



# THE CITY OF INDIO

## 5-Year Consolidated Plan and Annual Action Plan (Fiscal Year 19-20)

APPROVED June 5, 2019

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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 2019-2024 ConPlan covers the timeframe from July 1, 2019 to June 30, 2025.

#### ***Methods of Evaluation***

In preparing the ConPlan, the City utilized several methods to analyze the housing and community development needs of 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) 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.

## **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:

- Infrastructure / capital improvements, particularly related to the City's Better Neighborhood Program;
- Job Creation and Retention Programs ;
- Increased public services to area nonprofits, particularly services , programs and services for the homeless;

- Energy Efficiency programs for low-income residence;
- Housing Rehabilitation Programs, and;
- Fair and affordable housing, especially targeting extremely low- and low-income households

The City's priority need objectives and outcomes are based on the official CDBG funding allocation of \$865,050 per year over the 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. Additionally, \$208,940.14 is available to the City from unexpended prior year funds. If any of these conditions change, projected activities and accomplishments are also subject to change.

### **3. Evaluation of past performance**

Each year, the U.S. Department of Housing and Urban Development (HUD) assesses the City of Indio's management of CDBG program funds, the City's compliance with the ConPlan and the extent to which the City is preserving and developing decent affordable housing, creating a suitable living environment and expanding economic opportunities. Overall, the City has performed satisfactorily in addressing its priority needs and carrying out the programs described in the ConPlan. The City evaluated its performance during the last ConPlan period (2014-2019) 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 2 community meetings, 1 Focus Group for Social Service Providers and 2 Public Hearings held at Indio's City Hall. Community meetings and Focus Groups were held on February 21 and 28, 2019 at 5:30pm. Public hearings were held March 6<sup>th</sup> and June 5<sup>th</sup>, 2019. At these meetings, members of the public and council were asked to identify community needs and priorities before the drafting of the ConPlan.

Upon completion of the draft ConPlan, it was available for public review and comment for 30 days, from March 13, 2019 and end on April 13, 2019. 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.

The final public hearing was held June 5<sup>th</sup>, 2019. At this hearing, members of the public were asked to provide comments on the draft ConPlan and the council was asked to approve the document before submission to HUD.

The City also consulted with public 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.

## **5. Summary of public comments**

City staff developed a detailed citizen 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.

During the Community Meetings and Focus Groups, the ConPlan process and objectives were presented, as well as a request for public input on the needs of the community. Below is a summary of those comments:

- Senior housing subsidy is needed.
- There is a lack of available affordable housing units, especially for seniors.
- Homebuyer classes are needed
- Support of Indio's small businesses is needed.
- First time home buyer program should be support by the City.
- More police and street lighting is needed, particularly in the Jackson and highway 44 area.

During the March 6<sup>th</sup> public hearing, staff presented several recommended activities for fiscal year 19-20. These projects were generally well received. The Counsel did voice concerns regarding proposed activities for neighborhood cleanup and street lighting. Specific concern was the use of CDBG funding for activities that should be considered a city-wide effort. Council directed the staff to provide a plan to continue both activities beyond CDBG eligible areas.

The following comments were made by the public:

- A concern was raised by a resident regarding the Inland Fair Housing Mediation Board. Specific concerns were lack of support within the community as well as unbalanced support for landlords/property managers.
- Additional dollars need to be spent on job development
- Additional dollars should be spent on the Teen and Senior Center

During the preparation of the Consolidated Plan, a Housing and Community Development Survey (in both English and Spanish) was administered. 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 196 respondents participated in our survey. Seven housing, economic or community needs topics were presented. Under each topic, were related activities which respondents were asked to rank their priority. Below is a summary of responses:

Topics	Priority Ranked #1	Priority Ranked #2
Community Facilities	Park & Recreation Facilities 55.03%	Fire Stations & Equipment 54.84%
Infrastructure	Street/Alley Improvements 65.26%	Street Lighting 59.36%
Community Services	Cleanup of Abandoned Lots and Buildings 68.78%	Graffiti Removal 54.21%
Neighborhood Services	Crime Prevention Programs 72.63%	Mental Health Services 58.51%
Special Needs Services	Homeless Services 57.98%	Neglected/Abused Children Services 55.43%
Business and Jobs	Job Creation/Retention Programs 52.38%	Employment Training and Career Counseling 47.87%
Housing	Energy Efficient Improvements 57.37%	Affordable Senior Rental Housing 51.58%

**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,) Indio has the following housing and community priorities to address over the next five years:

- Maintain and enhance the quality of existing residential neighborhoods;
- Provide support of programs that meet the social services and economic needs of the City's residents with an emphasis on the homeless, seniors and youth; and
- Promote affordable housing opportunities for all economic segments of the community.



## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	INDIO	Community Development Department

**Table 1 – Responsible Agencies**

#### Narrative

The City of Indio’s 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 – Housing Program Services  
 100 Civic Center Mall  
 Indio, CA 92201  
 760-541-4425

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

### **1. Introduction**

Under Indio council-manager form of government, the City Council appoints and provides policy direction to the City Manager, who is responsible for administering the City's daily operations. As the elected legislative body of the City of Indio, the City Council has overall responsibility for the scope, direction and financing of City services. In setting policy, the 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 agencies and social service and non-profit organizations to understand the community's needs and available resources. The City met with several department heads and 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)).**

Indio's 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 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. The City works closely with the Riverside County Housing Authority to qualify Indio residents for Section 8 Housing Choice Vouchers.

Other key health, mental health and service agencies that the City work closely with are the Riverside County Human Resources Division, Disabled Access Office; Riverside County Department of Public Services, 2018 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**

The City Indio is part of the County of Riverside Continuum of Care (COC). The CoC partners with cities to provide homeless services throughout the county. The City participates in the bi-annual homeless count and periodically meets with the agency to assist in eradicating homelessness within the City.

**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 Association of Governments and 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	<b>Agency/Group/Organization</b>	COACHELLA VALLEY HOUSING COALITION
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Boys and Gils Club
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	COACHELLA VALLEY RESCUE MISSION
	<b>Agency/Group/Organization Type</b>	Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Martha's Village and Kitchen
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	HOUSIG AUTHORITY OF THE COUNTY OF RIVERSIDE
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	COUNTY OF RIVERSIDE – ECONOMIC DEVELOPMENT AGENCY
	<b>Agency/Group/Organization Type</b>	Services-Employment Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Fair Housing Council of Riverside County, Inc.,
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing

	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Inland Fair Housing and Mediation Board
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
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; 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(I))**

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.

## **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 The Desert Sun 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, 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.

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The final public hearing was held June 5<sup>th</sup>, 2019. At this hearing, members of the public were asked to provide comments on the draft ConPlan and the 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.



## 5. Summary of public comments

City staff developed a detailed citizen 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.

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- Senior housing subsidy is needed.
- There is a lack of available affordable housing units, especially for seniors.
- Homebuyer classes are needed
- Support of Indio's small businesses is needed.
- First time home buyer program should be support by the City.
- More police and street lighting are needed, particularly in the Jackson and highway 44 area.

