



CITY OF INDIO

CONSOLIDATED PLAN 2014-2019 and ANNUAL ACTION PLAN (FY2014/2015)

Adopted May 15, 2014



Consolidated Plan 2014-2019

and

Annual Action Plan (FY14/15)

City of Indio
Economic Development Department,
100 Civic Center Mall, Indio, CA 92201

Adopted May 15, 2014

Acknowledgment

The Ramsay Group, LLC, (consultant group hired by the City) would like to extend its gratitude to all the individuals and agencies that made this report possible. The following are organizations and individuals who were instrumental in assisting with the formulation of this report by lending their time and/or respected advice. We are grateful for your assistance.

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Finally, we would like to give a special thanks to the citizens of Indio who allowed us the opportunity to visit their beautiful community, while providing us with critical survey information relating to their community, housing and economic development needs. Their participation was essential in shaping this plan, which will influence the housing and community development activities in the City of Indio for years to come.

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Executive Summary

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

1. Introduction

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

The entitlement formula utilizes population information, poverty and overcrowded housing data to establish funding allocations. The City of Indio (the “City”) qualifies as a Community Development Block Grant (CDBG) entitlement City based on the grant formula. The City and the coordinate their efforts to provide a balanced approach to community needs using their available resources. A five-year strategic plan has been developed by the City of Indio that identifies and prioritizes the future use of the City’s CDBG funds. The 2014-2019 ConPlan covers the timeframe from July 1, 2014 to June 30, 2019.

Methods of Evaluation

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

Consolidated Plan Format

In 2012, HUD released its new eCon Planning Suite with interactive tools and resources for grantees to use in the preparation of the Consolidated Plan and Action Plan in the Integrated Disbursement and Information System (IDIS). This new tool provides data from HUD-selected sources, primarily 2010 Census data and the American Community Survey (ACS) 2005-2009 data set. Despite the primary reliance on HUD-selected data sources, grantees are permitted opportunities to customize their ConPlans.

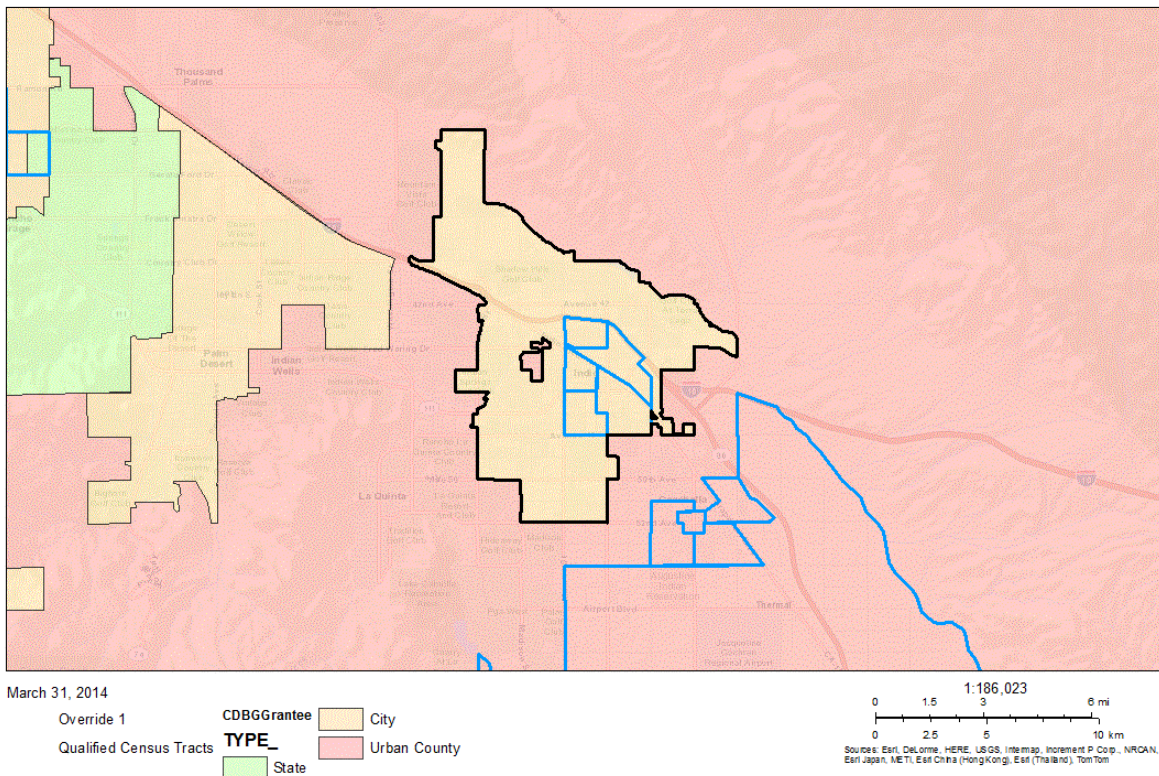
Income Definitions

The CDBG program is primarily focused on assisting low-income households. Throughout this document, there are several references to various income levels:

- Extremely Low Income: Households whose gross income is equal to or less than 30 percent of the area median family income (MFI).
- Low Income: Households whose gross income is between 31 percent and 50 percent of the area MFI.
- Moderate Income: Households whose gross income is between 51 percent and 80 percent of the area MFI.
- Above-Moderate Income: Households whose gross income is above 80 percent of the area MFI.

While moderate income and above-moderate income households are included in future tables and analysis, they are not the focus of the CDBG program. HUD defines the maximum income for each income level annually, and adjusts the figures based on household size. The income limits for various household sizes are noted in Table 1 below.

City of Indio_ Entitlement City - Qualified Census Tracts



City of Indio_ Entitlement City - Qualified Census Tracts

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

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

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

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

- Public Infrastructure and Capital Improvements (particularly those related to future projects that could be undertaken through the City's Better Neighborhood Program which targets qualified census tract area.;
- Job Creation and Retention Programs;
- Increased public services to area nonprofit agencies, particularly those programs that provide services for the homeless;
- Energy Efficiency programs for low-income residents; and
- Programs that promote and/or create fair and affordable housing, especially targeting extremely low- and low-income households

The City's priority need objectives and outcomes are based on the availability of CDBG funding allocation of an estimated \$870,530 per year over the 5-year ConPlan period. The figures proposed for each project are estimates based on the assumptions that CDBG funding, entitlement funding distribution formulas and/or the number of communities eligible to receive entitlement grants will remain constant.. If any of these conditions change, projected activities and accomplishments are also subject to change.

In early 2014, the State Department of Housing and Community Development (HCD) completed its review of the City's a *Draft Housing Element Update* that included an analysis of governmental constraints, which is summarized below along with recent changes to the City's zoning code that encourage affordable and transitional housing. The Housing Element has now been approved. As a result of the analysis, the City concluded that its policies and current practices do not create significant barriers to affordable housing. However, as a result of new State laws, such as SB 2, the City will need to adopt new land use and other standards to facilitate and encourage the production of affordable housing. For example, development standards for Single Room Occupancy (SRO) housing units will need to be established. In

addition, some existing policies – such as density bonuses – will need to be refined to address the requirements of a recently enacted law (SB 1818).

During the five-year period of the Consolidated Plan, the City will review any new policies and procedures to ensure they do not serve as an actual constraint to the development of affordable housing.

3. Evaluation of past performance

Each year, the U.S. Department of Housing and Urban Development (HUD) assesses the City of Indio' management of CDBG program funds, the City's compliance with the ConPlan and the extent to which the City is preserving and developing decent affordable housing, creating a suitable living environment and expanding economic opportunities. Overall, the City has performed satisfactorily in addressing its priority needs and carrying out the programs described in the ConPlan. The City evaluated its performance during the last ConPlan period (2009-2014) in order to set goals and strategies for this ConPlan.

4. Summary of citizen participation process and consultation process

City staff developed a detailed participation plan that is part of this ConPlan. As required by HUD, nonprofits and community residents were provided adequate opportunity to review and comment on the original Citizen Participation Plan and on substantial amendments to the plan, if necessary.

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

Citizens were encouraged to participate in (1) community meeting held at the City's Senior Center, as well as 2 Public Hearings held at Indio's City Hall. The Community meeting was held on February 27, 2014 at 5:30 p.m. A public hearing was held on March 19, 2014. At these two meetings, members of the public and the City Council were asked to identify community needs and priorities before the drafting of the ConPlan.

City Council Study Sessions were also held to provide a more in-depth analysis and discussions of community needs. Three sessions were held on January 19, February 13 and March 19, 2014. The City Council discussed funding priorities for FY-14-15 and decided that the continuation of the Better Neighborhoods Program (BNP) was ideal and needed. The Council also discussed the need to continue to fund previous year activities which were still considered to be priorities, with an emphasis on BNP, Homeless Services and youth programs.

Other topics included the following:

- support of health agencies

- continue to target lower income neighborhoods
- continued support program that address homelessness
- façade improvement within City’s gateway (commercial entry corridors)
- development and improvement of public facilities

The final public hearing was held May 15, 2014. At this hearing, members of the public were asked to provide comments on the draft ConPlan and the City Council was asked to approve the required Entitlement Community documents before submission to HUD.

The City also consulted with public and private departments and agencies, and social service and non-profit organizations to understand the community’s needs and available resources. Department staff provided input on how CDBG resources could be used and leveraged to provide services.

Upon completion of the draft ConPlan, it was available for public review and comment for 30 days, from April 9th, 2014 to May 9th, 2014. Copies of the ConPlan were available to the public at City Hall, the Indio Branch Library, Senior Center, as well as on the City’s website.

5. Summary of public comments

City staff developed a detailed participation plan that is part of this ConPlan. As required by HUD, nonprofits and community residents were provided adequate opportunity to review and comment on the original Citizen Participation Plan and on substantial amendments to the plan, if necessary. Citizens were engaged through community meetings, surveys, public hearings, and individual meetings. Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs.

Citizens were encouraged to participate in (1) community meeting held at the City’s Senior Center, as well as 2 Public Hearings held at Indio’s City Hall. The Community meeting was held on February 27, 2014 at 5:30pm. A public hearing was held on March 19 2014. At these two meetings, members of the public and council were asked to identify community needs and priorities before the drafting of the ConPlan. There were no public comments during these meetings and hearings.

During the preparation of the Consolidated Plan, a Housing and Community Development Survey (in both English and Spanish) was administered. More than 300 surveys were made accessible at the front counter of the Community Development Department, Indio's Public Library and Indio's Senior Center. An electronic version of the survey was placed on the City's website. A total of 266 respondents participated in our survey

City Council Study Sessions were also held to provide a more in-depth analysis and discussions of community needs. Three sessions were held on January 15, February 13 and March 19 2014. The City Council discussed funding priorities for FY-14-15 and decided that the continuation of BNP was ideal. The City Council also discussed the need to continue previous year priorities, with an emphasis on BNP, Homeless Services and youth programs. Other topics included support of health agencies; continue to target lower income neighborhoods and façade improvement within City’s gateway.

The final public hearing was held May 15, 2014. At this hearing, members of the public were asked to provide comments on the draft ConPlan and the City Council was asked to approve the document before submission to HUD.

The City also consulted with public and private departments and agencies, and social service and non-profit organizations to understand the community’s needs and available resources. Department staff provided input on how CDBG resources could be used and leveraged to provide services. The City of Indio specifically contacted agencies representing persons with HIV/AIDS, homeless persons, low-income youth, and persons with disabilities, elderly persons, and persons with alcohol and/or substance abuse problems. Additionally, cities and governments within the region were contacted and consulted as well.

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

7. Summary

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

- Maintain and enhance the quality of existing residential neighborhoods through the BNP;
- Provide support of nonprofits that meet the social service needs of the City’s residents with an emphasis on the homeless and youth; and
- Promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.

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	INDIO	
CDBG Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Indio Community Development Department is the lead agency for overseeing the development of the Consolidate Plan. This Department is also responsible for the preparation of the Annual Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER) and CDBG program administration. The Department also implements the Better Neighborhoods Program (BNP) in coordination with other City Departments and the community. Non-profit entities will provide homeless, food bank and fair housing services.

Consolidated Plan Public Contact Information

Jesus Gomez
100 Civic Center Mall
Indio, CA 92201

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

1. Introduction

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

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

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

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

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

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

Other key health, mental health and service agencies that the City works closely with are the Riverside County Human Resources Division, Disabled Access Office; Riverside County Department of Public Services, 2011 and 2013 Homeless Count; and Riverside Housing Department of Public Health, Childhood Lead Poisoning Prevention Program (CLPPP). Each is consulted during the City's ConPlan and Annual Action plan process.

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

Indio public housing agency is the Riverside County Housing Authority. The principal provider of community development and economic development programs, housing projects, and financial support will be the City of Indio. The County of Riverside Housing Authority administers the Section 8 Voucher program and manages public housing located in the County. According to the County of Riverside Housing Authority, funding to modernize the public housing units to ensure

long-term physical and social viability of the developments is done through the HUD yearly funded Capital Fund Program. Capital Program activities to be undertaken by the Housing Authority are identified in the Public Housing Agency (PHA) 5 Year and One-Year Action Plans. The residents are invited each year to contribute to the drafting the Housing Authorities Plan and planned use of Capital Fund monies. A resident advisory board is formed and meets at least twice each year to review the PHAs strategy and policies for both public housing and tenant-based housing. The City works closely with the Riverside County Housing Authority to qualify Indio residents for Section 8 Housing Choice Vouchers. The City provides information on the availability of Section 8 programs to qualified residents.

Other key health, mental health and service agencies that the City works closely with are the Riverside County Human Resources Division, Disabled Access Office; Riverside County Department of Public Services, 2011 and 2013 Homeless Count; and Riverside Housing Department of Public Health, Childhood Lead Poisoning Prevention Program (CLPPP). Each are consulted during the City's ConPlan and Annual Action plan process

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

The City does not receive ESG funding. However, the City works closely with the continuum of care homeless system to create funding policies and procedures. The City supports the network of homeless service providers existing in Indio. In addition, the City supports the efforts of the County of Riverside to end chronic and episodic homelessness which include:

- Adding a Street Outreach Team in each Supervisorial District.
- Creating additional emergency shelter and transitional housing beds throughout the County.
- Creating new permanent supportive and affordable housing units throughout the County.

The City also supports the key objectives of the Coachella Valley Area Governments Eastern Coachella Valley Homeless Plan that includes the increase of emergency services which will be accomplished by:

- Identifying service gaps.
- Implementing additional services at existing sites.
- Coordinating with outside agencies for other on-site (access center) services.

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

1	Agency/Group/Organization	COACHELLA VALLEY HOUSING COALITION
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30 day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
2	Agency/Group/Organization	BOYS AND GILS CLUB
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30 day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
4	Agency/Group/Organization	COACHELLA VALLEY RESCUE MISSION
	Agency/Group/Organization Type	Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How the Agency/Group/Organization consulted and what were the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30 day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
5	Agency/Group/Organization	MARTHA'S VILLAGE AND KITCHEN
	Agency/Group/Organization Type	Services-homeless Services-Health Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30 day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
7	Agency/Group/Organization	HOUSING AUTHORITY OF THE COUNTY OF RIVERSIDE
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30 day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
8	Agency/Group/Organization	COUNTY OF RIVERSIDE - EDA
	Agency/Group/Organization Type	Services-Employment Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Economic Development Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30 day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
9	Agency/Group/Organization	Fair Housing City Council of Riverside County, Inc.,
	Agency/Group/Organization Type	Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30 day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above.
10	Agency/Group/Organization	INLAND FAIR HOUSING AND MEDIATION BOARD
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was invited to participate in public hearings and 30 day review of plans. The anticipated outcome of the consultation is improved data and planning within the selected sections above. It was involved in consultation for fair housing section of the conplan.

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?
Continuum of Care	County of Riverside	The County of Riverside is a Continuum of Care applicant and conducts homeless counts, surveys of the homeless population, and strategic planning to end homelessness. Consistent with the goals of the CoC, the City of Indio's Strategic Plan will provide support to nonprofits that meet the social services needs of the City's residents with an emphasis on the homeless.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Housing Element	City of Indio	Based on the Regional Housing Needs Allocation (RHNA) set forth by the State of California, The Housing Element is the City's chief policy document for the development of affordable and market rate housing. Consistent with this policy document, the City will maintain and enhance the quality of existing residential neighborhoods through the BNP; and, promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.

Table 3 – Other local / regional / federal planning efforts

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

The City participates in regional planning efforts in the County of Riverside in the implementation of the Consolidated Plan as detailed above. We also work with the State of California Department of Fair Employment and Housing to track reported fair housing data. Specific agencies The City also works with adjacent cities such as Palm Springs and Palm Desert on CDBG and housing matters of significance to all communities.

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 Indio published all public hearings and ConPlan summaries in the Desert Sun; El Informador del Valle (Hispanic News Paper) as well as the City's website for public review and comment. The summary described the contents and purpose of the ConPlan and listed the locations where copies of the entire plan could be examined. Upon completion of the draft ConPlan, it was available for public review and comment for 30 days. Copies of the ConPlan were available to the public at City Hall, the Indio Branch Library and the Senior Center.

As noted earlier, two public hearings were held with the City Council on March 19th and May 21, 2014. Citizens who participated in the process received extensive information about the ConPlan, the citizen participation process, the HUD requirements for an entitlement City, the amount of funding that the City anticipates receiving and how those funds can be used by the City. Residents were given the opportunity to provide City staff with their input on the prioritization of community needs.

The 30-day review period ended on May 9, 2014. During the 30-day public review period the City did not receive written or oral comments on the Draft Consolidated Plan and Annual Action. No comments were made at the City Council meeting held on March 19, 2014. No comments were received from the public at the City Council public hearing held on May 15, 2014.

Community Surveys were also administered at various public locations, including on-line on the City's website. Survey participants were asked about the levels of priority for 50 separate items that were categories under the following community needs: Housing; Infrastructure; Neighborhood Services; Community Services; Business and Jobs; Community Facilities; and, Special Needs Services. Under these categories, participants labeled each item's need as high, medium, low or no concern. We received 266 surveys which assisted the City in its goal setting. Of those Conplan survey respondents, nearly 71% deemed youth activities/ services as a high priority. This percentage is by far the highest amongst other priorities. Job creation was second at 66%. The third highest was a tie between street/alley improvements and sidewalk improvements; both were prioritized at 58.2 % and under the "Infrastructure Category". Support of Homeless services and programs was the fourth highest at 42%.

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	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The City actively encouraged low- and moderate-income residents, persons of color, persons with disabilities and non-English-speaking residents to attend community meetings and hearings. In accordance with the Citizen Participation Plan, the City provided access and assistance to all residents. This includes: interpreters for non-English-speaking citizens; information provided through workshops, churches, the school district, and local community centers; and utilize sites for the public meetings that are accessible for persons with disabilities. All public hearings and meetings were conducted in the evening hours and were held at convenient and accessible locations that accommodate persons with disabilities. Despite noticing, there were no attendees during the community meeting.</p>	N/A	N/A	N/A
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	N/A	N/A	N/A	N/A

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan, in conjunction with information gathered through consultations and the citizen participation process, will provide a clear picture of the City of Indio's needs related to affordable housing, community development, and homelessness. From this Needs Assessment, the City identified those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered.

