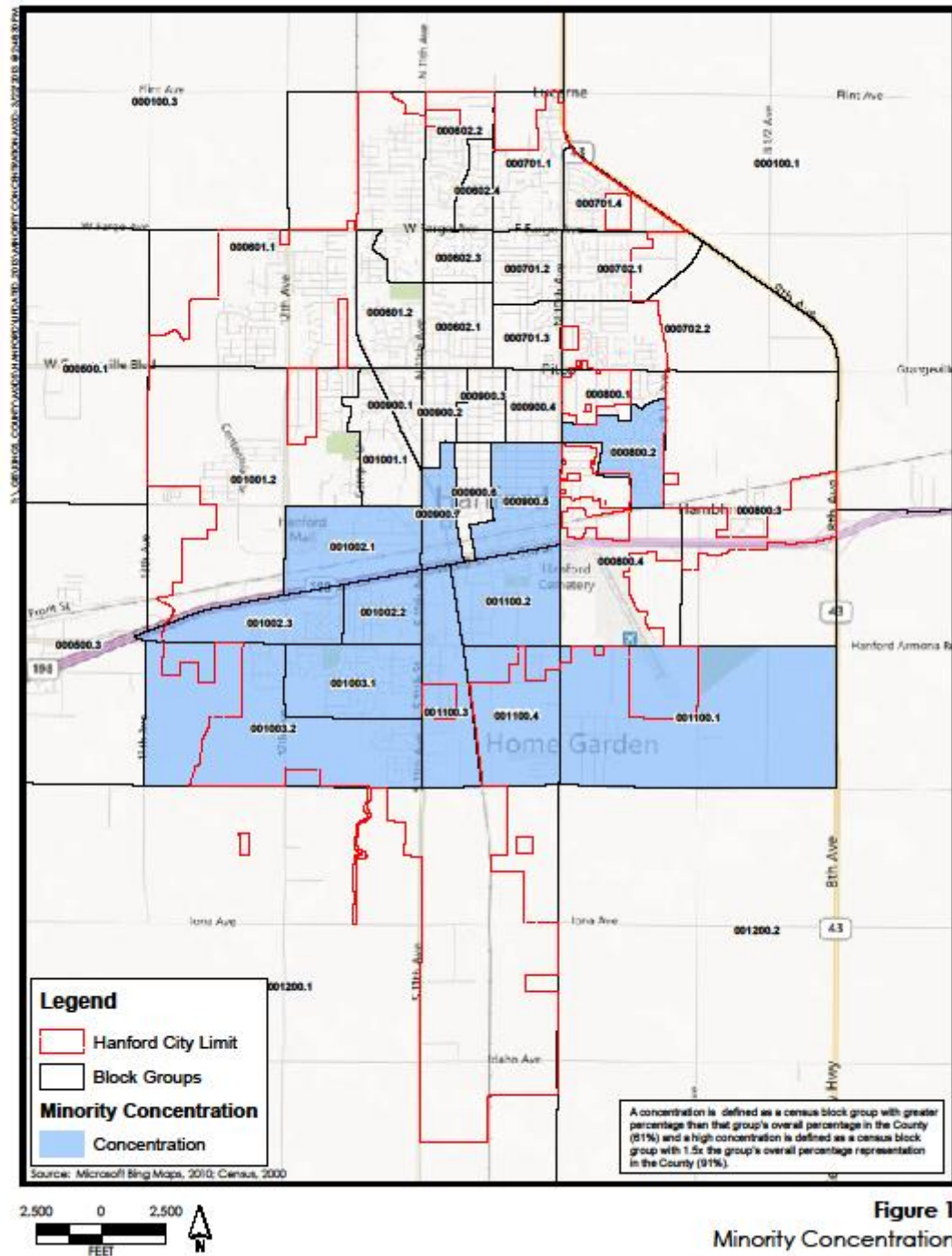


Figure 3
CDBG Target Areas
PMCA

Appendix C – Minority Concentration Area Map



Appendix C – Hispanic Concentration Area Map