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The following comments were made by the public:

- A concern was raised by a resident regarding the Inland Fair Housing Mediation Board. Specific concerns were lack of support within the community as well as unbalanced support for landlords/property managers.
- Additional dollars need to be spent on job development
- Additional dollars should be spent on the Teen and Senior Center

During the preparation of the Consolidated Plan, a Housing and Community Development Survey (in both English and Spanish) was administered. 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 196 respondents participated in our survey. Seven housing, economic or community needs topics

were presented. Under each topic, were related activities which respondents were asked to rank their priority. Below is a summary of responses:

<b>Topics</b>	<b>Priority Ranked #1</b>	<b>Priority Ranked #2</b>
Community Facilities	Park & Recreation Facilities 55.03%	Fire Stations & Equipment 54.84%
Infrastructure	Street/Alley Improvements 65.26%	Street Lighting 59.36%
Community Services	Cleanup of Abandoned Lots and Buildings 68.78%	Graffiti Removal 54.21%
Neighborhood Services	Crime Prevention Programs 72.63%	Mental Health Services 58.51%
Special Needs Services	Homeless Services 57.98%	Neglected/Abused Children Services 55.43%
Business and Jobs	Job Creation/Retention Programs 52.38%	Employment Training and Career Counseling 47.87%
Housing	Energy Efficient Improvements 57.37%	Affordable Senior Rental Housing 51.58%

### 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>During the Public Meetings and Focus Groups, were well attended by community residents and social service agencies. The ConPlan process and objectives were presented, as well as a request for public input on the needs of the community.</p>	<p>Below is a summary of those comments:</p> <ul style="list-style-type: none"> <li>• Senior housing subsidy is needed.</li> <li>• There is a lack of available affordable housing units, especially for seniors.</li> <li>• Homebuyer classes are needed</li> <li>• Support of Indio's small businesses is needed.</li> <li>• First time home buyer program should be support by the City.</li> <li>• More police and street lighting are needed, particularly in the Jackson and highway 44 area.</li> </ul>	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>	<p>During the March 6<sup>th</sup> public hearing, staff presented several recommended activities for fiscal year 19-20. These projects were generally well received. The Counsel did voice concerns regarding proposed activities for neighborhood cleanup and street lighting. Specific concern was the use of CDBG funding for activities that should be considered a city-wide effort. Council directed the staff to provide a plan to continue both activities beyond CDBG eligible areas.</p>	<p>The following comments were made by the public:</p> <ul style="list-style-type: none"> <li>• A concern was raised by a resident regarding the Inland Fair Housing Mediation Board. Specific concerns were lack of support within the community as well as unbalanced support for landlords/property managers.</li> <li>• Additional dollars need to be spent on job development</li> <li>• Additional dollars should be spent on the Teen and Senior Center</li> </ul>	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'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.

The housing needs of the City are assessed by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by the residents of the City. The main housing problems looked at are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are African-Americans more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis. Understanding the magnitude and incidence of housing problems in the community is crucial in aiding the City to set evidence-based priorities for the CDBG program. The area's public housing needs, homeless, non-homeless special housing needs and non-housing community development needs, such as public services are also discussed.

The City of Indio has identified priority development areas to meet the greatest needs of residents in the City. Priorities are based on responses to the 2018 Community Survey conducted in the City, information gathered in specific focus groups, interviews with various organizations and service providers in the housing and community development field, and data obtained from the 2010 Census, the American Community Surveys, Comprehensive Housing Affordability Strategy, and the City's General Plan.

More detailed priorities and accomplishment projections for Housing, Community Development, Homeless and Special Needs populations and anticipated accomplishments are presented in the appropriate narrative sections and tables within this document.

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

### Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	76,036	84,095	11%
Households	24,517	26,145	7%
Median Income	\$52,001.00	\$50,525.00	-3%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

### Number of Households Table

	0-30% HUD Area Median Family Income (HAMFI)	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,275	3,785	4,710	2,845	11,530
Small Family Households	950	1,500	2,070	1,335	4,845
Large Family Households	545	585	965	500	1,745
Household contains at least one person 62-74 years of age	820	795	1,160	645	3,170
Household contains at least one person age 75 or older	330	510	480	480	1,235
Households with one or more children 6 years old or younger	890	840	1,135	635	2,015

**Table 6 - Total Households Table**

**Data Source:** 2009-2013 Comprehensive Housing Affordability Strategy (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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	35	55	0	0	90	15	0	20	60	95
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	155	130	15	360	30	10	15	50	105
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	345	140	265	70	820	20	20	215	120	375
Housing cost burden greater than 50% of income (and none of the above problems)	995	760	285	4	2,044	810	955	770	125	2,660

	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
Housing cost burden greater than 30% of income (and none of the above problems)	155	675	805	355	1,990	65	430	690	530	1,715
Zero/negative Income (and none of the above problems)	235	0	0	0	235	230	0	0	0	230

**Table 7 – Housing Problems Table**

Data 2009-2013 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,440	1,105	675	90	3,310	875	980	1,020	350	3,225
Having none of four housing problems	410	870	1,385	885	3,550	85	825	1,630	1,520	4,060
Household has negative income, but none of the other housing problems	235	0	0	0	235	230	0	0	0	230

**Table 8 – Housing Problems 2**

Data 2009-2013 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	595	810	675	2,080	180	375	485	1,040
Large Related	395	270	285	950	75	240	340	655
Elderly	295	200	110	605	490	500	505	1,495
Other	284	430	125	839	175	265	270	710
Total need by income	1,569	1,710	1,195	4,474	920	1,380	1,600	3,900

**Table 9 – Cost Burden > 30%**

Data 2009-2013 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	535	370	145	1,050	180	245	270	695
Large Related	395	125	0	520	55	100	45	200
Elderly	190	80	65	335	425	350	275	1,050
Other	280	200	70	550	175	255	190	620
Total need by income	1,400	775	280	2,455	835	950	780	2,565

**Table 10 – Cost Burden > 50%**

Data 2009-2013 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	360	250	340	85	1,035	40	30	175	105	350
Multiple, unrelated family households	45	40	50	0	135	15	0	70	65	150



	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
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	405	290	390	85	1,170	55	30	245	170	500

**Table 11 – Crowding Information – 1/2**

Data 2009-2013 CHAS  
Source:

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

Under the U.S. Census Bureau definition, family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households, or single persons households, consist of people who live alone or who share their residence with unrelated individuals. According to U.S. Census Bureau, 2013 CHAS Data, there are 5,780 single persons (non-family households) households in Indio. Of these households, 3000, or 52% of all single person’s households, has a housing problem and may need housing assistance.

Housing Problems are defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost. Households experiencing one or more of these problems would more likely to need housing assistance than other residents.

Single-person households often include seniors or young adults. However, Seniors are often at greater risk due to rising housing costs. The assistance needed by any elderly household results from their fixed incomes, higher rate of physical disabilities and common need for assistance from others.

Disproportionate Housing Needs	(Indio City, CA CDBG) Jurisdiction		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	3,685	9,490	38.83%
Black, Non-Hispanic	290	574	50.52%
Hispanic	8,015	13,445	59.61%
Asian or Pacific Islander, Non-Hispanic	308	567	54.32%
Native American, Non-Hispanic	89	99	89.90%
Other, Non-Hispanic	65	195	33.33%
Total	12,455	24,370	51.11%
Household Type and Size			
Family households, <5 people	6,070	13,649	44.47%
Family households, 5+ people	3,385	4,940	68.52%
Non-family households	3,000	5,780	51.90%

Demographics of Households with Disproportionate Housing Needs

**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.**

Persons with Disabilities

Physical and mental disabilities can hinder access to housing units of conventional design as well as limit the ability of the disabled individuals to earn an adequate income. The proportion of physically disabled individuals is increasing nationwide due to overall increased longevity and lower fatality rates. Mentally disabled individuals include those disabled by a psychiatric illness or injury, including schizophrenia, Alzheimer’s disease, AIDS-related infections and conditions related to brain trauma. Disabilities tabulated by the Census include sensory, physical and mental limitations.

According to 2015 ACS data, 23% of Indio’s population have some sort of disability, which is slightly higher than the regional average of 22%. The highest disability type is ambulatory difficulty. These persons often require specially designed dwellings to permit access within the unit, as well as to and from the site. They also have special needs regarding location. Because of their limited mobility, this population often need to live close or have transportation assistance to shopping and medical facilities.