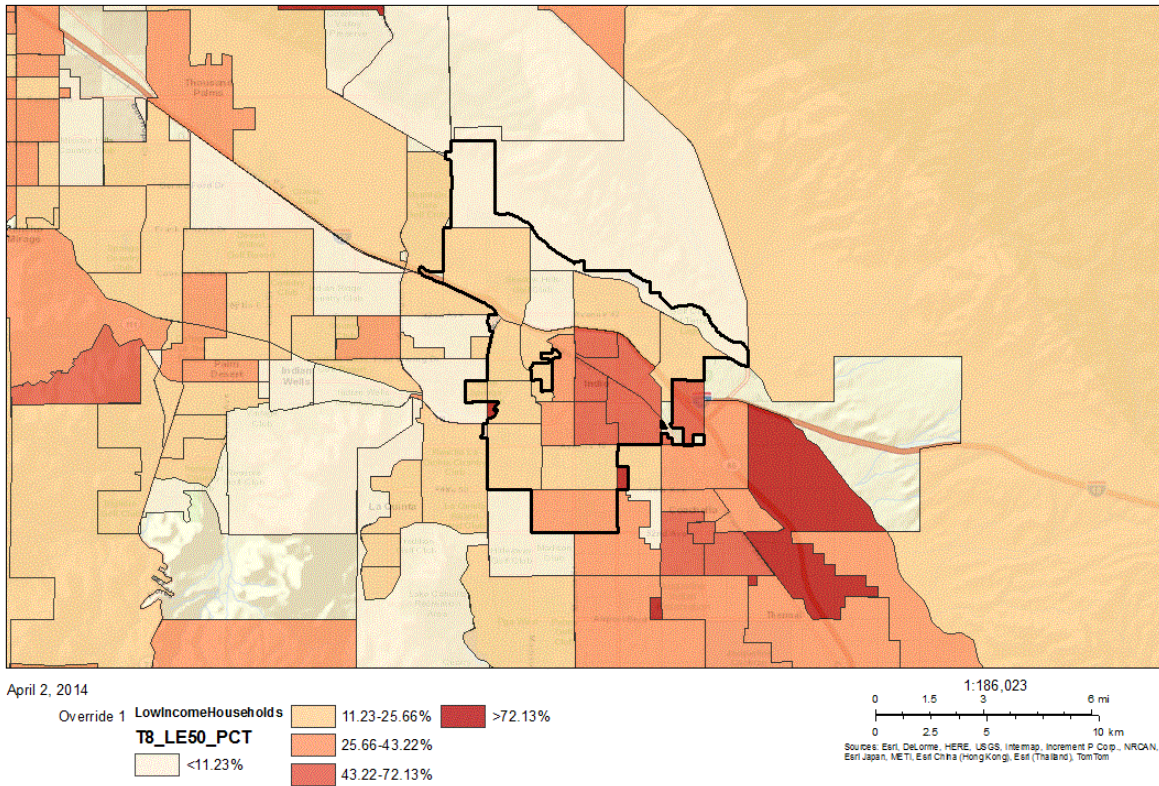
An Estimate of the Number and Types of Families in Need of Assistance

The HUD median family income for Riverside County was \$47,400 in 2000. Based on 2000 Census information, 34 percent of Indio's owner-occupied households and 71 percent of renter-occupied households had an income less than \$35,000 in 1999. These households were within the low, very low and extremely low-income categories. Approximately 18 percent of the total occupied housing units had a household income falling in the extremely low-income category with an additional nine percent in the very-low income category. The 2011 American Community Survey provides updated information on the household income distribution. Estimates from 2011 indicate that approximately 35 percent of Indio's owner-occupied households and 72 percent of renter-occupied households had an income less than \$50,000, corresponding to the low, very low and extremely low-income categories for 2011. Approximately 18 percent of total occupied housing units had a household income in the extremely low-income category.

Analysis Process used to determine the Priority Needs

Primary data sources included the Southern California Association of Governments' 2012 Existing Housing Needs Data Report, 2010 U.S. Census, the California Department of Finance (DOF), the City's 2014-21 Housing Element and a community wide survey instrument. These data sources are the most reliable for assessing existing needs and provide a basis for consistent comparison with historical data and the basis for planning. This section also includes data from the 2009-2011 American Community Survey (ACS). The American Community Survey provides an opportunity to utilize updated information for the timeframe between the decennial censuses. Although not as statistically accurate as the decennial census, the ACS provides estimates to illustrate trends and change in the community. The ACS information, which provides more detailed socioeconomic information, is presented as an annual average for the 2009-2011 periods and is based on a Census survey that samples a small percentage of the population every year.

Low Income Households - Families in Need of Assistance and Where They Are



Low Income Households - Families in Need of Assistance and Where They Are

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

Summary of Housing Needs

This section addresses the most significant housing needs of low- to moderate-income families in Indio. Those housing needs are summarized and projected over the five-year Consolidated Plan period. Current supportive housing needs are also summarized. Primary data sources include U.S. Census, HUDS Comprehensive Housing Affordability Strategy (CHAS), California Department of Finance Estimates, and American Community Survey (ACS) Estimates. Public community meetings and interviews with interested parties and City staff account for information sources as well.

The section documents many areas where households are facing a cost burden (housing costs that exceed 30 percent of gross household income) and a severe cost burden (housing costs that exceed 50 percent of gross household income). Many of the households identified as having housing problems that do not face cost burdens are subject to overcrowding or substandard conditions.

The following general housing needs have also been identified:

- More extremely low- to low- income units.
- Improved accessibility in units and range of accessibility features.

- Transitional housing options for families with children.
- Increased number of renter options and units for large families.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	49,116	72,486	48%
Households	13,977	22,997	65%
Median Income	\$34,624.00	\$51,921.00	50%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,090	3,850	3,695	1,935	10,430
Small Family Households *	960	1,585	1,365	875	4,940
Large Family Households *	805	790	795	480	1,460
Household contains at least one person 62-74 years of age	470	830	770	315	2,275
Household contains at least one person age 75 or older	495	535	595	275	575
Households with one or more children 6 years old or younger *	989	1,245	975	665	1,725

* 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)

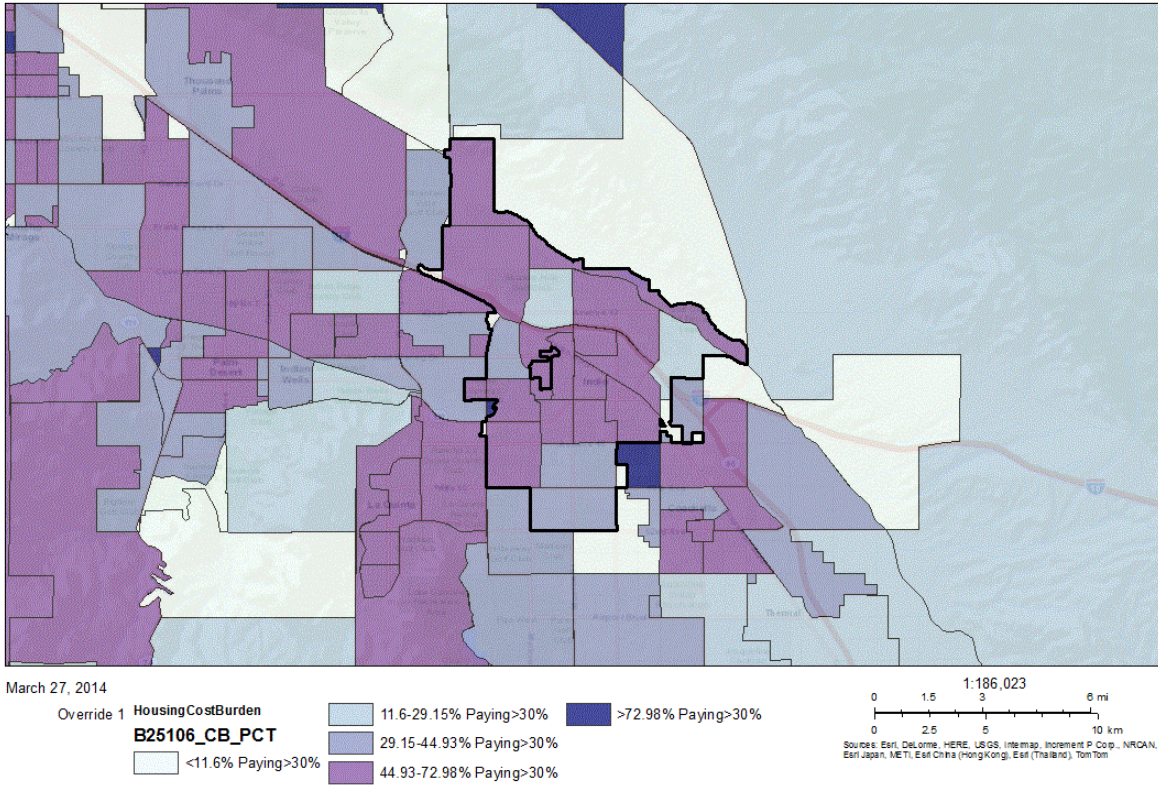
	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	10	30	0	100	0	10	0	0	10

	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
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	385	250	95	20	750	0	10	45	0	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	405	345	170	90	1,010	45	65	80	95	285
Housing cost burden greater than 50% of income (and none of the above problems)	800	440	140	40	1,420	605	970	745	235	2,555
Housing cost burden greater than 30% of income (and none of the above problems)	325	730	465	135	1,655	60	405	580	480	1,525
Zero/negative Income (and none of the above problems)	30	0	0	0	30	50	0	0	0	50

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:

Housing Cost Burden - Consolidated Plan and Continuum of Care Planning Tool



Housing Cost Burden - Consolidated Plan and Continuum of Care Planning Tool

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	1,650	1,045	430	145	3,270	655	1,055	870	335	2,915
Having none of four housing problems	515	1,015	960	435	2,925	195	735	1,440	1,015	3,385
Household has negative income, but none of the other housing problems	30	0	0	0	30	50	0	0	0	50

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	655	815	380	1,850	220	485	465	1,170
Large Related	600	325	139	1,064	130	325	365	820
Elderly	355	280	30	665	285	440	505	1,230
Other	350	215	180	745	60	150	75	285
Total need by income	1,960	1,635	729	4,324	695	1,400	1,410	3,505

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	450	195	50	695	210	310	275	795
Large Related	320	135	4	459	130	245	200	575
Elderly	225	155	20	400	240	300	245	785
Other	325	70	60	455	60	135	60	255
Total need by income	1,320	555	134	2,009	640	990	780	2,410

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	760	460	250	90	1,560	45	30	90	65	230
Multiple, unrelated family households	15	100	25	20	160	0	45	30	30	105
Other, non-family households	45	30	0	0	75	0	0	0	0	0
Total need by income	820	590	275	110	1,795	45	75	120	95	335

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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

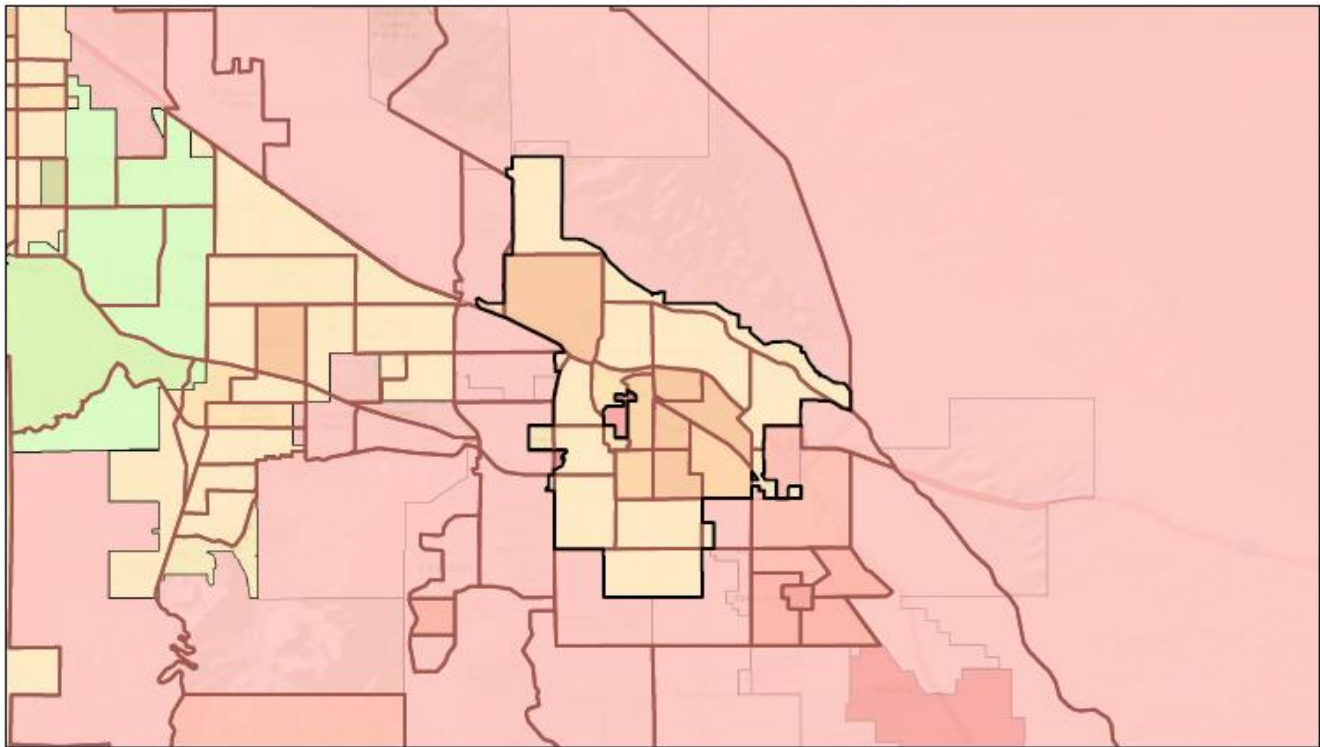
According to 2000 Census, single person’s household represented the least number of households in the City at 16 percent or a total of 2,225 households. In 2010, this representation remained consistent, but the number grew to 3,859 or 16.5 percent of total households. Although it is difficult to determine the exact housing assistance needed by a single person household, many of these households live in Single Room Occupancy (SRO). These units provide an opportunity to meet the needs of very low income persons and households. Currently the City of Indio permits SRO units in the Downtown Commercial (DC) zone with a conditional use permit.

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.

The U.S. Census defines disability as a long-lasting physical, mental or emotional condition, which can make it difficult for a person to engage in activities such as walking, climbing stairs, dressing, bathing, learning, or remembering (defined as self-care disability). This condition can also impede a person from being able to go outside the home alone or to work at a job or business (defined as go-outside-the-home disability). According to the Census, 12.1 percent of the elderly population in the City of Indio had a self-care or go-outside-the-home disability in 2000. Of those with a disability, the majority had a self-care disability as well as at least one other disability.

Access and affordability are the two major housing needs for persons with disabilities. Access both within the home and to/from the site is important for the persons with disabilities. This often requires specially designed dwelling units. Additionally, locating near public facilities and public transit is important for this special needs group. The living arrangements for persons with disabilities depend on the severity of the disability. Many persons live at home in an independent environment with the help of other family members. To maintain independent living, disabled persons may require assistance. This can include special housing design features for the physically disabled, income support for those who are unable to work, and in-home supportive services for those with medical conditions. The majority of persons with disabilities live on an income that is significantly lower than the non-disabled population. Many disabled individuals live on a small fixed income that severely limits their ability to pay for housing. In addition, persons with disabilities oftentimes experience

City of Indio - Overcrowded Housing



April 29, 2014

Override 1	CDBGGrantee	City	ELIHWWithOvercrowding	5.49-17.91%	>70.89%
Census Tract	TYPE_	Urban County	T10_LE30_OC_PCT	17.91-35.9%	
		State		<5.49%	
				35.9-70.89%	

1:185,747

0 1.5 3 6 mi
0 2.5 5 10 km

Source: Esri, DeLorme, HERE, USGS, Intermap, Incentiv P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom

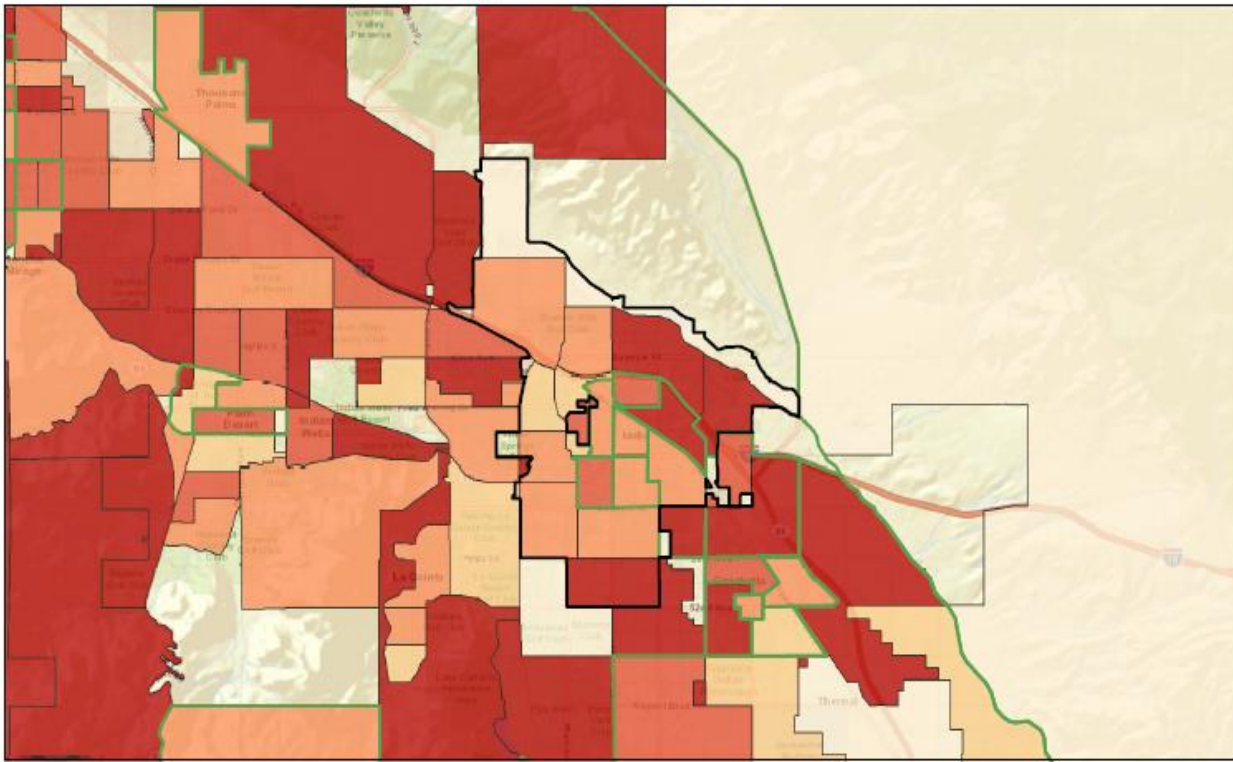
discrimination in hiring and training. When they find work, it tends to be unstable and at low wages. The estimated percentage of persons with physical, self-care or independent living disabilities was greatest among persons ages 65 and older with about 61 percent of age group. The estimated total percentage of persons with at least one of the three types of disabilities decreased to 1.9 percent of the age group and less than one percent of total population.

What are the most common housing problems?

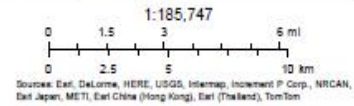
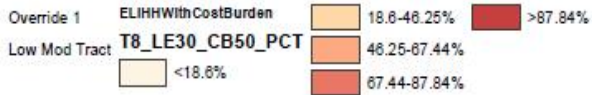
A persistent problem affecting single person’s households is overcrowding. The U.S. Census defines overcrowding as at least 1.01 persons per room excluding kitchen, bathrooms, and hallways. Severe overcrowding is defined as more than 1.5 persons per room. Overcrowding is often an indicator of households that may be financially unable to obtain adequate space for their needs, or households that are required to house extended family members. It is not necessarily a reflection of inadequate physical conditions of the housing units themselves. According to SCAG estimates of overcrowding in Indio, Approximately 11 percent of Indios total households are overcrowded. Also, as indicated below, the majority of overcrowded housing is located in targeted CDBG areas.

Overpayment is defined as households paying more than 30 percent of their gross income on housing related expenses. This includes rent or mortgage payments and utilities. High housing

City of Indio - Cost Burden



April 29, 2014



costs can cause households to spend a disproportionate percentage of their income on housing. This may result in repayment problems, deferred maintenance or overcrowding. Severe overpayment is defined as paying 50 percent or more of the household’s gross income on housing related expenses. According to the 2009 ACS information presented in the SCAG Existing Housing Needs Data Report, 52.5 percent of the total households in Indio experience overpayment. As indicated below, cost burden is more prominent to households located outside of Indio’s low to moderate census tracts. Within the City’s north-east and southern most boundaries, where newer neighborhoods are located, more than 87% of these households are experiencing cost burden. This could be explained by the economic downturn experienced by families less than 5 years ago. Many families loss their jobs and housing prices plummeted, increasing the housing cost burden of many families.

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

Instances of overcrowding vary by tenure. Approximately five percent of owner households and 22 percent of renter households are overcrowded. 36 percent of overcrowded renter households are extremely low-income and 11 percent of overcrowded owners are extremely overcrowded.

Of the owner-occupied households, almost one-half (49.0%) experienced overpayment. Of the renter-occupied households, 58.2 percent experience overpayment. Of the renter households experiencing overpayment, almost one-half were extremely low income and over one-quarter

were very-low income. Of the total households, those paying 30 percent or more and 50 percent or more of their household income represented 52.8 percent and 22.8 percent of Indio's total households in 2009, respectively.

Farmworkers have special housing needs because of their relatively low incomes and the unstable nature of their jobs. According to the 2011 ACS, an estimated 949 residents (approximately three percent) of Indio were employed in agriculture. However, the ACS numbers do not reflect the migrant or annual workers who “live” in the area from three to nine months each year.

Farmworkers are defined as persons whose primary incomes are earned through seasonal agricultural work. The demographics on farm laborers in all California markets are collected and reported on a regional or countywide basis. The data collected includes income, household status, and length of time the laborers work in each area. There are generally three classifications: 1) migrant workers move from place to place, planting and harvesting; 2) annual workers generally work in the same agricultural area year after year for nine or ten months and spend the rest of the year in their home country; and 3) permanent workers who are employed most of the year in one location and then collect unemployment for a month or two.

Female-headed households are a special needs group due to their comparatively low rates of homeownership, lower incomes and high poverty rates, which often makes the search for affordable, decent and safe housing more difficult. In addition to difficulties faced by these households in finding and maintaining affordable housing, these households also typically have additional special needs relating to access to daycare/childcare, healthcare and other supportive services. In 2000 there were 2,051 female-headed households in Indio. Of these, 1,398 were female-headed households with children and 653 were female-headed households without children. Of the total households in the City, 9.9 percent were female-headed owner-occupied and 21.0 percent were female headed renter occupied.

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

The HUD median family income for Riverside County was \$47,400 in 2000. Based on 2000 Census information, 34 percent of Indio’s owner-occupied households and 71 percent of renter-occupied households had an income less than \$35,000 in 1999. These households were within the low, very low and extremely low-income categories. Approximately 18 percent of the total occupied housing units had a household income falling in the extremely low-income category with an additional nine percent in the very-low income category. These households are also likely to have occupants under 18.

The 2011 American Community Survey provides updated information on the household income distribution. Estimates from 2011 indicate that approximately 35 percent of Indio's owner-occupied households and 72 percent of renter-occupied households had an income less than \$50,000, corresponding to the low, very low and extremely low-income categories for 2011. Approximately 18 percent of total occupied housing units had a household income in the extremely low-income category.

According to the 2009 ACS information presented in the SCAG Existing Housing Needs Data Report, 52.5 percent of the total households in Indio experience overpayment. Of the owner-occupied households, almost one-half (49.0%) experienced overpayment. Of the renter-occupied households, 58.2 percent experience overpayment. Of the renter households experiencing overpayment, almost one-half were extremely low income and over one-quarter were very-low income. Of the total households, those paying 30 percent or more and 50 percent or more of their household income represented 52.8 percent and 22.8 percent of Indio's total households in 2009, respectively.

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:

In the City of Indio, "at-risk" persons predominately belong to extremely low- and low-income households that pay a significant portion of their income on housing. According to the 2010 Census and 2009-2011 ACS 3-Year Estimates, approximately 18 percent of the total occupied housing units had a household income falling in the extremely low-income category with an additional nine percent in the very-low income category. Among these households, those living in poverty, female-headed households (including households with children), and the elderly living on social security are most at-risk. Any unforeseen event or disruption in their income, could affect their ability to pay for housing.

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

According to the Coachella Valley Rescue Mission, families represent the largest and fastest growing group of the homeless population. For these families a lack of affordable housing is just one part in a larger set of problems including inadequate education, domestic violence, poor employability, and a general lack of community and personal support. People can become homeless because of social structural issues such as increases in rent, loss of job, and rising health care costs. In addition, personal experiences such as domestic violence, physical disabilities, mental illness, and substance abuse can cause people to become homeless as well. Often, one or more of these experiences factor into a household's homeless experience.

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

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

Introduction

A household is considered to have a housing problem when at least one of four problems exist: lack of complete kitchen facilities; lack of complete plumbing facilities; more than one person occupying a room (overcrowding); and/or when a cost burden greater than 30% exists (where 30% or more of income goes toward housing).

For the purposes of this ConPlan, disproportionately greater need is assumed to exist when the percentage of persons in an income category who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole (later referred to as the “threshold” for disproportionately greater need). For example, 82% (percentages rounded to the nearest whole number) of the extremely low income households (0%-30% AMI) experience at least one of the four housing problems. Based on the aforementioned calculation, if more than 92% of a particular racial or ethnic group experienced any of the housing problems, a disproportionately greater need is presumed to exist.

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	2,900	340	115
White	445	125	55
Black / African American	65	20	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,930	180	60

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,850	700	0
White	445	275	0
Black / African American	45	14	0
Asian	65	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,875	385	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,935	1,485	0
White	645	570	0
Black / African American	15	35	0
Asian	70	0	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	2,025	845	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

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	1,220	990	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	425	350	0
Black / African American	35	20	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	700	575	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

Discussion

Estimates from 2011 show the number of both owner-occupied and renter-occupied units lacking complete kitchen facilities decreased since 2000. In 2011, a total of 41 units lacked plumbing facilities, down from 102 in 2000. The number of renter-occupied units without complete plumbing facilities decreased by from 73 to 35 and the number of owner-occupied units without complete plumbing facilities decreased from 29 to 6. In total, 110 units lacked complete kitchen facilities in 2011, a decrease of 13 units since 2000. The number of owner-occupied units lacking complete kitchen facilities dropped from 20 to 6, while the number of renter-occupied units increased from 103 to 104.

In all income categories% only one group is above the 86% threshold (Hispanic). According to the data, Hispanics experience housing problems at a significantly higher rate than any other racial or ethnic group and the income group as a whole. Given that this is the highest income category, it can be assumed that the housing problem experienced is either overcrowding or a cost burden

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

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

Introduction

Similar to the previous section (NA-15), a household is considered to have a housing problem when at least one of four problems exist: lack of complete kitchen facilities; lack of complete plumbing facilities; more than one person occupying a room (overcrowding); and/or when a cost burden greater than 30% exists (where 30% or more of income goes toward housing). For *severe* housing problems, overcrowding is defined by having more than 1.5 persons per room (excluding bathrooms and kitchens) and a cost burden exists when 50% or more of income goes toward housing. The same calculation for disproportionately greater need applies in this section as well.

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	2,435	810	115
White	370	190	55
Black / African American	65	20	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,550	560	60

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,945	1,595	0
White	270	455	0
Black / African American	25	35	0
Asian	65	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,345	920	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,580	2,840	0
White	330	885	0
Black / African American	15	35	0
Asian	50	20	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	1,100	1,775	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*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	560	1,655	0
White	175	595	0
Black / African American	0	55	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	375	895	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*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

Overall, 2,435 extremely low income households (0-30% AMI) in Indio experience a severe housing problem. The group with disproportionately greater need is Hispanics (92%). It could be assumed that many of these problems stem from living in farm worker housing, which often lacks complete kitchen facilities, lacks complete plumbing facilities, and has more than 1.5 persons per room.

In income categories 30%-50% AMI and 50%-80% the only group above the threshold are Hispanics. As the AMI increases, fewer racial or ethnic groups experience housing problems and the overall jurisdiction percentages decrease as well. Among groups with statistically significant samples, Whites tend to experience housing problems at a rate less than the average for each income category. Additionally, the lack of a true sample size exists for the Pacific Islander group across all income categories.

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:

Unlike previous sections, section NA-25 measures individuals rather than households. A person is considered to have a housing cost burden when he or she spends more than 30% of gross income on housing expenses. As before, the same methodology applies to calculating disproportionately greater need.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,945	7,080	5,350	135
White	5,370	2,230	1,360	55
Black / African American	325	210	105	0
Asian	65	100	105	0
American Indian, Alaska Native	60	10	15	0
Pacific Islander	0	0	0	0
Hispanic	5,865	4,035	3,160	80

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

Overall, 11,945 of Indio residents live in a household that experiences a housing cost burden (calculated using figures in the 30-50% and >50% columns). No particular racial or ethnic group in Indio experiences a disproportionately greater need as it relates to housing cost burdens. Only Hispanics experience a level above 50%, but do not exceed the 53% threshold. Whites experience the lowest incidence of housing cost burden among all groups with a significant sample size.

According to the 2009 ACS information presented in the SCAG Existing Housing Needs Data Report, 52.5 percent of the total households in Indio experience overpayment. Of the owner-occupied households, almost one-half (49.0%) experienced overpayment. Of the renter-occupied households, 58.2 percent experience overpayment. Of the renter households experiencing overpayment, almost one-half were extremely low income and over one-quarter were very-low income. Of the total households, those paying 30 percent or more and 50 percent or more of their household income represented 52.8 percent and 22.8 percent of Indio's total households in 2009, respectively.

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

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

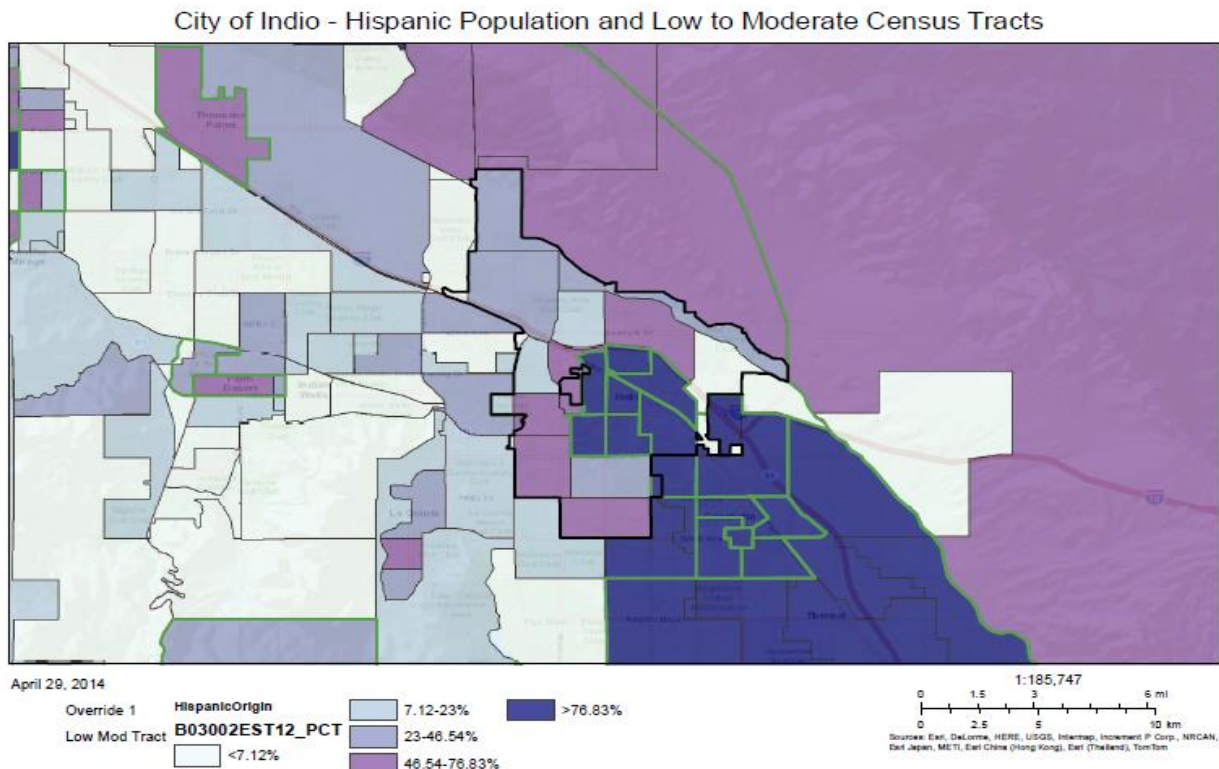
The only group that consistently displayed a disproportionately greater need was Hispanics, who experienced a higher incidence of housing problems, severe housing problems, and housing cost burden. In various categories, certain racial or ethnic groups were not represented in significant enough numbers to produce any statistical comparison. No group had a disproportionately greater need when only housing cost burden was considered.

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

During the consultation process, when asked if certain groups should be the focus of additional services, needs were not broken down by race/ Ethnicity. However, other special needs groups identified during this process were the homeless and seniors.

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

Indio residents are predominantly comprised of two racial/ethnic groups: White and Hispanic. From 2000 to 2010, Indio's Hispanic population increased by more than one-third (39.3%), but its proportion relative to the total population decreased from 75 percent in 2000 to 68 percent in 2010. Although Hispanics make up the majority of the City's population and are located in neighborhoods throughout the City, it is important to note that more than 76% of residents located within the City's low-to moderate census tracts are of Hispanic origin.



The Non-Hispanic White population increased by 114 percent during the 10-year period and its proportion increased from 19 percent in 2000 to 27 percent in 2010. Although relatively small in numbers, the Non-Hispanic Asian population grew the fastest during this period, with an increase of 132 percent. Currently, areas of concentrated low- and moderate-income families remain virtually unchanged.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Indio does not own public housing. The City works in close collaboration with the Housing Authority of the County of Riverside (HACR) to provide public housing within the City. Indio will continue to work independently and closely with the HA and local nonprofits to provide assistance to low-income families. As population demographics continue to change, the City will continue to work with the county housing authority and local (and regional) nonprofits to develop public housing projects in Indio.

The City and the County of Riverside work together to provide the following Section 8 assistance:

- *Housing Choice Voucher Program.* HCV is the County’s Section 8 voucher program, which includes other programs and services available to HCV participants, such as Moving to Work.
- *Moving to Work.* Moving to Work (MTW) is a demonstration program supported by HUD created to accomplish three (3) goals: 1) promote self-sufficiency among assisted families; 2) achieve program efficiency and reduce costs; and 3) increase housing choice for low-income households.

The numbers included in this table are the number of public housing units and housing vouchers in Riverside County, which is the lowest level at which the HA reports data to HUD.

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	79	456	8,748	36	8,364	135	178	19

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	12,664	13,261	13,870	10,805	13,850	13,465	14,983
Average length of stay	0	6	4	6	2	6	0	5
Average Household size	0	1	3	2	1	2	1	3
# Homeless at admission	0	2	331	205	1	197	2	5
# of Elderly Program Participants (>62)	0	67	38	3,249	9	3,211	15	10
# of Disabled Families	0	12	70	2,587	26	2,422	82	33
# of Families requesting accessibility features	0	79	456	8,748	36	8,364	135	178
# 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 Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	66	318	5,469	26	5,195	79	144	15
Black/African American	0	10	126	2,967	8	2,867	55	29	3
Asian	0	1	9	209	2	203	0	2	1

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	2	80	0	76	1	3	0
Pacific Islander	0	2	1	23	0	23	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 Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	29	250	2,318	7	2,220	13	74	1
Not Hispanic	0	50	206	6,430	29	6,144	122	104	18

***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 Source: PIC (PIH Information Center)

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

Section 8 is a Federal (HUD) rent-subsidy program that is one of the main sources of Federal housing assistance for Low-Income households. The program operates by providing housing assistance payments to owners, developers, and public housing agencies to make up the difference between the Fair Market Rent of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30% of the households adjusted gross monthly income (GMI). Section also includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

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

This underserved need is evidence by the more than 3,000 Indio families on the County of Riverside Housing Authority's Section 8 waiting list compared to the 329 families currently assisted.

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

A major difference between the applicants on the waiting list and the population at large is that the low income population in Indio includes many homeowners. Owner-occupied housing predominates in Indio. The needs of homeowners, regardless of income level, are somewhat different than the needs of renters. For example, homeowners require mortgage and utilities services and assistance and sometimes home repair or rehabilitation programs. Renters do not require those resources or services.

Discussion

Overall, lower-income residents in Indio would benefit from additional affordable housing and resources, including public and social services. Through the consultation and public meeting processes, the following general housing needs have also been identified:

- More services for the homeless
- Increased number of renter options and units for large families

Recently, the City issued a Request for Proposals for the acquisition and development of property owned by the Indio Housing Authority in the Old Town Indio Specific Plan area. The proposed project includes the development of a 1.3-acre site with a mixed-use project consisting of retail/restaurant and high-density residential components. The residential component will consist of market-rate apartments and/or condominiums with a minimum density of 30 units per acre.

With the anticipated completion of the update Specific Plan in the summer of 2014, the City anticipates higher density residential development with more affordable units relative to the residential capacity in the 1997 Specific Plan. The possibility exists that a lower-than-anticipated number of lower-income units could be developed on sites identified as either entitled projects or part of the Fred Young Specific Plan. In this event, sites within the Old Town Indio Specific

Plan area could be used as alternate sites to meet Indio's fair share of the regional need for lower-income units. As mentioned previously, up to 284 units could be developed on sites capable of accommodating at least 16 units each -- a key statutory requirement for programs to provide adequate sites.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The U.S. Department of Housing and Urban Development (HUD) provides the following definition of homelessness: “A person is considered homeless only when he/she resides in one of the places described below:

- in places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings;
- in an emergency shelter; or
- in transitional or supportive housing for homeless persons who originally came from the streets or emergency shelter.”

People can become homeless because of social structural issues such as increases in rent, loss of job, and rising health care costs. In addition, personal experiences such as domestic violence, physical disabilities, mental illness, and substance abuse can cause people to become homeless as well. Often, one or more of these experiences factor into a household’s homeless experience.

Homelessness is a regional problem in the Coachella Valley. Therefore, for the purpose of this section, we will refer to Riverside County 2013 Homeless Count and Subpopulation Survey. There are nine contiguous cities located between two connecting mountain ranges and Interstate 10. Excellent road service facilitates movement of people, including the homeless, from the City of Palm Springs in the west to the cities of Indio and Coachella in the east. All nine cities and the County of Riverside support regional efforts to address the problem. Due to the good weather conditions for most of the year, the homeless population finds it comfortable to sleep outdoors at night, which makes homelessness a year-round problem, in comparison to some cities that experience cold and/or wet seasons.

According to the Riverside County 2013 Homeless Count and Subpopulation Survey, there are 2,978 adults and children who are homeless during a point-in-time in the County of Riverside. This represents a 31% decrease when compared to the number of homeless persons who were counted in 2011 (4,321). Of the 2,978 adults and children, 1,888 were unsheltered (1,816 adults and 72 children) and 1,090 were sheltered (782 adults and 308 children). Details and other comparative data concerning these persons, including a breakdown by various subpopulations and jurisdictions, are provided in detail in this section.

Homeless Needs Assessment

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

Total Number of Unsheltered Adults and Breakdown b

Data Source

Comments:

Jurisdiction	Total Number of Adults	Chronically Homeless Individuals		Mentally Ill		Persons w/ HIV/AIDS		Seniors Age 62+		Substance Abusers	
		#	%	#	%	#	%	#	%	#	%
Cities:											
Banning	42	19	45	6	14	0	0	5	12	9	21
Beaumont	18	11	61	1	6	1	6	5	12	9	21
Blythe	55	17	31	8	14	1	2	10	18	10	18
Calimesa	0	0	0	0	0	0	0	0	0	0	0
Canyon Lake	2	0	0	1	50	0	0	0	0	1	50
Cathedral City	59	17	29	13	22	2	3	6	10	14	24
Coachella	37	19	51	2	5	0	0	5	13	15	40
Corona	57	42	74	38	67	0	0	4	7	36	63
Desert Hot Springs	9	Subpopulation data collected was incomplete									
Eastvale	0	0	0	0	0	0	0	0	0	0	0
Hemet	126	73	58	53	42	2	2	11	9	21	17
Indian Wells	0	0	0	0	0	0	0	0	0	0	0
Indio	242	106	44	41	17	2	1	15	6	58	24
Jurupa Valley	50	41	82	15	30	0	0	4	8	24	48
Lake Elsinore	91	39	43	15	30	0	0	12	13	16	18
La Quinta	5	4	80	0	0	0	0	2	40	3	60
Menifee (also Sun City)	10	6	60	1	10	0	0	0	0	5	50
Moreno Valley	50	31	62	12	24	0	0	2	4	13	26
Murrieta	5	4	80	2	40	0	0	0	0	1	20
Norco	21	17	81	19	90	0	0	3	14	12	86
Palm Desert	11	1	9	0	0	0	0	2	18	0	0
Palm Springs	60	45	75	22	36	0	0	3	5	12	20
Perris	57	40	70	18	32	1	2	3	5	26	46
Rancho Mirage	1	0	0	0	0	0	0	0	0	0	0
Riverside	571	242	42	131	23	6	1	23	4	160	28
San Jacinto	19	7	37	8	42	0	0	1	5	4	22
Temecula	57	30	52	10	17	3	5	6	10	13	22
Wildomar	18	8	44	5	28	1	6	1	6	12	67
Jurisdiction totals:	1,673	819		421		19		123		474	
Unincorporated Areas											
Anza	6	Subpopulation data collected was incomplete									
Cabazon	0	0	0	0	0	0	0	0	0	0	0
East Hemet	0	0	0	0	0	0	0	0	0	0	0
Homeland	1	1	100	1	100	0	0	0	0	0	0
Idyllwild	17	Subpopulation data collected was incomplete									
Lakeland Village	15	15	100	9	60	0	0	1	7	9	60
Meadowbrook	23	12	52	0	0	0	0	1	4	13	57
Mead Valley	10	Subpopulation data collected was incomplete									
Mecca	44	11	24	2	5	0	0	8	18	5	11
Romoland	0	0	0	0	0	0	0	0	0	0	0
Sage	16	2	12	4	25	0	0	1	6	5	31
Thermal	4	0	0	0	0	0	0	0	0	2	50
Thousand Palms	7	Subpopulation data collected was incomplete									
Unincorporated total:	143	41		16		0		11		34	
Total:	1,816	860		437		19		134		508	

Total Number of Unsheltered Adults and Breakdown by Subpopulations by Jurisdiction

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

There were 242 unsheltered Adults in Indio during the Survey: Below are detailed characteristics:

Chronically Homeless Individuals

- 42% or 102 unsheltered adults were Chronically Homeless Individuals.