	(Indio City, CA CDBG) Jurisdiction		(Riverside-San Bernardino-Ontario, CA) Region	
Disability Type	#	%	#	%
Hearing difficulty	2,770	3.81%	125,033	3.20%
Vision difficulty	1,756	2.41%	86,934	2.23%
Cognitive difficulty	2,948	4.05%	170,114	4.36%
Ambulatory difficulty	4,824	6.63%	241,262	6.18%
Self-care difficulty	1,783	2.45%	102,841	2.63%
Independent living difficulty	2,969	4.08%	170,490	4.37%

Note 1: All % represent a share of the total population within the jurisdiction or region  
Note 2: Data Sources: ACS

Fair Housing Accessibility Standards and California Administrative Code Title 24 sets forth access and adaptability requirements for the physically handicapped (disabled). These regulations apply to public buildings such as motels, employee housing, factory-built housing and privately funded newly constructed apartment houses containing five or more dwelling units. The regulations also require that ramp ways, larger door widths, restroom modifications, etc. be designed to enable free access. Such standards, however, are not mandatory of new single-family residential construction.

Jurisdictions with residents with high ambulatory difficulties can offer an Emergency Home Repair Program which could be designed to assist low- to moderate-income persons make emergency/minor repairs, disability-accessibility modifications to their home. Emergency repairs are those repairs which are necessary to safeguard against imminent danger to human life, health and safety, or to protect property from further structural damage.

Persons who are victims of domestic violence, dating violence, sexual assault and stalking

Per the National Coalition Against Domestic Violence, 1 in 3 women and 1 in 4 men have been victims of some form of physical violence by an intimate partner within their lifetime. Based on these estimates, it can be assumed that 12,391 women and 9387 over the age of 20 could have been victims of domestic violence. For Riverside County, 6379 domestic violence calls were made in 2014 (California Department of Justice, Office of the Attorney General- Latest Summary Data)). Of those calls made, the City of Indio was reported as receiving the highest number of calls (293) within the Coachella Valley, followed by Palm Springs (263).

Domestic violence is a leading cause of homelessness for women and their children. Many victims face homelessness when they flee abusive homes. Their experiences are confounded by economic instability, often perpetuated by abusers. Policy makers must work to ensure that safe, affordable housing is available to victims and must reduce the barriers victims face in securing and maintaining housing. According to the 2018 Riverside County Homeless Count & Survey, 5% of all homeless persons was fleeing domestic violence. This is a 23% increase over the previous

year's count. In the City of Indio, there were 50 homeless persons reported in the 2018 count. Three of the 50 reported that domestic violence was the immediate cause of their homelessness.

A victim of domestic violence will often leave an abuser multiple times before finally escaping the violence, therefore, experiencing multiple periods of homelessness.

- Over 90% of homeless women have experienced severe physical or sexual abuse at some point in their lives, and 63% have been victims of intimate partner violence as adults.
- In a 2006 report by the U. S. Conference of Mayors, 44% of the cities surveyed identified domestic violence as the primary cause of homelessness.
- Over 80% of survivors entering shelters identified "finding housing I can afford" as a need, second only to "safety for myself" (85%).

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

HUD defines a housing problem as one or more of the following housing conditions:

- Substandard Housing - Lacking complete plumbing or kitchen facilities
- Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)
- Overcrowded - With 1.01-1.5 people per room (and none of the above problems)
- Housing cost burden greater than 50% of income (and none of the above problems)
- Housing cost burden greater than 30% of income (and none of the above problems)
- Zero/negative Income (and none of the above problems)

In the City of Indio, the cost of housing (cost burden) and overall affordability is by far the most common housing problem. Cost Burden 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. Housing costs can cause households to spend a disproportionate percentage of their income on housing. This may result in repayment problems, deferred maintenance or overcrowding.

According to 2013 CHAS data, 3075 households in Indio pay more than 30% of their income for housing. Of this number, the majority (1990) were Renters. However, an even greater number of households (4704) that payed more than 50% of their income on housing. Renter were also the majority (2660) of cost burdened households in this category .

	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	35	55	0	0	90	15	0	20	60	95
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	155	130	15	360	30	10	15	50	105
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	345	140	265	70	820	20	20	215	120	375
Housing cost burden greater than 50% of income (and none of the above problems)	995	760	285	4	2,044	810	955	770	125	2,660
Housing cost burden greater than 30% of income (and none of the above problems)	155	675	805	355	1,990	65	430	690	530	1,715
Zero/negative Income (and none of the above problems)	235	0	0	0	235	230	0	0	0	230

**Table 12 – Housing Problems Table**

Data 2009-2013 CHAS  
Source:

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

Renter households are more effected than others by this problem. As previously stated, 3075 households in Indio payed more than 30% of their income for housing. Of this number, the majority (1990) were Renters. However, an even greater number of households (4704) payed more than 50% of their income on housing. Renter were also the majority (2660) of cost burdened households in this category .

**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**

### At Risk of Homelessness

The characteristics and needs of those at risk of becoming homeless include:

- Income at subsistence level where one event can lead to homelessness.
- Current “doubling up” in a housing unit where various events can lead to homelessness.
- Levels of access and length of process to receive support services.

The National Coalition for the Homeless (NCH) states that fastest growing segments of the homeless population are families with children. The NCH reports that a 2000 survey found families with children accounted for 36 percent of the homeless population. Poverty and lack of sufficient affordable housing are listed as the principal causes for homelessness among families. Additional factors include a relative decline in wages and changes in welfare programs approved during the late 1990s.

The needs of formerly homeless receiving rapid re-housing assistance include:

- On-going case management to address identified needs.
- Sustainable income to achieve permanent housing.
- Adequate resources available from state and federal support programs.

The City of Indio works closely with County of Riverside Continuum of Care, and other partners to assist 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. The goal of these partnerships is to advocate for the homeless and those at-risk of becoming homeless residing in Indio. The partnerships also provide a forum and environment where collaborative public and private programs can work to improve the current delivery of services and fill identified gaps in services to the homeless and those at-risk of becoming homeless in Indio.

### Rapid Rehousing

Rapid re-housing provides short-term rental assistance and services. The goals are to help people obtain housing quickly, increase self-sufficiency, and stay housed. It is offered without preconditions (such as employment, income, absence of criminal record, or sobriety) and the resources and services provided are typically tailored to the needs of the person.

Rapid re-housing is a primary solution for ending homelessness. It has been demonstrated to be effective in getting people experiencing homelessness into permanent housing and keeping them there. By connecting people with a home, they are in a better position to address other challenges that may have led to their homelessness, such as obtaining employment or addressing substance abuse issues. The intervention has also been effective for people traditionally perceived to be more difficult to serve, including people with limited or no income and survivors

of domestic violence. Research demonstrates that those who receive rapid re-housing assistance are homeless for shorter periods of time than those assisted with shelter or transitional housing. Rapid re-housing is also less expensive than other homeless interventions, such as shelter or transitional housing.

The Housing Authority of the County of Riverside (Housing Authority) administers the Homelessness Prevention and Rapid Re-Housing Program (HPRP) on behalf of the Riverside County Economic Development Agency and the City of Riverside. This includes all communities located within Riverside County except for the City of Moreno. The Housing Authority has utilized a centralized intake model of service delivery. Households seeking HPRP assistance contact 211 to receive general HPRP information and to be prescreened for the HPRP program. Callers who do not meet the pre-screening requirements are directed to other community resources offered through the 211 system. Eligible 211 callers are transferred to a Housing Authority representative who provides additional guidance on the HPRP application process and forms. Applicants who meet the minimum qualifications are scheduled an assessment appointment and evaluated by a HPRP Housing Specialist. To meet HPRP homeless requirements, a household's housing status at application must be one of the following:

1. Sleeping in an emergency shelter that is recognized by the Continuum of Care (listed on the Continuum of Care's Housing Inventory Chart);
2. Sleeping in a place not meant for human habitation, such as cars, parks, abandoned buildings, streets/sidewalks;
3. Staying in a hospital or other institution for up to 180 days but was sleeping in an emergency shelter or other place not meant for human habitation (cars, parks, streets, etc.) immediately prior to entry into the hospital or institution;
4. Graduating from, or timing out of a transitional housing program that serves exclusively homeless persons and is recognized by the Continuum of Care (listed on Housing Inventory Chart); or
5. Victims of domestic violence.