Chronically Homeless Families

- There were four Chronically Homeless Families that consisted of four adults and four children.
- Ethnicity
- 12% or 29 unsheltered adults were African American/Black;
- 5% or 12 unsheltered adults were American Indian/Alaskan Native;
- 1% or 2 unsheltered adult was Asian/Pacific Islander;
- 55% or 133 unsheltered adults were Hispanic/Latino;
- 27% or 66 unsheltered adults were White.

Gender

- 76% or 184 unsheltered adults were men;
- 24% or 58 unsheltered adults were women.

Household Composition

- 5% or 12 unsheltered adults had fourteen children which made up nine unsheltered families;
- 95% or 230 unsheltered adults were single.

Persons with Chronic Illness

- 21% or 51 unsheltered adults had a chronic illness such as diabetes, heart trouble, high blood pressure, seizures, hepatitis, respiratory problems, epilepsy, tuberculosis, or arthritis.

Nature and Extent of Homelessness: (Optional)

Data Source

Comments:

Subpopulation	#	%
Persons w/ Chronic Illness	525	29
Persons w/ Developmental Disabilities	235	13
Persons w/ Physical Disabilities	489	27
Persons Released from Jail*	326	18
African American/Black	199	11
American Indian/Alaskan Native	54	3
Asian/Pacific Islander	36	2
Hispanic/Latino	434	24
Men	1339	74
Seniors age 62+	163	9
State Born: California	923	51
White	814	45
Women	471	26

* Unsheltered persons within this subpopulation were included if they stated "yes" to the following question: "Were you released from a correctional institution such as a jail or prison after serving a court-ordered sentence during the past 12 months?"

An analysis of other subpopulation data reveals the following for the 1,816 unsheltered adults. Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2013 Homeless Survey, there were 10 homeless veterans in Riverside County. Half or five of these veterans can exit homelessness during the first year and the other half during the following year. In the City of Indio, there were 242 unsheltered adults. Several of them had a direct or indirect tie to the military:

- 9% or 22 unsheltered adults served on active duty in the U.S. Armed Forces or called into active duty as a member of the National Guard or as a Reservist;
- 8% or 19 unsheltered men served on active duty in the U.S. Armed Forces or called into active duty as a member of the National Guard or as a Reservist;
- 1% or 3 unsheltered women served on active duty in the U.S. Armed Forces or called into active duty as a member of the National Guard or as a Reservist.

Anyone who is homeless basically shares the same needs, such as shelter, food, clothing, medical assistance, counseling, need of referral services, transportation, education, job training/retraining, and job placement. However, according to the Department of Veterans= Services, there is a difference between the homeless veteran and other homeless

persons. Some important local issues of concern to county veterans include unemployment, medical care, homelessness, lack of awareness of veterans' benefits, and affordable housing.

Due to unique problems resulting from wartime service, such as combat fatigue, stress and related illnesses, it is possible that the need for medical, psychological treatment and other related veteran services may be greater than for similar services in the general population.

Furthermore, whether a veteran is homeless or non-homeless, some possess similar traits. The veteran who seeks an agency out for service may or may not follow-up with the referral provided. VA counselors indicate there is a need for more case management services in order to meet specialized needs.

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

Based on the above characteristics of the homeless population, there is a higher percentage (20.8%) of African Americans represented in the homeless population than for Riverside County, which has an 8% African American representation. Native Americans and Pacific Islanders are also over-represented in the homeless population with 5.6% and 1.7% respectively, as compared to 1.6% and 0.3 % for entire Riverside County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There are 2,978 adults and children who are homeless during a point-in-time in the County of Riverside according to the Riverside County 2013 Homeless Count and Subpopulation Survey. This represents a 31% decrease when compared to the number of homeless persons who were counted in 2011 (4,321). Of the 2,978 adults and children, 1,888 were unsheltered (1,816 adults and 72 children) and 1,090 were sheltered (782 adults and 308 children).

Discussion:

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

Homelessness was noted as a "high priority" by the citizenry of Indio during the administration of the ConPlan Community Needs Survey. In addition, during the March 19th Public Hearing, the City Council acknowledged homelessness as an issue and state its support for continued funding for homeless programs and services.

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

Introduction:

Non-homeless special needs refer to the needs of population subgroups that have been identified by HUD as more commonly in need of housing assistance than the general population. Due to their economic, social, mental, and/or physical conditions, these populations have difficulty finding appropriate housing. These groups include:

- The elderly and frail elderly,
- Persons with disabilities,
- Persons with HIV/AIDS,
- Persons with alcohol or drug addictions; and
- Victims of domestic violence.

Additionally, individual regions often contain specific subgroups that face challenges unique to the region. This section is intended to identify the nature and extent of these needs as well as strategies being implemented to address these needs.

Describe the characteristics of special needs populations in your community:

Elderly persons are likely to have fixed incomes and often have special needs related to housing location and construction. Because of limited mobility, elderly persons typically need access to services (i.e. medical and shopping) and public transit. In terms of housing construction, elderly persons may need ramps, handrails, elevators, lower cabinets and counters and special security devices to allow for greater access, convenience and self-protection. The City recognizes that many elderly persons will encounter temporary and permanent changes in their ability to conduct the tasks necessary for daily living throughout their lives. Universal Design features create housing suited for people of all abilities and can allow residents to stay in their homes over their lifetime.

According to the 2000 U.S. Census, 9.1 percent of Indio's residents were elderly (age 65 and over). As presented in Table B-30, of Indio's householder (owner-occupied and renter-occupied), 17.5 percent were elderly in 2000. Almost one-quarter (24.5%) of Indio's owner-occupied households had an elderly householder in 2000, while 8.8 percent of renter-occupied households had an elderly householder. In 2009, an estimated 26.3 percent of Indio's owner-occupied households and an estimated 10.5 percent of renter-occupied households had an elderly householder, an increase in both categories from 2000. Overall, 20.4 percent of householders were 65 or older.

According to HUD, the lack of affordable and medically appropriate housing for persons living with HIV/AIDS and their families is an ongoing concern for AIDS housing providers, policy makers, and advocates across the country. Stable housing promotes improved health status, sobriety or decreased use of nonprescription drugs, and a return for some persons with AIDS to productive work and social activities. HUD has pointed out that stable housing is the cornerstone of HIV/AIDS treatment.

The Substance Abuse and Mental Health Services Administration's Office of Applied Sciences conducted a recent study of prevalence rates. The study was conducted on the topic of drug abuse in California. Some findings included the following:

- 4.6% of all adults were heavy alcohol users
 - 3% of all adults met criteria for alcohol dependence
 - 14.1% of all adults reported using illicit drugs in the past year
 - 7.9% of all adults were dependent on or abused alcohol or illicit drugs in the past year
- Residents in Riverside had lower rates of any past year drug use than California residents who lived outside this area
- An estimated 1.7 million Californians (6.8%) who were classified with abuse of or dependence upon alcohol or illicit drugs in the past year did not receive treatment.

Victims of domestic violence are typically women and/or youth. Both groups often become victims to crimes such as rape, battery or assault. Moreover, those with low income are at greater risk as well. These groups commonly need either proper placement in foster homes (youths) or additional financial support, legal services or counseling to properly deal with domestic violence (adults).

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

The Needs of Special Needs Population is largely determined by Census Data, ACS estimates, County of Riverside's Homeless Survey and the ConPlan Needs Survey. The U.S. Census defines disability as a long-lasting physical, mental or emotional condition, which can make it difficult for a person to engage in activities such as walking, climbing stairs, dressing, bathing, learning, or remembering (defined as self-care disability). This condition can also impede a person from being able to go outside the home alone or to work at a job or business (defined as go-outside-the-home disability).

According to the Census, 12.1 percent of the elderly population in the City of Indio had a self-care or go-outside-the-home disability in 2000. Of those with a disability, the majority had a self-care disability as well as at least one other disability. The 2007 ACS estimates that 13.5 percent of Indio's elderly population had a go outside-the-home disability, and that 9.1 percent had a self-care disability. These disabilities tended to be more common among women than men, with more than twice as large a proportion of women 65 and older having a go-outside-the-home disability (17.3%) as men 65 and older (8.3%). Similarly, the proportion of elderly women with a self-care disability (11.9%) was more than double that of elderly men (5.2%). The following are proposed Senior Living Care Facilities. Since the adoption of the 2006-2014 Housing Element in 2009, the City has approved two senior living care facilities:

- Select Care Center (approved 2010) -- located at 81760 Avenue 48 was approved in October 2010 and will consist of 80 assisted living units and a 24-bed memory care (dementia) facility on approximately eight acres.
- The Palms Senior Living Community (approved 2011) -- located on an 8.3- acre site on the south side of Highway 111, east of Jefferson Street, and west of Shield Road. The senior living component of this mixed-use project will consist of a maximum of 228 beds and include independent living, assisted living, and memory care accommodations.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, 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.

The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers and two community-based facilities. The Inland Regional Center (IRC) is one of the 21 regional centers that provide a point of entry to services for people with developmental disabilities. The center is a non-profit organization that works in partnership with the State to offer a wide range of services to individuals with developmental disabilities and their families. Developmental disabilities are defined as those with severe, life-long disabilities attributable to mental and/or physical impairments. As of May 2011, indicates that there are a total of 382 persons in the City who have been diagnosed with developmental disabilities and are receiving case management services at the IRC.

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

According to the Riverside County, 2010 HIV Prevention Plan, the majority of AIDS cases diagnosed in Riverside County are non-Hispanic White, unlike the surrounding counties of San Bernardino and Los Angeles. Also unlike the surrounding counties, Riverside County has a disproportionate percentage of cases that are among non- Hispanic Whites compared to non-Hispanic Black or to Hispanic.

The racial/ethnic distribution among male AIDS cases in Riverside County is different than that of San Bernardino and Los Angeles Counties. In Riverside County, non-Hispanic Whites account for the largest proportion of male AIDS cases, while in both San Bernardino and Los Angeles Counties, non-Hispanic Blacks account for the largest proportion of male AIDS cases.

The racial/ethnic distribution among female AIDS cases in Riverside County is dissimilar to that of other surrounding counties in that non-Hispanic Blacks do not account for a markedly larger proportion of female AIDS cases.

Counts for cases of AIDS are determined by the county of residence at the time of first diagnosis and first reporting. Since 1983, 5,062 cases of AIDS have been reported for the County of Riverside. Included in the reporting were 355 women and 18 children under 13 years of age. The majority of reported cases are: White Males (68.4%); age 25-44 (69.0%); Eastern (Desert) County Region (63.9%). The major mode of HIV transmission is Male sex with Male (MSM, 72.9%). The largest yearly reporting total was in 1993 with 680 cases (the year in which the case definition for AIDS was expanded). From that point, yearly reporting totals for AIDS cases declined until year 2002 (another year of change when HIV positive case reporting began). The case reporting total for 2002 had increased to 332, up from 192 for 2001. It is generally thought that the institution of HIV positive reporting may have had an influence on AIDS case reporting in California due to the awareness generated and the comprehensiveness and aggressiveness of public health reporting outreach. Case reporting totals have continued to decline since 2002. During the most complete year as of this report's distribution (2005) there were 170 total cases reported.

Discussion:

Special needs populations with high priority housing and supportive services needs include the elderly and frail elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol or drug addictions, and victims of domestic violence. Indio has also identified large households and single parent households (primarily female-headed households) as additional special needs groups requiring supportive services. Indio works with a number of local and regional providers that serve special needs populations.

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

Describe the jurisdiction’s need for Public Facilities:

Respondents to the Housing and Community Development Needs Survey indicated that public facilities ranked high among the needs. In fact, the highest ranked priority is youth centers. The highest ranked priority is youth activities. The 2007 Direction Finding Survey found that residents placed a high priority on park and recreation facilities. In this survey, the “quality of City parks and recreation facilities” was the third ranked priority. Residents were least satisfied with the number of City parks (43%). The long-term objective is to improve two facilities with a total CDBG budget of \$524,530. The short-term objective is to rehabilitate and renovate the Boys and Girls Club during the 2014/15 Program Year. Calculated feedback from respondents regarding the community’s prioritization of public facilities need:

- Park & Recreation Facilities 54.17%
- Health Care Facilities 37.50%
- Youth Centers 60.87%
- Libraries 41.67%
- Fire Stations & Equipment 39.13%
- Community Centers 29.17%
- Child Care Centers 37.50%
- Senior Centers 26.09%

How were these needs determined?

Community feedback on community development issues was gathered through a survey given to agencies, nonprofits, and interested citizens. These needs were determined during the consultation process, community development surveys, and at public meetings.

Describe the jurisdiction’s need for Public Improvements:

Infrastructure improvements typically include activities such as upgrades or expansion of streets, curbs and gutters, sewer and drainage systems, street lights, sidewalks, and public parking lots, and are, in general, an eligible expenditure of CDBG funds within low- and moderate-income neighborhoods. Although Indio has relied on other non-CDBG funding sources to pay for infrastructure improvements in the past (such as funding from the former Redevelopment Agency), Indio, as a continuing entitlement CDBG jurisdiction, will now have the capacity to focus its efforts in older low and moderate-income residential areas.

As previously noted, the 2007 Direction Finder Survey found that the three major services that residents thought were the most important for the City to emphasize were: (1) the maintenance of City streets and infrastructure, (2) the management of traffic flow on City streets, and (3) the quality of City parks and recreation facilities. “Maintenance of City streets and infrastructure” was the number one priority of residents responding to the

Direction Finder Survey. The respondents to the Housing and Community Development Needs Survey also placed a *high* priority on street lighting. The following are the results:

- Street/Alley Improvements 56.52%
- Drainage Improvements 59.09%
- Sidewalk Improvements 60.87%
- Street Lighting 65.22%
- Water/Sewer Treatment 47.83%

How were these needs determined?

Community feedback on community development issues was gathered through a survey given to agencies, nonprofits, and interested citizens. These needs were determined during the consultation process, community development surveys, and at public meetings.

Describe the jurisdiction’s need for Public Services:

An essential part of the City’s community development strategy is to provide community services. Various specialty groups rely on specific programs that are provided either by the City or nonprofit organizations, using CDBG and non-CDBG funding. These programs are designed to fill voids left by a household’s lack of resources or lack of direct access to these necessities.

Based on the community survey responses, the following services were rated with high importance:

- Youth Services/ Activities
- Homeless Services

The City of Indio, as well as local non-profits, offers an array of services to low and moderate-income residents and special needs groups such as persons with disabilities. With the increase in the number of families and children over the last decade, these services are in demand and address a number of needs. Based on input obtained during the development of the Consolidated Plan, including the Analysis of Impediments to Fair Housing Choice and Fair Housing Acton Plan, the following represent priority public services:

- Youth Activities 66.67%
- Health Services 62.50%
- Anti-Crime Programs 62.50%
- Mental Health Services 50%
- Child Care Services 45.83%
- Transportation Services 45.83%
- Senior Activities 33.33%
- Legal Services 12.50%

How were these needs determined?

Community feedback on community development issues was gathered through a survey given to agencies, nonprofits, and interested citizens. These needs were determined during the consultation process, community development surveys, and at public meetings.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Indio's housing stock consists of 28,453 housing units. Indio's homeownership rate increased from 60.5% to 65.3% since 2007 according to *American Community Survey (ACS)* estimates.

In 2012, Indio City, California had a total of 28,453 housing units, 19 percent of which were vacant. Of the total housing units, 73 percent were in single-unit structures, 19 percent were in multi-unit structures, and 8 percent were mobile homes. Fifty-four percent of the housing units were built since 1990.

The median number of rooms in all housing units in Indio City, California is 5. Of these housing units, 57 percent have three or more bedrooms.

In 2012, Indio City, California had 23,000 occupied housing units - 14,000 (60 percent) owner occupied and 8,900 (40 percent) renter occupied. Eighty-two percent of householders of these units had moved in since 2000. Seventy-five percent of the owner occupied units had a mortgage. One percent of the households did not have telephone service. Eight percent had no vehicles available and another 17 percent had three or more.

The median monthly housing costs for mortgaged owners was \$1,651, nonmortgage owners \$562, and renters \$921. Forty-three percent of owners with mortgages, 27 percent of owners without mortgages, and 61 percent of renters spent 30 percent or more of household income on housing. In 2012 there were 23,000 households in Indio City, California. The average household size was 3.5 people.

Families made up 81 percent of the households in Indio City, California. This figure includes both married-couple families (55 percent) and other families (26 percent). Of other families, 9 percent are female householder families with no husband present and own children under 18 years. Nonfamily households made up 19 percent of all households in Indio City, California. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

In Indio City, California, 44 percent of all households have one or more people under the age of 18; 34 percent of all households have one or more people 65 years and over. In 2012 there were 23,000 households in Indio City, California. The average household size was 3.5 people.

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

Introduction

According to DOF, approximately three percent of Riverside County’s housing units are within Indio’s boundaries. In 1990 Indio had 13,028 housing units. By 2010, as shown in the table below, the City experienced an increase of housing units to 27,796. By 2012, an estimated 29,409 housing units was within the City.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,026	65%
1-unit, attached structure	1,282	5%
2-4 units	2,103	8%
5-19 units	2,679	10%
20 or more units	766	3%
Mobile Home, boat, RV, van, etc.	2,940	11%
Total	27,796	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	39	0%	703	9%
1 bedroom	716	5%	1,420	18%
2 bedrooms	3,174	21%	3,124	39%
3 or more bedrooms	10,986	74%	2,835	35%
Total	14,915	100%	8,082	101%

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS

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

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

Federal Programs

- HOME Investment Partnership- the Coachella Valley Housing Coalition (CVHC), which is one of the active non-profit housing developers in the Coachella Valley, used \$1,012,493 in HOME funds to build a 36-unit multi-family housing project for very low-income families in Indio, called La Hacienda apartments. The CVHC also used \$100,000 of HOME funds to provide technical assistance for construction of 23 single-family dwelling units on Vecino Way, and \$500,000 of HOME funds to build the Indio Desert Palms Apartments (144 units). Horizons at Indio Affordable Senior Housing, completed in 2008, received \$1.4 million in HOME funds. .

- Section 8 Program (Housing Choice Voucher) – The Section 8 rental assistance program extends Federal rental subsidies to low-income families and elderly who spend more than 30 percent of their incomes on rent. The Riverside County Housing Authority administers the Section 8 program on behalf of the unincorporated areas and 16 cities including Indio.
-
- Federal Home Loan Bank (FHLB) –. The Coachella Valley Housing Coalition received \$115,000 from the FHLB of San Francisco through its Affordable Housing Program, for construction of 23 single-family dwelling units on Vecino Way in Indio.

State Programs

- California Housing Finance Agency (CalHFA) Multifamily Programs-The rental program provides financing for the construction of apartment units, including second mortgages from CalHFA’s Housing Trust Fund. The Indio Gardens apartment complex, with 150 units, was built using CalHFA funds.
- Low-Income Housing Tax Credit (LIHTC) - The LIHTC program creates affordable housing opportunities when the developer of a project “sells” the tax credits to an investor or investors who contribute equity to the development in exchange for an ownership position in the project. Since 2000, the former Redevelopment Agency had worked with various developers on 17 tax credit projects, resulting in the development and rehabilitation of 1,570 affordable units.

Local Programs

The City is limited in its economic ability to provide assistance to affordable housing units. With the dissolution of the Redevelopment Agencies in California under AB X1 26, Low/Moderate Income Housing Funds are no longer available to use for site assembly and other forms of assistance for affordable housing development. The City’s current General Fund is balanced to the extent that it provides for mandated and necessary services to the community.

The City has joined the new County of Riverside’s HOME Consortium which could fund 9% and 4% tax credit projects. The State does not fund 9% tax-credit projects—which are the majority of the projects that get constructed. The Consortium could also offer a down-payment assistance program to homebuyers in Indio.

-

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

A number of assisted housing units in Indio are at-risk of converting to market-rate during the planning period and in the five years immediately following the planning period. Of the total assisted housing units, 588 were “at-risk” of losing their affordability during the period from January 1, 2014 through December 31, 2023. A further 67 units in the Indio Desert Palms complex will lose their affordability in 2026 at the earliest, putting them outside the 10-year window. The remaining units continue to remain affordable through the Section 8 Renewal Program on an annual basis. Because the obligation is renewed annually, these units are at risk

of conversion during the planning period as well as the two years beyond the planning period. According to the California Housing Partnership Corporation, a total of 320 units are considered to be at “very high risk” of losing their affordability restrictions, while 268 units are classified as low-risk, from 2014 through 2023.

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

The City must also address the growth needs for extremely low-income households (households earning 30 percent or less of the median income). The quantified need of the extremely-low income category is assumed to be 50 percent of the very low-income allocation, pursuant to State law.

This process is known as the Regional Housing Needs Assessment (RHNA), and the goals are referred to as either the RHNA goals or the “regional share” goals for new housing construction. The allocation takes into account factors such as market demand for housing, employment opportunities, availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, and other considerations. In determining a jurisdiction’s share of new housing needs by income category, the allocation is adjusted to avoid an over-concentration of lower income households in any one jurisdiction. The current RHNA prepared by SCAG allocates housing needs for the period from January 1, 2014 to October 31, 2021 (essentially an eight-year cycle). The RHNA identifies the City of Indio’s share of the region’s housing needs as 3,025 new housing units.

Describe the need for specific types of housing:

As previously stated, The RHNA identifies the City of Indio’s housing needs as 3,025 new housing units. Below describe the need for specific types of housing and the percentage of overall new production.

- Extremely Low - 357 (11.8%)
- Very Low - 357 (11.8%)
- Low 487 (16.1%)
- Moderate 553 (18.3%)
- Above Moderate 1,271 (42.0%)

Discussion

Indio currently has a number of entitled residential developments that are under construction or awaiting construction. Table B-2 summarizes the entitled residential projects in the City. Since 2000, a total of 16,660 units have been approved for development; of this total, 2,962 units have been constructed. This leaves 13,698 entitled housing units in these projects that have yet to be completed as of June 2013. Eighty-five (85) of these units, which are currently under construction, are part of the

Fred Young Specific Plan and will be affordable to very low-income households. Another 1,782 are part of the Las Montañas Marketplace project, which will have an effective residential

density of approximately 60 units per acre and is considered suitable to accommodate lower-income housing development. For the other 11,831 units, it is assumed that these will be market-rate units and affordable to moderate and above moderate-income households.

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

Introduction

In 2000, 59.2 percent of the owner-occupied housing units were valued below \$100,000 and 35.4 percent were valued between \$100,000 and \$199,999. Of the total owner-occupied units, approximately 3.9 percent were valued between \$200,000 and \$299,999, and 1.5 percent was valued at \$300,000 or more.

In 2011, housing units valued less than \$100,000 represented only 18.5 percent as compared to 59.2 percent in 2000. By 2011, homes valued between \$150,000 and \$199,000 accounted for almost one-quarter (23.5%) of the total owner-occupied units, and those greater than \$200,000 represented over one-third (39.3%) of the total owner-occupied units as compared to only 5.4 percent in 2000.

According to the Annual Report for 2013 by RealFacts, the average monthly rent for a studio apartment in Indio was \$465. The average for a one-bedroom unit was \$709; a two-bedroom, one-bath unit was \$783; and a two bedroom, two--bath unit was \$845.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	92,300	286,400	210%
Median Contract Rent	489	794	62%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	1,877	23.2%
\$500-999	4,146	51.3%
\$1,000-1,499	1,275	15.8%
\$1,500-1,999	719	8.9%
\$2,000 or more	65	0.8%
Total	8,082	100.0%

Table 30 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	675	No Data
50% HAMFI	1,905	725
80% HAMFI	5,190	2,055
100% HAMFI	No Data	3,525
Total	7,770	6,305

Table 31 – Housing Affordability

Data Source: 2006-2010 CHAS

Is there sufficient housing for households at all income levels?

As previously stated, The RHNA identified a shortage of housing units for the City of Indio's by 3,025. Below describe the need for specific types of housing and the percentage of overall new production needed for all levels of income:

- Extremely Low - 357 (11.8%)
- Very Low - 357 (11.8%)
- Low 487 (16.1%)
- Moderate 553 (18.3%)
- Above Moderate 1,271 (42.0%)

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

The costs of home ownership and renting can be compared to a household's ability to pay for housing. Housing affordability is defined as paying no more than 30 percent of the household income on housing expenses. Affordable rents and purchase prices by income categories based on the 2011 median family income of \$52,191 for Riverside County assumes a four percent interest rate with a 30-year fully amortized mortgage.

Rental Affordability

In 2011, affordable rents for the very-low income group coincide with the average rent for a studio apartment. The average rents for studio to two bedroom units would be affordable for the low-income group.

-

Ownership Affordability

The median sales price for new and resale housing units in Indio in 2011 exceeds the affordability range for all income categories, except moderate and above-moderate income households. Lower-income households may have difficulty finding housing they can afford to purchase. This indicates greater affordability pressure for ownership housing.

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

Housing market conditions have influenced the City to focus its efforts on the occupancy of vacant and abandoned foreclosed homes. As observed elsewhere, heavy job losses in the Inland Empire, especially in the construction industry, has created a weak economy and reduced housing demand. The job losses, combined with increased mortgage payments have caused a high number of borrowers with subprime and prime loans to lose their home through the foreclosure process. The weak housing market, in turn, has contributed to lower sales prices. The City's NSP efforts will help to stabilize housing prices and reduced the number of vacant homes in Indio's neighborhoods. The City plans to acquire 120 homes and sell them to first time homebuyers.

Discussion

Indio has a high housing vacancy rate of 19.3%. This vacancy rate is due, in part, to the number of second homes owned for occasional use or as investor owned rental properties and by the recent recession.

The cost of for-sale housing has been decreasing since early 2007. According to one source, the City's median sales price in December 2008 was \$200,000, a percentage decrease of 39.1% from the December 2007 median sales price. The median home price in 2011 was \$164,500 and was \$230,000 in August 2013.

The City's apartment housing market consists of two segments – market rate and affordable or rent restricted apartments. The market rate apartments have a 19.5% vacancy rate. Apparently, some tenants are pooling funds and vacating smaller apartments for larger ones or renting foreclosed upon homes. Unlike the market rate units, the vacancy rate for affordable units was less than 5%.

Housing was added to the stock during the boom years of this decade as historically low interest rates and skyrocketing price gains motivated families to buy new housing. Now, as interest rates reset and unemployment rates climbed, many of these new homes are REO properties or in foreclosure.

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

Introduction

The age of housing stock is generally considered to be a reasonable indicator of housing conditions. In addition to structural deficiencies and standards, lack of infrastructure and utilities often serves as an indicator for substandard conditions. The 2000 U.S. Census shows 102 occupied units in Indio lacked complete plumbing facilities. Twenty-nine of the units were owner-occupied and 73 of the units were renter occupied. In addition, 123 occupied units in Indio lacked complete kitchen facilities. Of those lacking complete kitchen facilities, 103 (83.7 percent) were renter occupied units. There may be some overlap in the number of substandard housing units, as some units may lack both complete plumbing and kitchen facilities

Definitions

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,295	49%	3,773	47%
With two selected Conditions	213	1%	1,408	17%
With three selected Conditions	0	0%	20	0%
With four selected Conditions	0	0%	22	0%
No selected Conditions	7,407	50%	2,859	35%
Total	14,915	100%	8,082	99%

Table 32 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,078	47%	1,411	17%
1980-1999	4,493	30%	2,804	35%
1950-1979	3,086	21%	3,657	45%
Before 1950	258	2%	210	3%
Total	14,915	100%	8,082	100%

Table 33 – Year Unit Built

Data Source: 2006-2010 CHAS

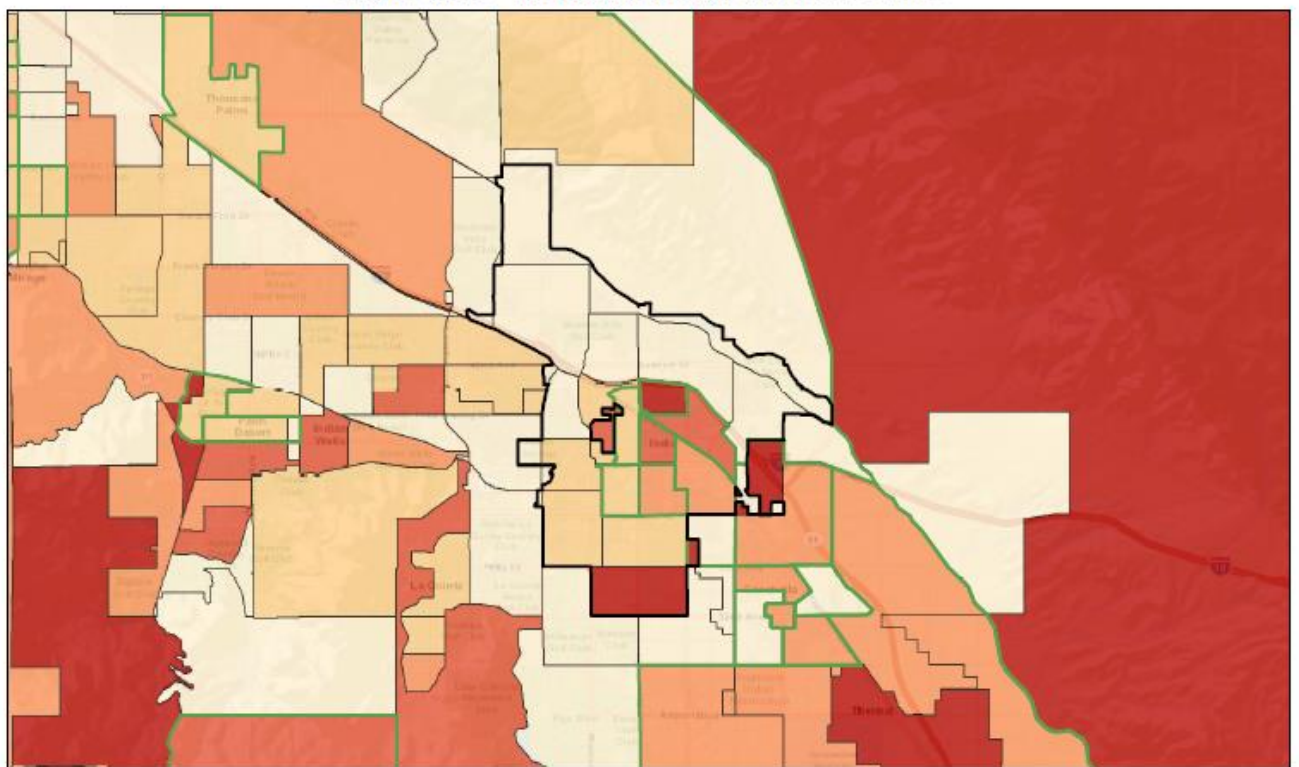
Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,344	22%	3,867	48%
Housing Units build before 1980 with children present	1,520	10%	7,580	94%

Table 34 – Risk of Lead-Based Paint

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

City of Indio - Rental Housing Built Before 1980



April 29, 2014

Override 1 RentalHousingBuiltBefore1980
 Low Mod Tract B25036_RENT_80MINUS_PCT

<15.6%	15.6-42.66%	>88.85%
	42.66-65.75%	
	65.75-88.85%	

1:185,747
 0 1.5 3 6 mi
 0 2.5 5 10 km
 Sources: Esri, DeLorme, HERE, USGS, Intermap, Incentiv P Corp., NRCAN, Dai Japan, METI, Esri China (Hong Kong), Esri (The land), TomTom

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	5,677	0	5,677
Abandoned Vacant Units	0	0	0
REO Properties	1,813	0	1,813
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

To address deferred maintenance and substandard housing conditions in housing units, the City will study the possibility of developing a housing rehabilitation loan program to assist renter-occupied housing units. The City will also partner with non-profit and for-profit housing developers to acquire and rehabilitate multi-family complexes to Rehabilitate 50 units during the planning period.

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

According to the Table above, there are 3344 single family units and 3867 renter occupied units built before 1980. It is difficult to estimate the number of units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. Each of these units could be at risk of lead base poisoning.

Efforts to reduce lead-based paint hazards were integrated into the City's former housing rehabilitation programs. However, funds for that program no longer are available due to the dissolution of the Redevelopment Agency. In order to increase an awareness of lead based paint hazards, the City will post information on its website alerting homebuyers and renters to the dangers of lean based paint hazards.

April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

Starting on April 22, 2010, the rule affected paid renovators who work in pre-1978 housing and child-occupied facilities, including:

- Renovation contractors
- Maintenance workers in multi-family housing
- Painters and other specialty trades

Under the rule," child-occupied facilities" are defined as residential, public or commercial buildings where children under age six are present on a regular basis. The requirements apply to renovation, repair or painting activities " at or' these facilities. The rule does not apply to minor maintenance or repair activities where less than six square feet of lead-based paint is disturbed in a room, or where less than 20 square feet of lead-based paint is disturbed on the exterior. Window replacement is not minor maintenance or repair; therefore, the requirements apply to this activity.

Discussion

Age of a housing unit is often an indicator of housing conditions. In general, housing that is 30 years or older may exhibit need for repairs based on the useful life of materials. Housing over 50 years old is considered aged and is more likely to exhibit a need for major repairs. Table A-20 categorizes the City's housing units by the year of construction. According to the 2011 ACS, 12,528 of Indio's housing units, or 45 percent, were constructed prior to 1980 and 1,980 of the City's housing units were constructed prior to 1960, which is approximately seven percent of the housing stock. According to the 2011 ACS, approximately 6,400 housing units were constructed between 2000 and 2004 and an additional 5,119 housing units were constructed after 2005 within the City.

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

Introduction

The City of Indio does not own public housing. The City works in close collaboration with the Housing Authority of the County of Riverside (HA) to provide public housing within the City. Therefore, we will refer to data and information from the PHA in developing this section.

Indio will continue to work independently and closely with the HA and local nonprofits to provide assistance to low-income families. As population demographics continue to change, the City will continue to work with the county housing authority and local (and regional) nonprofits to develop public housing projects in Indio.

According to the County of Riverside Housing Authority, funding to modernize the public housing units to ensure long-term physical and social viability of the developments is done through the HUD yearly funded Capital Fund Program. Capital Program activities to be undertaken by the Housing Authority are identified in the Public Housing Agency (PHA) 5 Year and One-Year Action Plans. The residents are invited each year to contribute to the drafting the Housing Authority’s Plan and planned use of Capital Fund monies. A resident advisory board is formed and meets at least twice each year to review the PHA’s strategy and policies for both public housing and tenant-based housing.

Comments received at the meetings and at the general public hearing each year are incorporated in the Plans. Some of the capital works identified in the Plan include replacement of air conditioning, kitchen remodel, roof replacement, lighting, playground equipment, and carport replacement.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	77	469	8,681	48	8,633	819	1,759	342
# of accessible units			2						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

According to the CHAS table above, there are 469 public housing units in the City of Indio. As the County's housing ages, maintenance and repair become more critical.

Renters have special difficulties in maintaining their dwellings. For one, landlords may not compensate renters for maintenance costs and renters may not be inclined to donate labor and materials to home maintenance since they do not own the home. Landlords on the other hand, may not be inclined to maintain their rental properties if they are able to keep their units rented at the desired amount without investing money in maintenance. An additional maintenance consideration in Riverside County is that rental units have a higher median age than do owner occupied housing.

Home maintenance may present particular difficulties for the elderly. Those who own their own home may have financial restrictions that do not allow them to properly maintain their homes. Also, advanced age may leave them with physical limitations that prevent them from doing the repairs themselves. In some cases, the homes themselves are older and have accumulated repair problems.

A portion of total demand for housing is attributed to replacement demand resulting from the removal of housing units from the existing stock. This has not been considered a major problem throughout Riverside County.

A unit is considered in need of replacement when the cost of repair exceeds 50% of the unit value. A unit is considered in need of rehabilitation when repair costs exceed \$2,000; repairs below this amount are considered maintenance. If units needing rehabilitation are not repaired, there is a risk that they may deteriorate to such a degree that they will no longer be habitable. Homes between 30 and 40 years old are especially at risk since serious deterioration can be expected to occur if regular repair and maintenance have not been done. These numbers imply a decrease in the supply of housing, unless new units are built at a rate that exceeds the rate of deterioration of existing units. Maintaining older homes and ensuring that durable construction materials are used for new housing is, therefore, important in maintaining the supply of housing in the County.

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

If units fall into disrepair, residents may be subject to unsafe and unhealthful living conditions. If maintenance is ignored long enough, housing may become uninhabitable, reducing the total number of units available within the County.

According to the table above, there are 469 public housing units in the City. A unit is considered unsound if it lacks one or more of the following:

- Electrical Service
- Plumbing Facilities
- Heating, Cooling and Insulation
- Kitchen or Bathroom Facilities
- Maintenance (i.e. leaky roof, broken windows, etc.)
- Adequate Sewerage

The County has many residences of considerable age that have been well maintained over the years. Age, however, does not necessarily mean that housing is unsound. Some older homes may fall into disrepair through neglect or financial constraints of the owner. Minor repair problems tend to accumulate over time resulting in the need for extensive renovation. The County has a significant number of homes that are becoming unsound.

Home maintenance may become a particular problem under the following conditions:

- When the dwelling is above the median county age
- When the dwelling is originally of substandard construction
- When the dwelling is a mobile home
- When the dwelling is a rental unit
- When the dwelling is occupied by elderly persons
- When the owner and occupant is of low or moderate income

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 of the County of Riverside has identified the following strategies in serving the needs of low income families as identified in its 5 year Plan. These are as follows:

- Strategy 1 – Maximize the number of affordable units available to the PHA within its current resources
- Strategy 2 – Increase the number of affordable units
- Strategy 3 – Target available assistance to families at or below 30% of Area Median Income
- Strategy 4 – Target available assistance to families at or below 50% of Area Median Income
- Strategy 5 – Target available assistance to the elderly
- Strategy 6 – Target available assistance to families with disabilities

Strategy 7 – Conduct activities to affirmatively further fair housing

Discussion:

The Housing Authority of the County of Riverside is assisting 8,305 families through tenant-based programs using various federal, state and local funding sources as of January 2004. Of those families, 8,210 are through the Section 8 Housing Choice Voucher Program. Those assisted through the Voucher Program are able to select the community in which they live and thus are scattered throughout the County of Riverside. One hundred Voucher families were receiving assistance in Riverside County but have used the portability function of the program to move to other states or counties. The Housing Authority continues to fund the rental assistance for these families.

The demographic breakdown for those assisted through the Housing Choice Voucher Program is as follows:

The Affordable Public Housing program has 481 units scattered throughout the County. A number of the units are more than 50 years old. Funding to modernize the public housing units to ensure long-term physical and social viability of the developments is done through HUD yearly funded Capital Fund Program. Capital Program activities to be undertaken by the Housing Authority are identified in the 5 Year and One Year Action Plan. The residents are invited each year in the process of drafting the Housing Authority's Plan and planned use of Capital Fund monies. A resident advisory board is formed and meets at least twice each year to review the PHA's strategy and policies for both public housing and tenant-based. Comments received at the meetings and at the general public hearing each year are incorporated in the Plans. Some of the capital works identified in the Plan include replacement of air conditioning, kitchen remodel, roof replacement, lighting, playground equipment, and carport replacement.