**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:**

As stated previously, the operational definition of At Risk of Homelessness is the following:

- Income at subsistence level where one event can lead to homelessness.
- Current "doubling up" in a housing unit where various events can lead to homelessness.
- Levels of access and length of process to receive support services.

The City of Indio uses data generated by 2018 Riverside County Homeless Count & Survey to determine estimates of at-risk of homelessness population within the jurisdiction. The survey provides a representative sample and trends of homeless persons in the region. Although the PIT survey doesn't provide the exact number of individuals or families at-risk of homelessness, it does

provide data that can assist in estimating those citizens at risk of becoming homeless, and ultimately enabling the City to tailor activities to meet their needs.

According to the Survey, the two most common reasons cited for becoming homeless in Riverside County is lack of income for housing (34%) and unemployment (31%). Significantly more homeless individuals reported lack of income in 2018 than in 2017. The causes vary widely, but often homelessness and lack of income (poverty) are linked. People who are poor generally are unable to pay for necessities such as housing, food, childcare, healthcare, and education. Being poor can mean a person is one illness, one accident, or one paycheck away from living on the streets. According to 2013-2017 American Community Survey 5-year estimates, 18.9% of the population for whom poverty status is determined in Indio, CA (15,949 out of 84,401 people) live below the poverty line, a number that is higher than the County average of 15% and national average of 14%. The largest demographic living in poverty is Female 35-44, followed by Female 25-34 and then Male 6-11.

Unemployment was the second highest reason given for homelessness. However, the data does not show a disproportionate unemployment rate compared to other levels of government. In May 2018, Indio had an unemployment rate of 4.1%, which was slightly higher than the County (3.8%) but lower than the State (4.2%). Moreover, The City of Indio has the largest labor force in the Coachella Valley with almost 40,000 people and an unemployment rate that fell to four percent from May 2017 at 5.4 percent (bureau of Labor Statistics)

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

As stated previously, The City of Indio uses data generated by the 2018 Riverside County Homeless Count & Survey to determine estimates of at-risk of homelessness population within the jurisdiction. Although the survey provides little detailed information about the housing characteristics of who experiences homelessness over time in a community, Renter households with a cost burden could be linked with instability and an increased risk of homelessness.

As previously stated, 3075 households in Indio payed more than 30% of their income for housing. Of this number, the majority (1990) were Renters. An even greater number of households (4704) payed more than 50% of their income on housing. Renters were also the majority (2660) of cost burdened households in this category .

### **Discussion**



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

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

### Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For the purpose of this analysis, the furthest right columns of the tables below have been calculated (in red) to determine if a disproportionately greater need exists. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the City of Indio that can be useful in describing overall need.

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Needs
Jurisdiction as a whole	2,535	275	465	77%
White	465	35	190	67%
Black / African American	45	0	0	100%
Asian	125	0	10	93%
American Indian, Alaska Native	20	0	0	100%
Pacific Islander	0	0	0	0%
Hispanic	1,845	239	265	79%

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2009-2013 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	Percentage of Needs
Jurisdiction as a whole	3,195	590	0	84%
White	900	225	0	80%
Black / African American	90	0	0	100%
Asian	50	10	0	83%
American Indian, Alaska Native	0	10	0	0%
Pacific Islander	0	0	0	0%
Hispanic	2,155	345	0	86%

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Needs
Jurisdiction as a whole	3,190	1,520	0	68%
White	890	445	0	67%
Black / African American	80	34	0	70%
Asian	30	15	0	67%
American Indian, Alaska Native	0	0	0	0
Pacific Islander	4	25	0	0%
Hispanic	2,175	970	0	69%

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

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

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Needs
Jurisdiction as a whole	1,325	1,520	0	47%
White	325	405	0	45%
Black / African American	0	34	0	0%
Asian	50	60	0	45%
American Indian, Alaska Native	20	0	0	100%
Pacific Islander	0	0	0	0%
Hispanic	930	1,010	0	48%

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

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

**Discussion**

Housing Problems

Extremely low income American Indian, /Alaska Native , Asians and Black / African American were disproportionately impacted with housing problems, compared to the jurisdiction as a whole. Also, American Indian / Alaska Native , and Black / African American were the only two race/ethnic groups that appeared multiple times in income categories as having a disproportionate greater need relating to 1 of 4 housing problems. Conversely, Hispanics and Whites were the only racial group not to have a disproportionate need in any income category.

## 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 NA-15, disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, if 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, the City of Indio must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with cost burdens of more than 50 percent of income

### 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	Percentage of Needs
Jurisdiction as a whole	2,315	495	465	71%
White	435	65	190	63%
Black / African American	45	0	0	100%
Asian	125	0	10	93%
American Indian, Alaska Native	20	0	0	100%
Pacific Islander	0	0	0	0%
Hispanic	1,660	430	265	70%

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2009-2013 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	Percentage of Needs
Jurisdiction as a whole	2,085	1,695	0	55%
White	665	455	0	59%
Black / African American	90	0	0	100%
Asian	25	35	0	42%
American Indian, Alaska Native	0	10	0	0%
Pacific Islander	0	0	0	0%
Hispanic	1,305	1,190	0	52%

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Needs
Jurisdiction as a whole	1,695	3,015	0	36%
White	500	835	0	37%
Black / African American	40	80	0	33%
Asian	15	25	0	38%
American Indian, Alaska Native	0	0	0	0
Pacific Islander	4	25	0	0%
Hispanic	1,115	2,030	0	35%

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

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

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage of Needs
Jurisdiction as a whole	440	2,405	0	15%
White	89	635	0	12%
Black / African American	0	34	0	0%
Asian	0	110	0	0%
American Indian, Alaska Native	0	20	0	0%
Pacific Islander	0	0	0	0%
Hispanic	350	1,595	0	18%

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2009-2013 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

### Severe Housing Problems

Consistent with housing problems, extremely low income American Indian,/Alaska Native , Asians and Black / African American were disproportionately impacted with housing problems, compared to the jurisdiction as a whole. However, only Black / African American appeared multiple times in income categories as having a disproportionate greater need relating to severe problems. Hispanics, Pacific Islanders and Whites were the only racial group not to have a disproportionate need in any income category relating to Severe Housing Problems.

## 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:

As before, the same methodology applies to calculating disproportionately greater need. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a housing cost burden at a greater rate (10 percentage points or more) than the income level as a whole. Unlike previous sections, section NA-25 does not analyze multiple housing problems that a resident may experience but focuses on Housing Cost Burden.

### Housing Cost Burden

#### Housing Cost Burden

Housing Cost Burden	<=30%		30-50%		>50%		No / negative income (not computed)
Jurisdiction as a whole	14,425	55%	5,850	22%	5,375	21%	485
White	6,105	42%	1,630	28%	1,790	33%	190
Black / African American	265	2%	145	2%	110	2%	0
Asian	320	2%	130	2%	175	3%	10
American Indian, Alaska Native	55	0%	20	0%	20	0%	0
Pacific Islander	25	0%	4	0%	0	0%	0
Hispanic	7,560	52%	3,915	67%	3,230	60%	290

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2009-2013 CHAS

### Discussion:

Based on 26,135 households in the jurisdiction as a whole, 22% of Indio’s population paid 30-50% of their income on housing, and 21% of the population paid more than 50%. Whites (28%) and Hispanics (67%) experienced a disproportionately greater housing cost burden, paying 30-50% of their income on housing. Whites (33%) and Hispanics (60%) also experienced a severe cost burden, paying more than 50% of their income on housing. Black / African American, Asian, American Indian/ Alaska Native did not experience disproportionate housing cost burdens compared to the jurisdiction as a whole.

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

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

### Housing Problems

- For extremely low-income households (0-30% AMI), 77% of this population experienced a housing problem. A disproportionately greater need exists within this category for Black / African American (100%), Asian (93%) and American Indian/ Alaska Native (100%).
- In income categories 30%-50% AMI, 55% of this population experienced a housing problem. A disproportionately greater need within this category only existed for Black / African Americans (100%).
- In income categories 50% -80% AMI, 36% of this population experienced a housing problem. However, no racial/ethnic group experienced a disproportionately greater need within this category.
- Within the 80-100% AMI categories, 47% of this population experienced a housing problem. Only American Indian/ Alaska Native (100%) experienced a disproportionately greater need within this category.

### Severe Housing Problems

- For extremely low-income households (0-30% AMI), 71% of this population experienced a severe housing problem. A disproportionately greater need based on race/ethnicity existed with Black / African American, Asian and American Indian/ Alaska Native within this category
- In income categories 30%-50% AMI, 46% of this population experienced a disproportionate greater need. A disproportionately greater need exists within this category only for Asians, with 89% of population experiencing a severe housing problem.
- In income categories 50% -80% AMI, 46% of this population experienced a disproportionate greater need. Only Asians (95%) experienced a disproportionate greater need.
- Within the 80-100% AMI categories, 15% of this population experienced a disproportionate greater need. No racial/ethnic group experienced a disproportionately greater need within this category.

### Cost Burden

Based on 26,135 households in the jurisdiction as a whole, 22% of Indio's population paid 30-50% of their income on housing, and 21% of the population paid more than 50%. Whites (28%) and Hispanics (67%) experienced a disproportionately greater housing cost burden, paying 30-50%



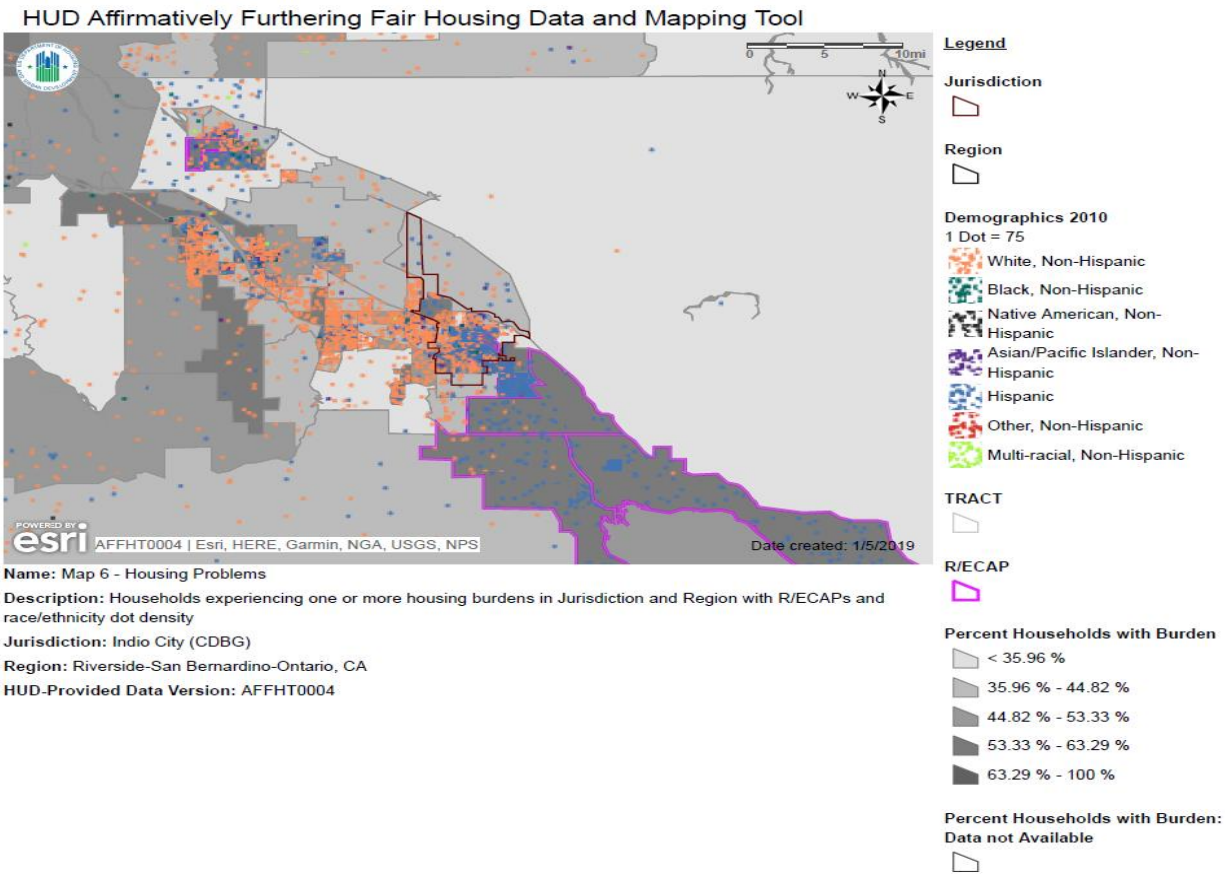
of their income on housing. Whites (33%) and Hispanics (60%) also experienced a severe cost burden, paying more than 50% of their income on housing. Black / African American, Asian, American Indian/ Alaska Native did not experience disproportionate housing cost burdens compared to the jurisdiction as a whole.

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

No other needs were observed in this analysis.

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

Based on HUD’s Affirmatively Furthering Fair Housing Data and Mapping Tool, the highest percentage of households, more than 63%, experiencing one or more housing cost burden is in central and south-west Indio (Map 1). Dots on the map indicate the location (or concentration) of race and ethnic groups within the City. Based on the map, Hispanics (blue dots) shows higher clustering within the south-west area. Although whites (orange dots) are also present, this group is much more clustered in the northern areas of the City. This clustering could indicate a lack of integration which means that there is not a high concentration of people of a particular protected class in an area subject to analysis, such as a census tract or neighborhood, compared to the broader geographic area.



## NA-35 Public Housing – 91.205(b)

### Introduction

This section provides a concise summary of the needs of public housing residents. This information is gathered through consultations with the public housing agency or agencies located within the jurisdiction’s boundaries.

The Housing Authority of Riverside County serves the City of Indio. Within the County, the Housing Authority has 8,748 units vouchered through their program. There were 332 special purpose vouchers ( special needs) identified in use. Housing Authority’s primary goal is to promote and provide a healthy, drug and crime free environment where all the residents may have peaceful enjoyment, and comfortable living arrangements without discrimination. Promoting and providing housing means facilitating, planning, developing, building, acquiring, managing, renting, selling, financing, maintaining and improving properties for housing of low to moderate income families.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							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	Certificate	Mod-Rehab	Public Housing	Program Type					
				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
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

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	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)

## 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.

Due to the transient nature of the homeless population, estimating the precise number of homeless persons in a community is a difficult, if not impossible, challenge. Measuring the number of homeless individuals is a difficult task in part because, in most cases, homelessness is a temporary, not permanent, condition. Also, neighboring jurisdictions often share the responsibility of servicing and assessing common homeless persons. Therefore, much of the data within this section will come from the Riverside 2018 Point-In-Time Homeless Count Report.

**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):**

## **Nature and Extent of Homelessness: (Optional)**

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

Of the 2685 households encountered during the 2018 PT Survey, 4 unsheltered and sheltered were families with children. For most families with children who experience homelessness, a driving factor is the shortage of rental housing that is affordable to them, given their income from employment, benefits, or other sources. When people are paying too large a share of their income for rent, even a minor crisis or setback, such as a reduction in work hours or an unexpected expense, can be de-stabilizing and result in the loss of housing. A recent survey found that nearly one in five renters with annual incomes below \$30,000 were unable to pay rent within the past three months<sup>1</sup>

Families experiencing homelessness are similar to other families that are also poor, but who have a home to live in. Both may struggle with incomes that are far less than they need to pay for housing. In fact, it is often some jolt to this precarious situation – a lost job or work hours, conflict with family members they are staying with, an unanticipated bill or violence within the home – that leads families to seek help from homeless service programs. Homeless families are usually headed by a single woman with limited education, are typically young, and have young children. Therefore, this population needs rapid rehousing which also provides wrap around support to increase economic stability.