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

Introduction

The County of Riverside, like many other counties, has a substantial number of households that are at risk of becoming homeless. The Census Bureau noted that in Riverside County 14 percent or more than 100,000 households consisting of about 320,000 residents were living below poverty level as reported in the 2011 American Community Survey.

Also, according to the U.S. Census Bureau, there were approximately 123,000 households with about 400,000 persons (nearly one of every five residents) in Riverside County who were members of a household whose annual income was less than \$25,000 in 2011. And, there were approximately 65,000 households consisting of nearly 200,000 persons whose annual income was less than \$15,000 a year.

Many of these persons can become homeless because of social structural issues such as increases in rent, loss of a job, and rising health care costs. In addition, personal situations such as domestic violence, physical disabilities, mental illness, and substance abuse can cause members of a low income household or an entire household to become homeless. Often, one or more of these experiences factor into a household's homeless experience.

Facilities and Housing Targeted to Homeless Households

Indio Area Homeless and Transitional Services and Facilities	
Facility	Services
<p>Shelter Plus Care Tenant Based Rental Assistance</p>	<ul style="list-style-type: none"> ▪ 17 beds for persons with Disabilities/Mentally Ill.
<p>Shelter From the Storm – for women escaping a violent environment</p> <p>Administrative Offices 73-555 Alessandro Dr., Suite D Palm Desert, CA 92260 760-674-0400</p> <p>Indio Outreach Center 46209 Oasis St., Room #3100A Indio, CA 92201 760-863-7871</p>	<ul style="list-style-type: none"> ▪ Emergency Shelter – The Mary Stuart Rogers Center – 60 beds; people stay 60 to 90 days; ▪ Long Term Transitional Housing – Florence Rigdon Center – 18 two-bedroom apartments; ▪ Edra Blixseth Community Counseling Center; ▪ Outreach Crisis Intervention Center providing outreach and restraining orders; ▪ Teen Dating Violence Prevention and Education; ▪ Offer individual counseling for women and children, parenting group, case management, advocacy, domestic abuse response team, and access to the CalWORKS Program.
<p>Martha’s Village and Kitchen</p> <p>83-791 Date Avenue Indio, CA 92201 760-347-4741</p> <p>In 1990, Gloria Gomez and Claudia Castorena opened Martha’s Kitchen with the assistance of Our Lady of Perpetual Help Church in Indio.</p>	<ul style="list-style-type: none"> ▪ 700 meals per day, 5 days a week; 250,000 per year. A retail store distributes clothing and furniture to families in need, and Martha’s distributes canned goods and food packages to the poor three times a week. ▪ The Dan Dunlap Center is a two-story, 42,000 square-foot medical clinic and child care center. It is fully accessible to clients with disabilities. The upstairs family section consists of 28 spacious rooms, housing an average of four to six people per room, totaling approximately 120 men, women and children. Provides the area’s homeless population with educational programs, job training, children’s programs, counseling and access to health care. The new complex houses and provides three meals a day to 120 guests, including families with children and single women. ▪ Families in the transitional shelter stay an average of 10-12 months, with single adults normally requiring a four to six month stay. Upon graduation from the program, each adult will receive job placement and housing assistance. ▪ Residential and case management staff is on hand 24 hours a day. Village residents have access to laundry machines, hygiene supplies, lounges and shower facilities. Clients also enjoy access to medical services and resource programs such as literacy, chemical dependency programs, job training and housing search assistance.

Service Facilities in Indio 2

Indio Area Homeless and Transitional Services and Facilities	
Facility	Services
<p>ABC Recovery Center – Long term residential alcohol and other drug recovery</p> <p>44-374 Palm Street Indio, CA 92201 760-342-6616</p>	<ul style="list-style-type: none"> ▪ 6 detox beds where people stay 5 to 7 days. ▪ 40 beds for men who stay 60 days and can stay up to 90 days. ▪ 18 beds and a nursery for women who stay up to 90 days. ▪ Transitional Living Residential Village with 10 four-bedroom bungalows. Residents stay up to a year. ▪ Services include all counseling, individual and group therapy, job search assistance, and other similar services.
<p>Coachella Valley Rescue Mission</p> <p>47-518 Van Buren Street Indio, CA 92201 760-347-3612</p> <p>The Mission is the only drop-in shelter in the Valley.</p>	<ul style="list-style-type: none"> ▪ 80 beds; three family rooms that accommodate 25 women and families and 55 beds for single men. ▪ The facility provided 21,076 bed/nights, including 7,235 in the Women & Family Shelter in 2006. ▪ Breakfast and dinner is served to 150 to 200 persons everyday; over 80,000 meals a year. ▪ Distribute about 60 food boxes for the poor each month. ▪ Other services include: daily showers and mail service; chapel services; youth resident camp; volunteer coordinator, residential program for parolees; regular jail Bible studies/worship; residential program for mentally ill; medical clinic; and support groups.
<p>National Guard Armory</p> <p>43143 North Jackson Indio, CA 92201</p>	<ul style="list-style-type: none"> ▪ 125 emergency beds during extreme weather.

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

Please see above service chart for mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

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.

Please see above service chart for homeless persons that 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.

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

Introduction

Certain segments of the population have more difficulty in finding decent affordable housing due to special needs. This section identifies the needs for elderly persons, large households, and female-headed households, persons with disabilities, homeless persons and farmworkers. These groups are considered to be special needs populations.

The City of Indio, as well as local non-profits, offers an array of services to low and moderate-income residents and special needs groups such as persons with disabilities. With the increase in the number of families and children over the last decade, these services are in demand and address a number of needs. Based on input obtained during the development of the Consolidated Plan, including the Analysis of Impediments to Fair Housing Choice and Fair Housing Acton Plan

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

The non-homeless special needs populations include the:

- Elderly
- Frail Elderly
- Persons with disabilities (mental, physical, developmental)
- Persons with HIV/AIDS and their families
- Persons with alcohol or other drug addiction
- Victims of domestic violence
- Public housing residents (does not apply in Indio)

These populations may require housing and have supportive housing needs. Also include amongst this population are Large Households and Female Headed Households. Large households are defined as having five or more persons living within the same household. Large households are considered a special needs group because they require larger bedroom counts. Due to the limited supply of adequately sized units to accommodate large family households, large families face an above-average level of difficulty in locating adequately sized affordable housing. Even when large units are available, the cost is generally higher than that of smaller units. The lack of supply, compounded with the low-income of larger families, results in many large families living in overcrowded conditions. In 2000, there were 3,795 households in Indio with at least five persons, representing 27.4 percent of the total households in the City. Of the large households, 54.8 percent were owner-occupied and 45.2 percent were renter-occupied.

Female-headed households are a special needs group due to their comparatively low rates of homeownership, lower incomes and high poverty rates, which often makes the search for affordable, decent and safe housing more difficult. In addition to difficulties faced by these

households in finding and maintaining affordable housing, these households also typically have additional special needs relating to access to daycare/childcare, healthcare and other supportive services. In 2000 there were 2,051 female-headed households in Indio. Of these, 1,398 were female-headed households with children and 653 were female-headed households without children. Of the total households in the City, 9.9 percent were female-headed owner-occupied and 21.0 percent were female headed renter occupied.

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

During the past two years, the Housing and Homeless Coalition for Riverside County¹ (renamed the Continuum of Care Program) has begun implementing a Housing First approach and a Rapid Re-housing approach that resulted in developing nearly 200 units of permanent supportive housing throughout the county. These accomplishments, combined with the county's emergency shelter and transitional shelter bed inventory, have largely contributed to the decrease in the number of homeless persons during the past couple of years as evidenced by the results of the 2013 homeless count.

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

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

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

In the 2014-2015 FY, the City will continue to support and fund several nonprofits that provide supportive services. As in previous years, this includes at-risk youth programs and services for persons who are at risk of becoming homeless. This includes: Better Neighborhoods Program; Boys and Girls Club Rehab; Inland Fair Housing and Mediation Board; Martha's Village and Kitchen; Coachella Valley Rescue Mission; FIND (Food Bank Services).

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 the 2014-2015 FY, the City will continue to support and fund several nonprofits that provide supportive services. As in previous years, this includes at-risk youth programs and services for persons who are at risk of becoming homeless. This includes: Better Neighborhoods Program; Boys and Girls Club Rehab; Inland Fair Housing and Mediation Board; Martha's Village and Kitchen; Coachella Valley Rescue Mission; FIND (Food Bank Services).

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Governmental constraints are policies, standards, requirements and actions imposed by various levels of government upon land and housing ownership and development. These constraints may include building codes, land use controls, growth management measures, development fees, processing and permit procedures and site improvement costs. State and Federal agencies play a role in the imposition of governmental constraints; however these agencies are beyond the influence of local government and are therefore not addressed in this analysis.)

Lengthy development application processing times can hinder the feasibility of developing affordable housing. In September 2013, the Planning Commission adopted Resolution No. 1655 modifying various section of the Municipal Code to streamline and reduce development and business related impediments. This zone text amendment adds an administrative design review process to reduce processing time for certain land use entitlements. However, to ensure development review and approval timelines are not a constraint to housing development, the City shall continue to monitor average processing times for discretionary development permits on an annual basis. Should the City find that processing times are a constraint to affordable housing development; the City shall revise discretionary processing and approval procedures, as needed. The City shall also investigate discretionary processes that may be appropriately handled through administrative processing.

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

Introduction

Through its Better Neighborhood Program (BNP), The City has identified improvement projects to take place during the 2014-2015 planning period to be funded through CDBG allocations. The City anticipates a CDBG funding allocation of \$870,530. With this funding, the City plans to use \$524,530 for Public Infrastructure Improvements (e.g., curbs and gutters, sidewalks, ADA ramps, and street lighting) within CDBG-eligible residential neighborhoods. The BNP targets the City's most distress neighborhoods and completes infrastructure improvements and other revitalization efforts based on input received directly from residents prior to the improvements being initiated. During the development of the ConPlan, the BNP was selected as 1 of 30 national winners to showcase/highlight during HUD's 40th Anniversary Celebration of the CDBG Program later this year in Washington D.C. Furthermore, Indio is 1 of only 8 cities selected nationally by HUD for a professional on-site feature film segment to further highlight Indio's BNP program. Indio was one of 150 communities that submitted nominations. This recognition clearly shows that Indio is an innovative leader when it comes to putting Federal Grant money to good use, but more importantly for having a positive impact in our neighborhoods and residents' quality of life.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,935	2,023	10	15	5
Arts, Entertainment, Accommodations	4,835	2,036	24	15	-9
Construction	1,079	1,068	5	8	3
Education and Health Care Services	2,506	1,184	12	9	-3
Finance, Insurance, and Real Estate	922	614	5	5	0
Information	405	132	2	1	-1
Manufacturing	803	508	4	4	0
Other Services	1,240	892	6	7	1
Professional, Scientific, Management Services	871	386	4	3	-1
Public Administration	1,913	2,007	10	15	5
Retail Trade	2,636	2,099	13	16	3
Transportation and Warehousing	333	83	2	1	-1
Wholesale Trade	605	319	3	2	-1
Total	20,083	13,351	--	--	--

Table 37 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	34,011
Civilian Employed Population 16 years and over	30,363
Unemployment Rate	10.73
Unemployment Rate for Ages 16-24	19.97
Unemployment Rate for Ages 25-65	7.44

Table 38 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	4,141
Farming, fisheries and forestry occupations	1,272
Service	4,108
Sales and office	5,844
Construction, extraction, maintenance and repair	5,056
Production, transportation and material moving	1,867

Table 39 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,320	79%
30-59 Minutes	4,672	16%
60 or More Minutes	1,344	5%
Total	28,336	100%

Table 40 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,110	1,068	2,730
High school graduate (includes equivalency)	6,314	757	1,766
Some college or Associate's degree	7,642	532	1,798
Bachelor's degree or higher	4,223	184	991

Table 41 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	383	1,264	1,282	2,493	1,875
9th to 12th grade, no diploma	1,425	1,872	1,465	1,532	635
High school graduate, GED, or alternative	3,005	3,145	2,522	3,170	1,637

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Some college, no degree	2,075	2,390	2,017	3,002	1,894
Associate's degree	171	672	484	1,430	582
Bachelor's degree	158	1,335	912	1,520	1,052
Graduate or professional degree	11	259	343	1,056	975

Table 42 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,157
High school graduate (includes equivalency)	28,439
Some college or Associate's degree	40,724
Bachelor's degree	46,368
Graduate or professional degree	55,189

Table 43 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The largest industry to employ the residents of Indio was the Arts, Entertainment, Recreation, Accommodation and Food Services, accounting for 18.5 percent of the labor force. This was followed by Education, Health and Social Services at 16.1 percent and Retail Trade and 13.6 percent. At the county level, Education, Health and Social Services represented the largest category, with one-fifth (20.1%) of the residents employed in the industry. This was followed by the Retail Trade industry at 12.9 percent.

Describe the workforce and infrastructure needs of the business community:

The increasing amount of development occurring within the City of Indio and Coachella Valley region has increased demands on groundwater supplies. In addition, the increase in development reduces the amount of pervious area within the groundwater basin, reducing the potential for groundwater recharge through natural percolation. In addition, the increase development will increase the potential for urban storm water runoff further increasing the chances for transport of runoff pollutants entering water bodies and groundwater aquifers. As identified in the Sewer Master Plan (March 2003), the Valley Sanitary District covers a majority of the City of Indio. The Coachella Valley Water District serves the remaining portions outside of the VSD boundary.

Much of the newer development in Indio is expected to occur in areas that are currently undeveloped. Many of these areas lack the existing on-site sewer and water facilities. The City's infrastructure planning efforts, including the Capital Improvements Program, are focused on working towards this ultimate build-out number.

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

After the dissolution of Community Redevelopment Agencies under AB XI 26, the City lost a crucial tool for revitalizing blighted areas and promoting local economic development. Redevelopment agencies often acquire land in run-down parts of a City and invest in infrastructure improvements. They then work with private developers to build parks, convention centers, transit stations, shopping malls and apartment buildings, among other things. The agency, ultimately, created hundreds of jobs within the City.

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

The Workforce Investment Board and the Workforce Development Centers serve as a catalyst to economic prosperity for the residents and businesses of Riverside County. The Workforce Development Center system is about creating a culture and environment where the job seeker and business can maximize their greatest resource.....a world-class workforce.

The Workforce Development Division, in partnership with the Workforce Investment Board, administers four comprehensive Workforce Development Centers and three satellite offices as well as five (soon to be six) Youth Opportunity Centers. Through this group of centers we support our mission to provide leadership to the workforce development system in Riverside County by linking resources, people, business and education resulting in a globally competitive workforce.

EDA and its workforce development partners provide a comprehensive array of services to over 30,000 residents and over 750 businesses in Riverside County each year. These services are supported by federal Workforce Investment Act funds and the funding sources of our partners, such as the Employment Development Department, the community college system and Department of Vocational Rehabilitation. Programs also prepare youth for work, higher education and leadership in our communities.

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.

As of January 16, 2013, the Riverside County Workforce Investment Board (WIB) currently has adopted six target industry sectors: healthcare, logistics, renewable energy, utilities, infrastructure, and professional & business services, which have historically proven to be high demand and recession resistant industry sectors. The objective of the Riverside County WIB has been to establish target industry sectors that will provide the region with high growing and high wage jobs in order to create a stable and prosperous local economy. Through research

and analysis of labor market information, these target industry sectors meet the criteria of being the top industries with the greatest potential for economic growth, job stability, and resiliency during our current economic conditions. Workforce development strategies will be implemented to meet the workforce needs of targeted industries, therefore promoting economic recovery, diversity, and growth.

The objective of the Industry Clusters of Opportunity project is to develop an innovative and sustainable mechanism to bridge the gap between industry partners, education, and local government in order to create and maintain a diverse, highly skilled and globally competitive workforce. Some of the goals include:

- Increase environmental friendly business practices and principles;
- Increase private sector involvement in creating educational curriculum and workforce development policy;
- Expand and improve collaborative networks with workforce partners and stakeholders;
- Market and promote WIB accomplishments and awards;
- Apply for state and federal grants to address the demand driven emerging workforce training needs of Riverside County business and industry;
- Support programs designed to assist employers with workforce skill upgrade and competitiveness in the world market;
- To increase the quantity and quality of Riverside County workforce;
- Expand access for youth, veterans, and senior adults to secondary and postsecondary basic education and skills training;
- Develop a resource strategy and community profile that can be used in attraction of all target industries, community investment, and the recruitment of education and professionals to the county, improved standard of living, and heightened quality of place;

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? 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 City does not participate in a Comprehensive Economic Development Strategy. However, The City works closely with the County of Riverside's Economic Development Agency in implementing its 2013-2016 Economic Development Strategic Action Plan. The plan serves as a foundation for the County of Riverside's efforts to invigorate the region's economy. They have identified key initiatives that we believe will facilitate increased economic growth, and serve the interests of the regions business community. It is intended that this strategic action plan remain relevant and updated based on current economic conditions and as new initiatives and strategies are identified. The initiatives include the following:

- Healthcare

- Infrastructure/Renewable Energy/Utilities
- Professional and Business Services
- Manufacturing
- Logistics
- Tourism
- Agriculture

The Riverside County Economic Development Agency is dedicated to enhancing the economic position of the county; improving the quality of life for our residents; building and managing county facilities; encouraging business growth within the county; developing a trained workforce, improving existing communities; offering a variety of housing opportunities and providing cultural and entertainment activities.

Discussion

Economic opportunity and self-sufficiency are essential and indispensable components of individual and community empowerment. Too often, low-income persons, inner-city and rural residents, minorities, women, youth, persons with disabilities, and other disfranchised groups, do not possess or have access to the tools, resources, and means to allow them the opportunity to achieve self-sufficiency and economic opportunity.

The City has been experiencing a stable and expanding economy. However, a disproportionate number of the above noted persons, or targeted groups, have not shared in this economic revitalization due to the lack of entrepreneurial and financial resources; marketable employment, vocational, or job skills; relevant and basic education; language and cultural barriers; life skills; and employment readiness (e.g., affordable child care and health care, reliable transportation).

It is important to note that access to affordable housing that can be considered decent, safe, and sanitary is also an essential building block of individual and community empowerment. The demand for affordable housing and the programs and strategies available to meet this critical need are discussed in other sections of the Consolidated Plan.

MA-50 Needs and Market Analysis Discussion

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

Households with multiple housing problems seem to be concentrated in the south/east region of the City. Concentration is defined as more than 70 % of households reporting a problem. The primary housing problems in these areas are cost burden and overcrowding, with cost burden being the most significant issue. The problem is largely due to the rise in home prices in the mid-2000s and the median family income of most of the City's population. This higher income is likely reflective of the extensive number of move-up and estate-housing units built in Indio during the 1980s that attracted higher income households to the City. The ability to find affordable housing in Indio is not a significant issue; however, increased buying power and median family income has led to many residents spending more than 30% of their income on housing.

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

Indio residents are predominantly comprised of two racial/ethnic groups: White and Hispanic. From 2000 to 2010, Indio's Hispanic population increased by more than one-third (39.3%), but its proportion relative to the total population decreased from 75 percent in 2000 to 68 percent in 2010. The Non-Hispanic White population by 114 percent during the 10-year period and its proportion increased from 19 percent in 2000 to 27 percent in 2010. Although relatively small in numbers, the Non-Hispanic Asian population grew the fastest during this period, with an increase of 132 percent. However, similar to housing problems, low income families are principally concentrated in the south/east region of the City.

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

The area has a high concentration of affordable multi-family units. According to the City's 2014 Housing Element, a number of assisted housing units in this area are at-risk of converting to market-rate during the planning period and in the five years immediately following the planning period. Of the total assisted housing units, 588 were "at-risk" of losing their affordability during the period from January 1, 2014 through December 31, 2023. A further 67 units in the Indio Desert Palms complex will lose their affordability in 2026 at the earliest, putting them outside the 10-year window. The remaining units continue to remain affordable through the Section 8 Renewal Program on an annual basis. Because the obligation is renewed annually, these units are at risk of conversion during the planning period as well as the two years beyond the planning period.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Indio' 2013-2018 Strategic Plan proposes projects and activities to meet the priorities described in the Consolidated Plan (the "ConPlan"). It describes eligible programs, projects and activities to be undertaken with anticipated funds made available over the next five years and their relationship to identified needs for housing, homelessness, and community and economic development. Each year, assuming funding levels remain the same, more specific projects throughout the City will be identified and implemented via the annual Action Plans.