#### **Housing assistance for families of veterans**

According to the 2018 PIT Survey, 37 of the individuals encountered were veterans. In 2015, there was a surge in funding by the U.S. Department of Veterans' Affairs (VA) to provide supportive services to veterans and their families. This includes increased funding for the Veterans Affairs Supportive Housing (HUD-VASH) program that provides rental assistance for homeless veterans and the Supportive Services for Veteran Families (SSVF) program that provides a range of supportive services to eligible Veteran families that are designed to promote housing stability.

This collaborative program between HUD and VA combines HUD housing vouchers with VA supportive services to help Veterans who are homeless and their families find and sustain permanent housing.

Through public housing authorities, HUD provides rental assistance vouchers for privately owned housing to Veterans who are eligible for VA health care services and are experiencing homelessness. VA case managers may connect these Veterans with support services such as

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<sup>1</sup> Salviatti, C. (October 2017) "Rental Insecurity: The Threat of Evictions to America's Renters" Accessed from Apartment List Rentonomics at <https://www.apartmentlist.com/rentonomics/rental-insecurity-the-threat-of-evictions-to-americas-renters/>

health care, mental health treatment and substance use counseling to help them in their recovery process and with maintaining housing in the community. Among VA homeless continuum of care programs, HUD-VASH enrolls the largest number and largest percentage of Veterans who have experienced long-term or repeated homelessness.

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

The 2018 Point-in-Time Survey identified the following racial and ethnic makeup of the homeless population in Kings County (note: homeless persons could belong to 1 or more of below group):

Race	2018 PIT Count		Unsheltered Totals				2017-2018	
	Interview	Observational	2017		2018		Count Change	Percentage Change
			Count	Percent	Count	Percent		
American Indian or Alaska Native	102	1	89	5.43%	103	6.11%	14	15.73%
Asian	16	3	10	0.61%	19	1.13%	9	90.00%
Black or African American	156	60	186	11.36%	216	12.82%	30	16.13%
Native Hawaiian, Pacific Islander	26	0	20	1.22%	26	1.54%	6	30.00%
White	738	196	928	56.65%	934	55.43%	6	0.65%
Multiple Races	49	3	50	3.05%	52	3.09%	2	4.00%
Don't Know or Refused	128	165	261	15.93%	293	17.39%	32	12.26%
(blank)	24	18	94	5.74%	42	2.49%	-52	-55.32%
<b>Total</b>	<b>1239</b>	<b>446</b>	<b>1638</b>	<b>-</b>	<b>1685</b>	<b>-</b>	<b>47</b>	<b>2.87%</b>

Of the 1239 individuals engage, Whites represented the highest percentage of homeless (57%) based on race. Hispanics /Latinos represented the largest ethnic group at 42% of all homeless persons engaged.

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

Unsheltered

The slight increase in Riverside County's unsheltered homeless population (3%) is trending with other Southern California counties that have also experienced increases in 2018 (and in 2017), including neighboring San Bernardino County. The number of chronically homeless individuals increased by 13.49% from 2017 (n=341) to 2018 (n=387). Those who reported drug use increased by 5.42% from 2017 (n=461) to 2018 (486); PTSD increased by 11.94% from 2017 (n=268) to 2018 (n=300); and physical disability increased by 11.33% from 2017 (n=362) to 2018 (n=403).

Sheltered Homelessness

The decrease in the 2018 Sheltered PIT Count from 2017 may be attributed to the decrease in the number of homeless people staying in emergency shelter (ES) or transitional housing (TH) on the night of the PIT Count. The total number of available beds increased by more than one percent (1.56%) from 2017 (n=834) to 2018 (n=847). However, the sheltered PIT Count number decreased by almost eighteen percent (17.8%) from 2017 (n=786) to 2018 (n=631) indicating that the decrease in the sheltered count was most likely due to a lower bed utilization.

DRAFT



## **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,
- Single-Parent Families and Female-Headed Households; and
- Large Families.

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:**

#### The elderly and frail elderly

The 2016 ACS data showed that about 12.18% (9,621) of Indio's population was age 65 or older. This is more than the Riverside-San Bernardino-Ontario, CA region's average of 10.41% (439,934). The Indio Senior Center provides a place where people, 50 years plus, can leisurely socialize, make new friends, share their skills and ideas, learn new things and gather information. It is dedicated to enhance and dignify the quality of the lives of the City's culturally diverse aging population.

Affordability can be an issue of special concern to the elderly, who are often on fixed retirement incomes. In addition, the elderly may require assistance with housekeeping, maintenance, and repairs. Special design features that may be needed include elimination of barriers such as steps and the provision of appropriate recreational, social, and transportation services and amenities.

Seniors require a variety of housing options, depending on their life circumstance. While over 70% of seniors were homeowners, a variety of factors such as fixed retirement incomes, rising health care costs and physical disabilities can result in deferred home maintenance. Indio's housing plan includes grant or loan programs to help seniors with repairs. Seniors with mobility disabilities may also require home modifications to improve accessibility and facilitate independent living.

Senior renters, while facing similar income and mobility limitations as homeowners, are often at greater risk due to rising housing costs.

### Persons with disabilities

Because of the multitude of possible functional limitations that may present as disabilities, and in the absence of information on external factors that influence disability, surveys like the Census Bureau's ACS are limited to capturing difficulty with only selected activities. As such, people identified by the ACS as having a disability are, in fact, those who exhibit difficulty with specific functions and may, in the absence of accommodation, have a disability. In an attempt to capture a variety of characteristics that encompass the definition of disability, the ACS identifies serious difficulty with four basic areas of functioning – hearing, vision, cognition, and ambulation. Disabilities are most common among senior citizens. According to recent Census estimates, 47% of people 65 years of age and over reported some type of physical disability. The incidence of disabilities affecting the working age population was considerably less, with 8% reporting having a disability.

### Developmental Disabilities

As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 18;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self direction; f) capacity for independent living; or g) economic self-sufficiency;
- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census Bureau does not record developmental disabilities. Inland Regional Center is a springboard to greater independence for people with developmental disabilities in the Inland Empire, which includes the City of Indio. They are a non-profit agency that has provided support to people with intellectual disabilities, autism, cerebral palsy, and epilepsy since 1972. Today , the agency provides case management and service coordination for more than 35,000 Consumers in Riverside and San Bernardino counties.

### Single-Parent Families and Female-Headed Households

2016 ACS data indicates that 13% of all households are single-parent families ( headed by females and no husband present). Single-parent families and female-headed households generally have lower incomes, higher rates of poverty, and are more likely to live in overcrowded conditions. Typically, this special need group has lower home ownership rates and spends a larger portion of its income on housing. The head of household is generally younger than the median age for head of household, except for seniors on Social Security. These households also face challenges due to a combination of income levels, child care expenses, and housing availability.

### Large Families

Large families are those with 5 or more persons. 2016 ACS data indicates that there are 4340 households in Indio that have five or more members. Some of these households result from the consolidation of multiple families that share housing to reduce housing costs. If consolidated families could obtain affordable housing, fewer large family units would be needed.

Large families may have difficulty finding housing units that are large enough to accommodate their needs while still being affordable. The Housing Authority helps address the needs of these families by providing rental assistance in the form of Section 8 vouchers for extremely-low- and very-low-income households. Vouchers provide the difference between the market rent charged for the unit and the amount of rent that can be afforded by the household, typically no more than 30% of household income.

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

The housing and supportive service needs of Indio residents were determined by an assessment of 2010 Census data, 2016 American Community Survey Data, 2016 Housing Element, input from community meetings and several other local and regional data sources.

### The elderly and frail elderly

As the elderly become less independent and require more care, a continuum of housing options becomes important, ranging from independent unassisted living, to congregate or board care facilities which provide meals, maid service, and social opportunities, to nursing care facilities which provide complete medical care.