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

The City will receive an annual funding allocation of approximately \$870,530 in CDBG funds over the ConPlan period. These figures are estimates based on a 2014 HUD Grantee Summary and the assumptions that CDBG funding, entitlement funding distribution formulas and/or the number of communities eligible to receive entitlement grants will remain constant. If any of these conditions change, projected activities and accomplishments are also subject to change.

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

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

1. To preserve, rehabilitate and enhance existing housing and neighborhoods through the City's Better Neighborhood Program (BNP) and other programs
2. Provide support services for the City's residents with an emphasis on at risk youth, the homeless and services to ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition, income, size, disability or any other arbitrary factor.
3. To preserve, rehabilitate and enhance existing public facilities

4. To remove constraints that hinders the production and conservation of affordable housing units and assist in the development of housing opportunities and accessibility for all economic levels in the City.
5. To provide and maintain an adequate supply of sites for the development of new affordable housing.
6. To encourage and enhance intergovernmental, public and private coordination and cooperation to achieve an adequate supply of housing for all residents of the community.

It is the mission of the City to use City and Economic Development Department resources to assist with businesses, job development, and the provision of safe, affordable housing. In short, we will do our part to maintain Indio as a community its residents are proud to call “home”. Given the aforementioned six priorities, the City identified five main goals:

- Provide decent affordable housing
- Maintain and promote neighborhood preservation
- Support special needs programs and services
- Construct or upgrade public facilities and infrastructure
- Improve accessibility

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

Geographic Area

Table 44 - Geographic Priority Areas

General Allocation Priorities

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

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

SP-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 costs of home ownership and renting can be compared to a household’s ability to pay for housing. Housing affordability is defined as paying no more than 30 percent of the household income on housing expenses. In 2011, affordable rents for the very-low income group coincide with the average rent for a studio apartment. The average rents for studio to two bedroom units would be affordable for the low-income group.
TBRA for Non-Homeless Special Needs	According to the 2010 Census, there are 89 homeless people, 949 living in group quarters, and 365 persons living in non-institutionalized group quarters in Indio. In total, people either living in group quarters or are homeless account for approximately two percent of the population.
New Unit Production	According to the SCAG 2012-2035 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS) Growth Forecast adopted in April 2012, the population of Indio is forecast to increase to 111,800 residents by 2035, an increase of 47.0 percent from 2010. During the same forecast period, Riverside County is anticipated to increase to 3.32 million residents in 2035, an increase of 51.8 percent. According to SCAG’s Regional Housing Needs Allocation (RHNA) for the City of Indio, the City must be able to accommodate 3025 new units, of which 1,201 units (39.7%) must be for lower-income households.
Rehabilitation	The housing rehabilitation program has been canceled due to redevelopment agency dissolution and loss of Low/Moderate Income Housing Funds. The City is seeking funding to restart the program; however, the number of units projected to be rehabilitated will depend on the availability of future resources.
Acquisition, including preservation	Of the at-risk units identified in the Housing Element’s analysis, 320 were considered to be at “very high” risk of conversion, while another 268 were considered to be at “low” risk. There are many options to preserving units including providing financial incentives to project owners to extend lower-income use restrictions, purchasing affordable housing through a non-profit or public agency or providing local subsidies to offset the difference between the affordable and market rate. Scenarios for preservation will depend on the type of project at-risk.

Table 45 – 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 Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning, Economic Development, Housing, Public Improvements, and Public Services	\$870,530	0	0	\$870,530	0	Indio anticipates an annual funding allocation of \$870,530 in CDBG for FY 14-15. No other funding is anticipated.

Table 46 - Anticipated Resources

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

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

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

Indio has the capacity to provide 6,773 units on vacant land within existing residential zones, and as well as an additional 7,427 units with approval of Conditional Use Permits. The capacity for units with approval of Conditional Use Permits is not assumed to meet the City's lower-income growth need. The realistic capacity for the vacant residential land in utilizes the lower end of the permitted density range. The lower end is the "threshold density" identified in the City's zoning code and is what the City has determined is the expected density of development. Based on the permitted densities, which range from 1 to 12 du/ac, the vacant land would allow for construction of moderate and above moderate-income units. Indio has enough vacant land to accommodate its moderate and above-moderate income RHNA allocations; however, the permitted densities are lower than what is generally needed to construct housing units affordable to lower-income households.

Discussion

The City joined Riverside County's new HOME Consortium. Membership could increase anticipated resources, including access to Low Income Housing Tax Credits.

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.

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

Availability of services targeted to homeless persons and persons

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Shelter Plus Care Tenant Based Rental Assistance	Nonprofit	17 beds for persons with Disabilities/Mentally Ill	Regional
Shelter From the Storm – 73-555 Alessandro Dr., Suite D Palm Desert, CA 92260 760-674-0400	Nonprofit	Women escaping a violent environment	Regional
Indio Outreach Center 46209 Oasis St., Room #3100A Indio, CA 92201 760-863-7871	Nonprofit	Homeless Services	City
Emergency Shelter – The Mary Stuart Rogers Center	Nonprofit	60 beds; people stay 60 to 90 days	Regional
Florence Rigdon Center	Nonprofit	Long Term Transitional Housing 18 two-bedroom apartments	City
Edra Blixeth Community Counseling Center	Nonprofit	<p>Outreach Crisis Intervention Center providing outreach and restraining orders;</p> <ul style="list-style-type: none"> ▪ Teen Dating Violence Prevention and Education; ▪ Offer individual counseling for women and children, parenting group, case management, advocacy, domestic abuse response team, and access to the CalWORKS Program. 	Regional

<p>Martha's Village and Kitchen 83-791 Date Avenue Indio, CA 92201 760-347-4741</p>	<p>Nonprofit</p>	<p>In 1990, Gloria Gomez and Claudia Castorena opened Martha's Kitchen with the assistance of Our Lady of Perpetual Help Church in Indio.</p> <ul style="list-style-type: none"> ▪ 700 meals per day, 5 days a week; 250,000 per year. A retail store distributes clothing and furniture to families in need, and Martha's distributes canned goods and food packages to the poor three times a week. 	<p>Regional</p>
<p>The Dan Dunlap Center</p>	<p>Nonprofit</p>	<p>The Center is a two-story, 42,000 square-foot medical clinic and child care center. It is fully accessible to clients with disabilities. The upstairs family section consists of 28 spacious rooms, housing an average of four to six people per room, totaling approximately 120 men, women and children.</p> <p>Provides the area's homeless population with educational programs, job training, children's programs, counseling and access to health care. The new complex houses and provides three meals a day to 120 guests, including families with children and single women. Families in the transitional shelter stay an average of 10-12 months, with single adults normally requiring a four to six month stay. Upon graduation from the program, each adult will receive job placement and housing assistance.</p> <p>Residential and case management staff is on hand 24 hours a day. Village residents have access to laundry machines, hygiene supplies, lounges and shower facilities. Clients also enjoy access to medical services and resource programs such as literacy, chemical dependency programs, job training and housing search assistance</p>	<p>Regional</p>

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

<p>Housing Assistance Housing Authority of the County of Riverside Path of Life Ministries Fair Housing City Council of Riverside County Lutheran Social Services Volunteer Center of Riverside County Catholic Charities Christ Extension Ministries, Inc. Riverside Sober Living Coalition Riverside Housing Development Corporation</p>	<p>Health Care/Public Health Good Samaritan Medical Ministries North West College Nursing Program Arlanza Family Health Center Riverside County Nutrition Services Network Riverside County Emergency Preparedness/Response Riverside County HIV/AIDS Program</p>	<p>Employment/Benefits EDA/Workforce Development Center Social Security Administration Department of Public Social Services Finesse Employment Services</p>
<p>Counseling Services Jefferson Wellness/Department of Mental Health Jefferson Transitional Programs MFI Recovery Center, Inc. Whiteside Manor Alternatives to Domestic Violence WCHS Riverside Treatment Center Riverside Recovery Resources Jeffrey Owens Community Center</p>	<p>Legal Services Inland Empire Latino Lawyers Association, Inc. Inland Counties Legal Services Community Action Partnership</p>	<p>Outreach Services City of Riverside Homeless Street Outreach Team</p>
<p>Family/Youth Services Riverside Unified School District Operation SafeHouse City of Riverside Parks, Recreation and Community Services Riverside County Office of Education</p>	<p>Disability Services Community Access Center</p>	<p>Senior Services Riverside County Office on Aging</p>
<p>Veterans' Services U.S. Vets, Inc. V.A. Loma Linda Riverside County Veteran's Services</p>	<p>Transportation Home Homeless Intervention Ministries</p>	<p>Faith Community (partial list) The Grove Community Church Calvary Presbyterian Church First Congregational Church Universalist Unitarian Church Our Lady of Perpetual Help Kingdom Christian Fellowship St. Andrews Newman Center Victoria Presbyterian Church Sandals Church</p>

Table 48 - 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)

Supportive housing refers to affordable housing that also provides supportive services on a continuing basis to its residents. Specific objectives and accomplishments are difficult to project due to the amount of housing subsidies required, which are exceedingly large, and the complexities of combined financing. There are needs in the City, so that allocating a large share of CDBG funds to supportive housing would prevent other needy persons, such as the homeless, from receiving services.

During the five-year period of the Strategic Plan, the City will allocate CDBG public service funds to social service agencies addressing the needs of the homeless and non-homeless special populations, such as the disabled populations and victims of domestic violence.

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

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

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

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

SP-45 Goals Summary – 91.215(a) (4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	To preserve, rehabilitate and enhance existing neighborhoods, and housing as applicable, through the City's Better Neighborhoods Program	2014	2015	Public Infrastructure Improvements	>51% AMI	Neighborhood Preservation Suitable Living Environments Public Improvements	CDBG: \$524,530	Rehabilitation and Installation of public infrastructure in selected neighborhoods.
2	Provide support services for the City's residents with an emphasis on at risk youth, the homeless and services to ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition, income, size, disability or any other arbitrary factor.	2014	2015	Public Service	>51% AMI	Supporting Special Needs Programs Supporting Special Needs Services	CDBG: \$122,000	Provide homeless shelter and food bank services Provide Fair Housing Services to the Residents of Indio as required by HUD
3	To preserve, rehabilitate and enhance existing public facilities	2014	2015	Public Facility Improvements	>51% AMI	Neighborhood Preservation Suitable Living Environments Public Improvements	CDBG \$50,000	Rehabilitation of Boys and Girls Club
4	CDBG Grant Administration	2014	2015	Planning and Administration	City wide	CDBG Program Administration	CDBG: \$174,000	N/A

Table 49 – 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)

As previously stated, The RHNA identified a shortage of housing units for the City of Indio's by 3,025. Below describe the need for specific types of housing and the percentage of overall new production needed for all levels of income:

- Extremely Low - 357 (11.8%)
- Very Low - 357 (11.8%)
- Low 487 (16.1%)
- Moderate 553 (18.3%)
- Above Moderate 1,271 (42.0%).

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary
Compliance Agreement)**

The County of Riverside Housing Authority (HARC) will implement modifications needed, if any, in public housing based on Section 504 Needs Assessment that it completed. Please refer to the HARC Public Housing Authority Annual Plan for further information.

Activities to Increase Resident Involvements

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

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

No

Plan to remove the 'troubled' designation

HARC is not designated as a "troubled" housing authority.

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

Barriers to Affordable Housing

Governmental constraints are policies, standards, requirements and actions imposed by various levels of government upon land and housing ownership and development. These constraints may include building codes, land use controls, growth management measures, development fees, processing and permit procedures and site improvement costs. State and Federal agencies play a role in the imposition of governmental constraints; however these agencies are beyond the influence of local government and are therefore not addressed in this analysis.)

Lengthy development application processing times can hinder the feasibility of developing affordable housing. In September 2013, the Planning Commission adopted Resolution No. 1655 modifying various section of the Municipal Code to streamline and reduce development and business related impediments. This zone text amendment adds an administrative design review process to reduce processing time for certain land use entitlements. However, to ensure development review and approval timelines are not a constraint to housing development, the City shall continue to monitor average processing times for discretionary development permits on an annual basis. Should the City find that processing times are a constraint to affordable housing development; the City shall revise discretionary processing and approval procedures, as needed. The City shall also investigate discretionary processes that may be appropriately handled through administrative processing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In October 2013, the City completed a Draft Housing Element Update that included an analysis of governmental constraints, which is summarized below along with recent changes to the City's zoning code that encourage affordable and transitional housing. As a result of the analysis, the City concluded that its policies and current practices do not create significant barriers to affordable housing. However, as a result of new State laws, such as SB 2, the City will need to adopt new land use and other standards to facilitate and encourage the production of affordable housing. For example, development standards for Single Room Occupancy (SRO) housing units will need to be established. In addition, some existing policies – such as density bonuses – will need to be refined to address the requirements of a recently enacted law (SB 1818). Early in 2014 the Housing Element Update was approved by the State and City.

During the five-year period of the Consolidated Plan, the City will review any new policies and procedures to ensure they do not serve as an actual constraint to the development of affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

The County of Riverside County 2013 Homeless Count and Subpopulation Survey suggest that in order to further reduce the number of homeless each year, every jurisdiction in the county should be encouraged to take affirmative steps that include setting annual “reduction” goals and adopting and implementing evidence-based and best practices to insure the goals are met.

Specific to engagement strategy, jurisdictions should identify, engage, house, and provide intensive integrated supportive services and treatment to the most vulnerable, visible, and hardest-to-reach chronically homeless single adults and families who have been living on the streets of Riverside County.

Additionally, The City of Indio should focus on supporting street outreach and engagement efforts. Such action should continue to focus on identifying chronically homeless persons in need of a housing first approach. Such attention should be given to the most visible and hardest-to-reach individuals. These actions should have the support of various public and private partners who can help identify, house, and provide social services in order to help implement a housing first approach.

Addressing the emergency and transitional housing needs of homeless persons

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

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

The City will continue to work with a multitude of service agencies to assist homeless persons make the transition to permanent housing and independent living. During the past two years, the Housing and Homeless Coalition for Riverside County (renamed the Continuum of Care Program) has begun implementing a Housing First approach and a Rapid Re-housing approach

that resulted in developing nearly 200 units of permanent supportive housing throughout the county. These accomplishments, combined with the county's emergency shelter and transitional shelter bed inventory, have largely contributed to the decrease in the number of homeless persons during the past couple of years as evidenced by the results of the 2013 homeless count.

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

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

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

Indio will continue to work with the County in using their Housing First and Rapid Re-housing approaches that were described on pages two and three. The homeless count and survey data revealed that 52% of the unsheltered homeless population is chronically homeless and in need of longer-term assistance such as rental assistance and wrap-around social services such as health care, employment services, mental health care, and life skills training. Thus, a Housing First approach is needed. Conversely, the data showed that 48% of the unsheltered homeless population is not chronically homeless and will likely need shorter-term assistance, such as a few months of rental assistance, and are not as reliant on social services. Thus, a Rapid Re-housing approach is needed.

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

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

The City works in partnership with the County's Childhood Lead Poisoning Prevention Programs (CLPPP's). For the outreach program, promotional brochures advertising the program's lead hazard control activities are developed and distributed. Advertising brochures are printed both in English and Spanish and sent out to those residents with historical childhood lead poisoning cases, blood lead levels above 10 ug/dl. CLPPP provided outreach activities and blood lead screening. Other outreach activities included lead poisoning prevention presentations to local communities and immunization clinics, and setting up booths at health fairs. Blood lead screening was held at target areas. Promotional products are distributed to families participating in blood lead screening.

CLIPP also contributed to our outreach activities with program promotions to landlords and tenants through workshops. Information booths were set up at local malls and County Fairs, and lead-based paint literatures and brochures were distributed to the public at community events. The free lead testing program is also advertised to area residents via a flyer included in neighborhood publications and newspaper within the area. CLIPPS Public Health media production office produced videos on lead-based paint hazard control for landlords, homeowners, and other potential clients as part of their educational and outreach program.

Lead hazard control methods commonly used

To maximize resources, interim controls are used as the primary lead hazard control method unless the lead hazard intervention was as a result of an elevated blood lead (EBL) case or part of an acquisition and rehabilitation work. For friction or impact surfaces of windows and doors, paint was stripped off and repainted. For friction surfaces on cabinetry, a combination of friction surface paint removal and placing a synthetic "skin" over the lead containing surfaces. Abatement was found to be more cost-effective in some cases. Lead contaminated soils were roto-tilled, removed and replaced, or covered with grass or rock. Exterior surfaces were either scraped to a "pick-free" surface and repainted (using standard latex paint) or covered with a lead-free material like decorative plywood.

A typical lead hazard control job addressing lead hazards may include temporary family relocation, containment, work performed by EPA-equivalent, State of California Department of Health Services (DHS)-Certified Lead Workers in appropriate protective equipment, air sampling (initially), and treatment of interior hazards first in the following order:

1. Window systems
2. Door and cabinet systems
3. Walls and ceilings followed by treatment of all exterior walls, eaves, and rafter rails.
4. Debris and waste generated from lead control and abatement activities.

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

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

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

Under the rule, " child-occupied facilities" are defined as residential, public or commercial buildings where children under age six are present on a regular basis. The requirements apply to renovation, repair or painting activities " at or' these facilities. The rule does not apply to minor maintenance or repair activities where less than six square feet of lead-based paint is disturbed in a room, or where less than 20 square feet of lead-based paint is disturbed on the exterior. Window replacement is not minor maintenance or repair; therefore, the requirements apply to this activity.

Efforts to reduce lead-based paint hazards were integrated into the City's housing rehabilitation programs. However, funds for that program no longer are available due to the dissolution of the Redevelopment Agency. In order to increase an awareness of lead based paint hazards, the City will post information on its website alerting homebuyers and renters to the dangers of lean based paint hazards.

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

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

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

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

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

Goal: To reduce poverty level incomes below current levels by 2014. This goal will be monitored – in part - by the results of Census 2010 which are likely to be released in 2012.

Policy: To continue to support and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes.

Policy: To conduct outreach with public and private agencies whose mission is to reduce poverty level incomes.

Program: To support and coordinate with the organizations who directly or indirectly contribute to a reduction in poverty such as the Community Action Partnership (CAP) of Riverside County, County of Riverside Housing Authority and Desert Alliance for Community Empowerment.

Other Anti-poverty Programs

Section 8 rental assistance

The Section 8 rental assistance program helps to reduce poverty by supplementing the income of extremely low and very low income families. An average monthly rental assistance payment of \$600 translates to an annual amount of \$7,200. That amount equals about one-third of the poverty level income for a husband, wife and two related children less than 18 years of age. Families whose annual income was about \$14,000 would effectively be lifted above the poverty income threshold by the rental assistance. (A family having an income of \$14,000 could afford a monthly rent of \$350 based on the allocation of 30% of their income on housing costs.)

Family Self-Sufficiency Program

The County of Riverside Housing Authority supports the HUD strategic goal of promoting self-sufficiency and asset development of families and individuals.” A key program that implements this strategic goal is the Family Self Sufficiency Program (FSSP). According to a recent study, for participants, the primary benefit of FSS participation appears to be asset accumulation. The program also encourages work and staying employed and, as a consequence, furthers welfare reform goals.

The Housing Authority and the head of each participating family execute an FSS contract of participation that specifies the rights and responsibilities of both parties. The 5-year FSS contract specifies goals and services for each family. Family members must fulfill all requirements in order to obtain full benefits.

TANF

In California, Cal Works Temporary Assistance is the TANF financial help for eligible needy families who have lost or had a reduction in their income. The program is designed to provide families the means to meet their basic needs in times of hardship while helping them to enter or re-enter the workforce and become self-sufficient. The amount of assistance a family can receive each month depends upon many factors. The number of eligible family members, their special needs, the household income and values of real and personal property all affect the cash aid total. Although most of the information needed to determine eligibility must be verified through third party documentation, it is kept confidential and is not used for any purpose that is not directly related to the administration of the program. The

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 Economic Development Department, is responsible for ensuring that the receipt and expenditure of HUD funds comply with program requirements through the monitoring of program performance. Careful evaluation of the housing and public service delivery system can be the most effective tool in detecting gaps and making appropriate modifications. Indio will follow monitoring procedures identified in the City's Sub-recipient Monitoring Plan created in 2013. Other procedures will include in-house review of progress reports and expenditures, and on-site visits to ensure compliance with federal regulations. The monitoring system will encourage uniform reporting to achieve consistent information on beneficiaries. Monitoring will also aim at resolving any program or accounting findings or other problems that may keep an organization from meeting its contractual obligations. Technical assistance will be provided where necessary.

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

a. Monitoring of Housing and Community Development Projects

The City will prepare a PY 2014-2015 Monitoring Plan comprising of:

- Identifying which sub-recipients will be monitored
- Establishing a monitoring schedule
- Creating a monitoring checklist
- Conducting on-site visits
- Notifying sub recipients of monitoring results
- Providing technical assistance
- Ensuring that corrective actions, if needed, are taken

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

The City ensures compliance by:

- Checking project eligibility against regulations and staying in constant communication with the City's HUD CPD representative.
- Following the City's Subrecipient Monitoring Plan (2013)
- Reviewing HUD's monitoring handbook to ensure compliance with national objectives of low- and moderate-income area benefit and low-and moderate-income

limited clientele, financial management requirements and other CDBG Entitlement Program requirements

- Reviewing CPD notices on CDBG program and planning requirements.

Annual Action Plan (FY2014 -2015)

July 1, 2014 – June 30, 2015

Expected Resources

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

Introduction

Indio anticipates receiving an annual funding allocation of \$870,530 in CDBG during the Annual Action Plan (AAP) period. These figures are estimates based on a 2014 HUD Grantee Summary and the assumptions that CDBG funding, entitlement funding distribution formulas and/or the number of communities eligible to receive entitlement grants will remain constant. If any of these conditions change, projected activities and accomplishments are also subject to change.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning, Economic Development, Public Improvements, and Public Services	\$870,530	0	0	\$870,530	0	Indio anticipates an annual funding allocation of \$870,530 in CDBG for FY 14-15. No other funding is anticipated.

Table 50 - Expected Resources – Priority Table

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

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

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

Indio has the capacity to provide 6,773 units on vacant land within existing residential zones, and as well as an additional 7,427 units with approval of Conditional Use Permits. The capacity for units with approval of Conditional Use Permits is not assumed to meet the City’s lower-income growth need. The realistic capacity for the vacant residential land in utilizes the lower

end of the permitted density range. The lower end is the “threshold density” identified in the City’s zoning code and is what the City has determined is the expected density of development.

Based on the permitted densities, which range from 1 to 12 du/ac, the vacant land would allow for construction of moderate and above moderate-income units. Indio has enough vacant land to accommodate its moderate and above-moderate income RHNA allocations; however, the permitted densities are lower than what is generally needed to construct housing units affordable to lower-income households.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	To preserve, rehabilitate and enhance existing neighborhoods through the City's Better Neighborhood Program (BNP)	2014	2015	Public Infrastructure Improvements	>51% AMI	Neighborhood Preservation, Suitable Living Environments, Public Improvements	CDBG: \$524,530	Rehabilitation and installation of public infrastructure in selected low/moderate income neighborhoods
2	Provide support services for the City's residents with an emphasis on at risk youth, the homeless and services to ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition, income, size, disability or any other arbitrary factor.	2014	2015	Public Service	>51% AMI	Supportive Special Needs Programs	CDBG: \$122,000	Homeless Shelter Programs, Food Bank Services, Fair Housing Services to the Residents of Indio as required by HUD

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	To preserve, rehabilitate and enhance existing public facilities	2014	2015	Public Facility Improvements	>51% AMI	Neighborhood Preservation, Suitable Living Environments, Public Improvements	CDBG \$50,000	Rehabilitation of Boys and Girls Club (Phase II)
4	CDBG Grant Administration	2014	2015	Planning and Administration	City wide	CDBG Admin.	CDBG: \$174,000	N/A

Table 51 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

The activities to be undertaken during 2014-2015 are summarized below. All activities listed in the table are expected to be completed no later than June 30, 2015.

Projects

Project/Activity	Funding Category	Proposed Funding
Better Neighborhoods Program	Residential Infrastructure Improvements (65%)	\$524,530
Boys and Girls Club Rehab	Public Facility Improvements	\$50,000
Inland Fair Housing and Mediation Board	Public Services— (portion of 15% cap)	\$19,000
Martha’s Village and Kitchen	Public Services (portion of 15% cap)	\$42,000
Coachella Valley Rescue Mission	Public Services (portion of 15% cap)	\$42,000
FIND (Food Bank Services)	Public Services (portion of 15% cap)	\$19,000
Program Administration	Administration (20% cap)	\$174,000
TOTAL		\$870,530

Table 52 – Project Information

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

All program activities funded with the City’s CDBG funds will benefit low- to moderate-income persons. The basis for assigning the priority to each category was based on the identified needs expressed during the consultation and citizen participation process. In addition, priorities were

determined by information gathered from the Census, a market study and existing community documents, which include the City of Indio' 2004 Housing Element.

One obstacle in meeting underserved need is acquiring rental assistance for Indio's extremely low and very low-income cost burdened households. A cost burdened household is one that spends 30% or more of their income on rent. This underserved need is evidence by the more than 3000 Indio families on the County of Riverside Housing Authority's Section 8 waiting list compared to the 329 families currently assisted. This obstacle is often exacerbated with extremely low- income households. Many of these of these households are homeless or recently transitioning from a structured living enrichment so additional costs for support service is required.

Another obstacle is providing adequate funding and services to the homeless in Indio. According to the County of Riverside 2013 Homeless Count and Subpopulation Survey, the City of Indio ranks second highest amongst jurisdictions in the Coachella Valley. Homelessness is a countywide concern, impacting the unincorporated areas, as well as, the cooperating cities and entitlement municipalities. The City has financially supported shelters and programs serving our community and worked with other agencies such as the Continuum of Care in order to maintain a coordinated approach to resolving problems of the homeless.

AP-38 Project Summary

Project Summary Information

Project/Activity	Funding Category	Proposed Funding
Better Neighborhoods Program	Residential Infrastructure Improvements (65%)	\$524,530
Boys and Girls Club Rehab	Public Facility Improvements	\$50,000
Inland Fair Housing and Mediation Board	Public Services— (portion of 15% cap)	\$19,000
Martha's Village and Kitchen	Public Services (portion of 15% cap)	\$42,000
Coachella Valley Rescue Mission	Public Services (portion of 15% cap)	\$42,000
FIND (Food Bank Services)	Public Services (portion of 15% cap)	\$19,000
Program Administration	Administration (20% cap)	\$174,000
TOTAL		\$870,530

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

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

Geographic Distribution

Target Area	Percentage of Funds
N/A	N/A

Table 53 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The basis for assigning the priority to each category was based on the identified needs expressed during the consultation and citizen participation process. In addition, priorities were determined by information gathered from the Census, a market study and existing community documents, which include the City of Indio’ 2004 Housing Element.

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

Discussion

There will be a particular focus by the City’s Better Neighborhoods Program (BNP) on Census Tract #06065045400, generally located adjacent to the south of the existing South Jackson Park (south/east of Hwy 111 and Jackson St. This CDBG qualified census tract is principally low-income and multi-family housing and has a high concentration of low-income residents. Some of the neighborhoods assets include large neighborhood parks and a Boys and Girls club – a community service center.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

The City shall encourage the development of housing units for households earning 30 percent or less of the Median Family Income for Riverside County. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-resident occupancies, transitional facilities and housing units serving temporary needs. The City will encourage development of housing for extremely-low income households through a variety of activities such as outreach to nonprofit and for-profit housing developers, providing in-kind technical assistance for housing developers, financing and funding assistance and expedited processing as appropriate. The City’s objective shall be to encourage and facilitate construction of 357 (51 annually) extremely-low income housing units during the 2014-2021 Planning Period.

One Year Goals for the Number of Households to be Supported	
Homeless	17
Non-Homeless	17
Special-Needs	17
Total	51

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

According to the SCAG 2012-2035 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS) Growth Forecast adopted in April 2012, the population of Indio is forecast to increase to 111,800 residents by 2035, an increase of 47.0 percent from 2010. During the same forecast period, Riverside County is anticipated to increase to 3.32 million residents in 2035, an increase of 51.8 percent. According to SCAG’s Regional Housing Needs Allocation (RHNA) for the City of Indio, the City must be able to accommodate 3025 new units (432 annually), of which 1,201 units (39.7%) must be for lower-income households.

One Year Goals for the Number of Households Supported Through	
Rental Assistance	(current #) 329
The Production of New Units	(based on HE policy) 432
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	761

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

Discussion

In 2014-2015, the City affordable housing efforts will be consistent that with its 2014 Housing Element, which is the chief policy document for the development of all housing types within the City. The Housing Element sets goals and actions that addresses the following affordable housing needs:

- Housing need resulting from households overpaying for housing;
- Housing need resulting from overcrowding;
- Housing need resulting from population growth and demolition of the existing housing stock;
- Housing needs of special needs groups such as elderly persons, large households, persons with disabilities, female-headed households, homeless persons, and farmworkers.

AP-60 Public Housing – 91.220(h)

Introduction

This section describes what actions the City will take in the given program year to carry out the public housing portion of the Strategic Plan. The section will identify the manner in which its plan will address the needs of public housing during the program year. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the City will describe the manner in which it will provide financial or other assistance to improve the operations of the public housing agency to remove such a designation.

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

The City of Indio does not own public housing. The City works in close collaboration with the Housing Authority of the County of Riverside (HARC) to provide public housing within the City. Indio will continue to work independently and closely with the HA and local nonprofits to provide assistance to low-income families. As population demographics continue to change, the City will continue to work with the county housing authority and local (and regional) nonprofits to develop public housing projects in Indio.

The City and the County of Riverside work together to provide the following Section 8 assistance:

- *Housing Choice Voucher Program*. HCV is the County's Section 8 voucher program, which includes other programs and services available to HCV participants, such as Moving to Work.
- *Moving to Work*. Moving to Work (MTW) is a demonstration program supported by HUD created to accomplish three (3) goals: 1) promote self-sufficiency among assisted families; 2) achieve program efficiency and reduce costs; and 3) increase housing choice for low-income households.

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

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

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

HACR is not designated as “troubled.”

Discussion

Overall, lower-income residents in Indio would benefit from additional affordable housing and resources, including public and social services. Through the consultation and public meeting processes, the following general housing needs have also been identified:

- More services for the homeless
- Increased number of renter options and units for large families

Recently, the City issued a Request for Proposals for the acquisition and development of property owned by the Housing Authority in the Old Town Indio Specific Plan area. The proposed project includes the development of a 1.3-acre site with a mixed-use project consisting of retail/restaurant and high-density residential components. The residential component will consist of apartments or condominiums with a minimum density of 30 units per acre.

With the anticipated completion of the update Specific Plan in the summer of 2014, the City anticipates higher density residential development with more affordable units relative to the residential capacity in the 1997 Specific Plan. The possibility exists that a lower-than-anticipated number of lower-income units could be developed on sites identified as either entitled projects or part of the Fred Young Specific Plan. In this event, sites within the Old Town Indio Specific Plan area could be used as alternate sites to meet Indio’s fair share of the regional need for lower-income units. As mentioned previously, up to 284 units could be developed on sites capable of accommodating at least 16 units each -- a key statutory requirement for programs to provide adequate sites.

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

Introduction

This section describes the City's one-year goals and the specific actions steps it will undertake in the program year to carry out the homeless strategy outlined in SP-60 Homelessness Strategy. It will also describe the jurisdiction's one-year goals and specify the activities it will undertake to serve the housing and supportive service needs of non-homeless populations who require supportive housing.

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

One year Goal 1: Continue to Support Programs and Strategies which Addresses the Priority Needs of Homeless Persons and Families

The City will financially support programs and services for the homeless through its CDBG Public Service Funding. Also, there is an existing continuum of care homeless system which serves Indio. The City's strategy is to continue to support the network of homeless service providers existing in Indio. In addition, the City supports the efforts of the County of Riverside to end chronic and episodic homelessness which include:

- Adding a Street Outreach Team in each Supervisorial District.
- Creating additional emergency shelter and transitional housing beds throughout the County.
- Creating new permanent supportive and affordable housing units throughout the County.

Actions: Provide direct funding to homeless programs and services.

One year Goal 2: Encourage Housing for Extremely-low Income Households

The City shall encourage the development of housing units for households earning 30 percent or less of the Median Family Income for Riverside County. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-resident occupancies, transitional facilities and housing units serving temporary needs. The City will encourage development of housing for extremely-low income households through a variety of activities such as outreach to nonprofit and for profit housing developers, providing in-kind technical assistance for housing developers, financing and funding assistance and expedited processing as appropriate. The City's objective shall be to encourage and facilitate construction of 357 extremely-low income housing units during the 2014-2021 Planning Period.

Actions: Encourage and facilitate construction of 357 extremely low-income housing units.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

Homelessness was noted as a "high priority" by the citizenry of Indio during the administration of the ConPlan Community Needs Survey. In addition, during the March 19th Public Hearing, the City Council acknowledged homelessness as an issue and state its support for continued funding for homeless programs and services.

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

The City will continue to support the key objectives of the CVAG's Eastern Coachella Valley Homeless Plan that includes the increase of emergency services which will be accomplished by:

- Identifying service gaps.
- Implementing additional services at existing sites.
- Coordinating with outside agencies for other on-site (access center) services.

The Plan also has an objective to create/develop 100 housing opportunities, which will be Accomplished by:

- Transitional housing
- Permanent supportive/permanent affordable housing

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

Rental assistance is a component of the City's strategy to prevent homelessness by individuals and families who are at risk of homelessness. Among this group are extremely low-income renters who are spending more than 50% of their income on housing costs. Also among the people who are threatened with homelessness are the persons and families on the Section 8 waiting list. The City will continue to support the County of Riverside Housing Authority's Section 8 rental assistance program. In addition, the City will encourage and facilitate the Housing Authority's landlord outreach efforts in Indio.

In addition, the City's fair housing provider will assist those renters and homeowners in jeopardy of losing their housing. They will mediate landlord/tenant complaints and work with the tenant in formulating a plan, such as a rent repayment plan, and mediate with the landlord in accepting the terms so that the tenant is not eventually evicted. Through its default and foreclosure counseling, the Housing Resource Center's first charge is to assist the homeowner in obtaining a loan modification or workout plan that will keep them in their home. Both of these actions contribute to preventing homelessness.

Discussion

The City's strategy for assisting the homeless, those at risk of becoming homeless, and other special needs groups is focused on funding supportive services and programs in Indio.

The City and Riverside County will collaborate with federal, state and local governments, social service agencies, and community and faith-based organizations to execute the policies laid out in the strategic plan. The major sources of funding for these activities are Community Development Block Grant (CDBG) funds, HOME Investment Partnerships Program (HOME) funds, and Emergency Shelter Grants (ESG).

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

Introduction:

The City's 2014 Housing Element includes an analysis of potential and actual governmental constraints on the maintenance, improvement, or development of housing for all income levels, including land-use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Notable barriers to developing affordable housing in Indio include:

- Market Constraints
- Constructions Costs
- Labor and Land Costs
- Governmental Constraints
- Land-Use Controls
- Land-Use Designations
- Geologic and Other Environmental Constraints

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

In 2014, the City completed its Housing Element Update that included an analysis of governmental constraints, which is summarized below along with recent changes to the City's zoning code that encourage affordable and transitional housing. As a result of the analysis, the City concluded that its policies and current practices do not create significant barriers to affordable housing. However, as a result of new State laws, such as SB 2, the City will need to adopt new land use and other standards to facilitate and encourage the production of affordable housing. For example, development standards for Single Room Occupancy (SRO) housing units will need to be established. In addition, some existing policies – such as density bonuses – will need to be refined to address the requirements of a recently enacted law (SB 1818).

During the five-year period of the Consolidated Plan, the City will review any new policies and procedures to ensure they do not serve as an actual constraint to the development of affordable housing.

Discussion:

The City is committing to removing or ameliorating the barriers to affordable housing. The full listing of actions can be found in the current Housing Element. Also, please refer to MA-40 and SP-55 for a description of each barrier, its significance to affordable housing in Indio, and the

actions planned/taken to remove or ameliorate the negative effects of the barriers.

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AP-85 Other Actions – 91.220(k)

Introduction:

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

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

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

Actions planned to address obstacles to meeting underserved needs

The two primary obstacles to meeting the needs of underserved populations in Indio are:

1. Limited City Funding for support services,
2. Costs associated with acquiring and maintaining affordable housing for low and extremely low (homeless) income residents

The City of Indio will take the following actions to address obstacles to meeting underserved needs:

- Promote and encourage housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.
- Maintain and enhance the quality of existing residential neighborhoods.
- Provide support services to meet the housing needs of the City's residents, specifically homeless households and at risk youth other special needs groups.
- Improve the quality and increase the quantity of public improvements that benefit low- and moderate-income residents.
- Provide services to non-homeless special needs populations.

Actions planned to foster and maintain affordable housing

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

deferrals, and incentives and concessions that meet or exceed State density bonus law as appropriate.

The City shall also encourage the development of housing units for households earning 30 percent or less of the Median Family Income for Riverside County. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-resident occupancies, transitional facilities and housing units serving temporary needs. The City will encourage development of housing for extremely-low income households through a variety of activities such as outreach to nonprofit and for-profit housing developers, providing in-kind technical assistance for housing developers, financing and funding assistance and expedited processing as appropriate. The City's objective shall be to encourage and facilitate construction of 357 extremely-low income housing units during the 2014-2021 Planning Period.

Actions planned to reduce lead-based paint hazards

The City will continue to work in partnership with the County's Childhood Lead Poisoning Prevention Programs (CLPPP's). For the outreach program, promotional brochures advertising the program's lead hazard control activities are developed and distributed. Advertising brochures are printed both in English and Spanish and sent out to those residents with historical childhood lead poisoning cases, blood lead levels above 10 ug/dl. CLPPP provided outreach activities and blood lead screening. Other outreach activities included lead poisoning prevention presentations to local communities and immunization clinics, and setting up booths at health fairs. Blood lead screening was held at target areas. Promotional products are distributed to families participating in blood lead screening.

CLIPP also contributed to our outreach activities with program promotions to landlords and tenants through workshops. Information booths were set up at local malls and County Fairs, and lead-based paint literatures and brochures were distributed to the public at community events. The free lead testing program is also advertised to area residents via a flyer included in neighborhood publications and newspaper within the area. CLIPPS Public Health media production office produced videos on lead-based paint hazard control for landlords, homeowners, and other potential clients as part of their educational and outreach program.

Actions planned to reduce the number of poverty-level families

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

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

Goal: To reduce poverty level incomes below current levels by 2014. This goal will be monitored – in part - by the results of Census 2010 which are likely to be released in 2012.

Policy: To continue to support and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes.

Policy: To conduct outreach with public and private agencies whose mission is to reduce poverty level incomes.

Program: To support and coordinate with the organizations who directly or indirectly contribute to a reduction in poverty such as the Community Action Partnership (CAP) of Riverside County, County of Riverside Housing Authority and Desert Alliance for Community Empowerment.

Actions planned to develop institutional structure

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

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

Indio will continue to work closely and partner with the County of Riverside, local organizations, nonprofits, and the HACR to address regional issues that affect the needs of low-income persons, special needs populations, and other at-risk groups.

Discussion:

Through the development of the Policy Program, the City has identified six broad housing priorities:

1. To assist in the development of housing opportunities and accessibility for all economic levels in the City.
2. To remove constraints that hinder the production and conservation of affordable housing units.

3. To provide and maintain an adequate supply of sites for the development of new affordable housing.
4. To preserve, rehabilitate and enhance existing housing and neighborhoods.
5. To ensure that all housing programs are available without discrimination on the basis of race, color, religion, sex, national origin, ancestry, marital status, age, household composition, income, size, disability or any other arbitrary factor.
6. To encourage and enhance intergovernmental, public and private coordination and cooperation to achieve an adequate supply of housing for all residents of the community.

Program Specific Requirements

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

Introduction:

The City of Indio only receives CDBG funding, so the program-specific requirements that apply to the City are those for the CDBG program.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

Discussion:

N/A