The City has several projects and programs through its SENIOR CENTER which is located at 45700 Aladdin St, Indio, CA 92201. Specific housing available for the senior population in Indio includes the following:

- Christiansen Apartments 55+ & Disabled 81-901 Shadow Palm Ave., Indio, CA 92201 P: 760-342-1432 F: 760-342-8132 Web: [www.steadfastcompanies.com](http://www.steadfastcompanies.com) E-mail: [Christiansen@steadfastmgmp.com](mailto:Christiansen@steadfastmgmp.com) 1 bed/1bath, two laundry rooms, pool, gas stove and fridge included.
- Horizons at Indio 55+ & Disabled 45-405 Monroe St., Indio, CA 92201 P: 760-342-6961 TDD: 800-735- 2929 F: 760-342-8728 Web: [www.awi.com](http://www.awi.com) E-mail: [horizonsatindio@awimc.com](mailto:horizonsatindio@awimc.com) Bed: 1 & 2, accommodates those with disabilities Income - state and or federally subsidized apt.'s, these apt.'s provide housing for low-income households under the tax credit program and may also be subject to Home program regulations, application fee applies, income restrictions apply Waitlist: possibly AC/Heating: Central Amenities: computer room, pool, 2 laundry facilities Pet friendly: Yes Parking: one car port, visitors parking Located by: Monroe and Shadow Palm.

- Indigo View Apts. (not restricted to Seniors but will work with Seniors-based on income) 81-164 Fred Waring Dr., Indio, CA 92201 P: 760-347-0460 F: 760-342-4166 Web: NA E-mail: izardeneta@aol.com Age: 18+ Bedroom: all are 2 bed 2 bath Income: will work with seniors Waitlist: No AC/Heating: Yes Amenities: laundry, pool Activities: NA Parking: one assigned space Pet Friendly: 20lbs and under Located by: Between Madison and Clinton on Fred Waring.
- Indio Gardens Apartments 62+ & Disabled 82-490 Requa Ave., Indio, CA 92201 P: 760-347-4993 F: 760-342-3243 Web: [www.indiogardenapartment.com](http://www.indiogardenapartment.com) E-mail: indiogarden650@aol.com Bed: 1bed/1bath Income: based on 30% of your income. This is a low-income apartment. The government gives funds directly to this apartment owner. They charge lower rent for low-income persons. Contact this apartment for low rent senior housing apartments with subsidized government low-income rates. AC/Heating: central Amenities: gated, laundry facility, fridge, range, elevators, wheel chair accessible, community & computer room, garden Activities: planned activities Pet friendly: Limit 25 lbs. accompanied by doctor's note Located by: Monroe & Requa, in back of Cardenas.
- Parkwood Apts. at Polo Grounds 55+ 81-777 Ave. 48, Indio, CA 92201 P: 760-347-3700 Web: [www.parkwoodpologrounds.com](http://www.parkwoodpologrounds.com) E-mail: parkwoodmgr@loganpm.com or parkwoodasst@loganpm.com Bed: 1 & 2 Income: general (not low-income), accepts section 8 vouchers Waitlist: No AC/Heating: yes Amenities: patio, balcony, wood floors, ceiling fans, stove, fridge, microwave, two laundry facilities, clubhouse, pool, spa, community park Activities: full-time social director, please call for calendar of events Parking: covered assigned parking Pets: yes w/pet park, two HOUSING LIST (Indio - Palm Desert) Provided by Indio Senior Center 760-391-4170 E-mail: seniorcenter@indio.org Att: ISC Housing Senior Only Apartments/Senior Low-Income Communities/ Mobile Home Parks

#### Persons with disabilities

The City adheres to State guidelines regarding disabled access and promotes the use of principals of architectural design which aid the disabled. The Americans with Disabilities Act (ADA) requires all new multi-family construction to include a percentage of units be accessible to disabled persons. The City of Indio monitors and requires compliance with these standards as part of the building permit review, issuance, and inspection process.

The City imposes no special requirements or prohibitions on the development of housing for disabled persons beyond the requirements of the Americans with Disabilities Act. There is no concentration restriction for residential care homes. State and federal law does not permit the City to regulate group homes of 6 or fewer residents. Group homes of 7 or more residents are permitted with approval of a conditional use permit in identified zones. The City has also adopted procedures for providing reasonable accommodation for persons with disabilities.

### Single-Parent Families and Female-Headed Households

Primary housing needs for these single-parent households include affordability and units of appropriate size for the age and gender mix of children. Proximity to schools and to other services and amenities is also important for this special needs group.

### Large Families

Large families have a special need for three, four, or more bedroom units. Units of this size, affordable to low- and moderate-income households, are limited. This has resulted in many low-income households experiencing overcrowding. This can be attribute, in part, to the "Americanization" of foreign-born households (27% of Indio residents are foreign born), which tends toward multi-generational housing opportunities. As these families' cultural basis changes, the need for a larger unit in which two or three generations resides could diminish.

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

According to the California Department of Health Services, Office of Aids, there were a cumulative total of 172 AIDS cases reported in Kings County through year-end 2016. Persons newly diagnosed with HIV infection in 2016 were 9, which is up from 8 in 2015.

National studies have shown that at least 25% of people with disabling AIDS will need supportive housing at some time during their illness. Special needs and issues related to the HIV/AIDS population include the following:

1. Finding and keeping housing is a crisis for many individuals and families living with HIV Disease in the Kings and Tulare County areas.
2. People living with HIV Disease in Riverside County are at risk of losing their housing at any time because of poverty.
3. People with HIV Disease have complex health care needs and are often unemployed or under employed, under-insured or uninsured, which impacts their need for supportive housing.
4. Many people are struggling with substance abuse and mental illness in addition to AIDS.
5. Women and families with children (where one or more are affected by HIV Disease) have unique social and support service needs, which can negatively impact their ability to maintain housing.
6. Poor rental and criminal histories make it hard for some people living with HIV Disease to find housing.
7. Some people living with HIV Disease report that they face discrimination when looking for and trying to keep housing.
8. Large majorities of people want to remain in their homes and live independently for as long as possible.

Kings County CARE Program is under the Intervention and Prevention Unit. This program offers Rapid HIV testing with result in 20 minutes. The programs mission is to promote and protect the health and well-being of Kings County. Services offered are:

- Linkage to HIV/AIDS medical care
- Case management
- Counseling and education regarding HIV and safer sex practices
- Partner Notification
- Emergency Financial Assistance
- ADAP-AIDS Drug Assistance Program
- HOPWA-Housing Opportunities for People With AIDS
- Program Goals are aligned with National HIV/AIDS Strategy:
  - Reducing HIV incidence
  - Increasing access to care and optimizing health outcomes
  - Reducing HIV related health disparities

**Discussion:**

The National Coalition on Homelessness reports that the lack of affordable housing is a critical problem facing a growing number of people living with HIV and AIDS. The costs of health care and medications for people living with HIV/AIDS are often too high for people to keep up with. In addition, persons living with HIV/AIDS are in danger of losing their jobs due to discrimination or as a result of frequent health-related absences. As a result, up to 50 percent of persons living with HIV/AIDS in the United States are at risk of becoming homeless.

## 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 Park & Recreation Facilities ranked highest among the needs. Below is calculated feedback from respondents regarding the community’s prioritization of public facilities needed:

Park & Recreation Facilities	55.03%
Fire Stations & Equipment	54.84%
Health Care Facilities	51.87%
Homeless Shelters	51.60%
Youth Centers	49.20%
Community Centers	39.78%
Libraries	36.56%
Senior Centers	32.62%
Child Care Centers	32.07%

Source: 2019 Community Development Survey

### 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, Indio, will now have the capacity to focus its efforts in older low and moderate-income residential areas.

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	65.26%
Street Lighting	59.36%
Drainage Improvements	51.32%
Sidewalk Improvements	44.74%
Water/Sewer Treatment	44.68%

Source: 2019 Community Development Survey

**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.

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:

Crime Prevention Programs	72.63%
Mental Health Services	58.51%
Youth Activities	58.20%
Health Services	54.21%
Senior Activities	37.57%
Child Care Services	32.45%
Transportation Services	35.11%
Legal Services	23.94%

Source: 2019 Community Development Survey

**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:

The city of Indio has seen a steady population increase at 89,000 people in 2016 and projections to about 100,000 by 2020. Known as the city of festivals, Indio attracts at least 1.4 million visitors annually. Because of the seasonal vacancies, the housing market remains stable despite having a high vacancy rate of 19.3. Estimates for 2010 show that the number of households in Indio continues to grow at a faster pace than the County and the State. The 2010 Census estimates 22,851 households in Indio, a 64.7 percent increase from 2000. This number grew to about 31,645 in the 2013.

The average persons per household in Indio was 3.48 in 2000 and decreased to 3.21 in 2010. The County increased from 2.98 in 2000 to 3.14 average persons per household in 2010. While the City's average household size decreased from 2000 to 2010, it was still slightly higher than the County's. 65.3% of households are owner occupied units. The median Household income is \$49,551. With income being a key indicator of housing affordability, the State of California uses five income categories to determine housing affordability. These categories are as follows:

- Extremely Low-income- 30% or less of the median income;
- Very Low-income- 31% to 50% of the median income;
- Low-income- 51% to 80% of the median income;
- Moderate-income- 81% to 120% of the median income; and,
- Above Moderate-income- greater than 120% of the median income

Most housing units were built after 1980 which not only contributes to the rising market prices but also to the good condition of the housing stock. It is crucial to examine all the factors that affect the cost of housing to put in place the right strategies to ensure continued affordability of housing particularly for low income households. This section not only explores these factors but also external factors such as age, level of education and employment to show the correlation between these factors and housing. Facilities for vulnerable groups and homeless persons are also considered in this sections as the availability of rehousing facilities is also affected by affordability of housing units.

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

### Introduction

Based on the 2000 census, the number of residential units was 22851. The number of units based on the 2009-2013 estimates is 31 645 as illustrated in the table below. The 1-unit detached houses have 70% of the share of total units at 22,095. Residential properties with the smallest number of units are structures with 20 or more units at 715 at only 2% of the total. 3 or more bedroom structures are highest in number for both owners and renters at 16655 and 9485 units respectively.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	22,095	70%
1-unit, attached structure	955	3%
2-4 units	2,230	7%
5-19 units	2,705	9%
20 or more units	715	2%
Mobile Home, boat, RV, van, etc	2,945	9%
<b>Total</b>	<b>31,645</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data 2009-2013 ACS

Source:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	105	1%	460	5%
1 bedroom	765	5%	1,295	14%
2 bedrooms	3,640	22%	3,700	39%
3 or more bedrooms	12,145	73%	4,030	42%
<b>Total</b>	<b>16,655</b>	<b>101%</b>	<b>9,485</b>	<b>100%</b>

**Table 27 – Unit Size by Tenure**

Data 2009-2013 ACS

Source:

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

The Neighborhood Stabilization Program is a federally funded program aimed at vacant and foreclosed properties. Funds are received from the US Department of Housing and Urban Development (HUD). All homes under this program are fully renovated and brought up to code.

To be eligible, one must be a first-time homebuyer, attend an 8-hour homebuyer education course from a HUD-certified counseling agency, meet the area median income qualifications for the Riverside-San Bernardino Metropolitan Statistical Area and the home should be the main residential address.

Home Investment Partnership Program (HOME) purpose is to create and retain affordable housing for cities, counties, developers, including Native American Entities, and nonprofit community housing development organizations (CHDOs). The program is run by the California Department of Housing and Community Development (HCD).

Affordable Housing and Sustainable Communities Program (AHSC) - the AHSC Program funds land-use, housing, transportation, and land preservation projects to support infill and compact development that reduce greenhouse gas ("GHG") emissions. This is administered by the state of California through the Strategic Growth Council and implemented by the Department of Housing and Community Development (HCD). This is also targeted to low income and disadvantaged communities

California Housing Finance Authority (Cal HFA) Homebuyers- CalHFA has first and junior loan options for low to moderate income families, including low to zero interest rate down payment assistance loans. There are also mortgage loans that can help out with down payment or closing costs, called junior loans. CalHFA also requires beneficiaries to take a home buyer education course and counselling as part of the process.

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

The City's affordable housing inventory includes 9 projects with 1204 units. Out of these, 588 units are at risk of converting to the market rate. 320 units considered to be at "very high" risk, and 268 considered to be at "low" risk. 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

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

In 2016, the population of Indio was 89,000 people. This number is projected to rise to 100,000 people by 2020. There are about 4,000 new housing units being planned for under construction. According to the RHNA, the regional allocation for the city of Indio is 3,025 for the period between 2014-2021. There is a need to build more structures with 20 or more units to meet the demand for housing.

**Describe the need for specific types of housing:**

There is need for more affordable housing units to replace the ones demolished for redevelopment and to maintain the housing inventory due to loss of units to the market rate.

	Income					Total
	Extremely low	Very-low	Low	Moderate	Above Moderate	
Housing Units	357	357	487	553	1,271	3,025
Percent	11.8%	11.8%	16.1%	18.3%	42.0%	100%

The table shows the housing allocation for each income level baes on the Regional Housing Needs assessment for Riverside County. The number of total expected units will also cover the number of units that convert into non- housing units. In this case, 1 201 units need to be built for extremely low to low income households.

**Discussion**

Within Indio, the housing allocation by the RHNA is 3025. The number of units that are planned for or under construction are about 4,000 as previously mentioned. The difference could be due to the nature of Indio as a tourist destination receiving about 1.4 million visitors a year. This shows that vacant units as short term rentals are in high demand. However, it is still clear that there needs to be more extremely low to low-income housing units.

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

### Introduction:

Home values rose by 31% between 2000 and 2013. The median contract rent also rose by 10% in the area. At 48.9% of the population have paid rent between \$500-999. This is significantly lower than the Area median rent which stand at \$1055. Most housing units are available for owners with a moderate household income at 4900 units. Low income households were a majority for renters at 5070. As of February 2018, the median home value in Indio is \$283,100, according to Zillow . Indio home values have gone up 2.4% over the past year and Zillow predicts they will rise 3.7% within the next year. The median list price per square foot in Indio is \$172, which is lower than the Riverside Metro average of \$198. The median price of homes currently listed in Indio is \$335,900. The median rent price in Indio is \$2,500, which is higher than the Riverside Metro median of \$2,000.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	308,000	212,300	(31%)
Median Contract Rent	783	863	10%

**Table 28 - Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,440	15.2%
\$500-999	4,640	48.9%
\$1,000-1,499	1,950	20.6%
\$1,500-1,999	1,280	13.5%
\$2,000 or more	165	1.7%
<b>Total</b>	<b>9,475</b>	<b>99.9%</b>

**Table 29 - Rent Paid**

**Data Source:** 2009-2013 ACS

## Housing Affordability

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	450	No Data
50% HAMFI	1,310	1,015
80% HAMFI	5,070	2,920
100% HAMFI	No Data	4,900
<b>Total</b>	<b>6,830</b>	<b>8,835</b>

**Table 30 - Housing Affordability**

**Data Source:** 2009-2013 CHAS

## Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	768	926	1156	1618	2004
High HOME Rent	768	859	1033	1184	1301
Low HOME Rent	590	632	758	876	977

**Table 31 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

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

There are 1760 Renter occupied housing units that serve extremely low and low income households. There is no record of extremely low income households for owner occupied units. With 3935 very low to low income households and 4900 owner occupied units that have a moderate household income, there isn't sufficient housing for extremely low and low income households

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

Affordability of housing is directly linked to the income level. With an annual appreciation rate of 7.24%, the home values in Indio are set to go up. This may be in part, due to the nature of the city as a tourist destination. This means that persons who have an extremely low income to households with low income will have fewer housing options.

	Owners		Renters		Total	
% of Median Income	Households	% of Overpaying	Households	% of Overpaying	Households	% of Overpaying
<10%	2,063	13.5%	223	2.4%	2,286	9.3%
10%- 14.9%	1,138	7.4%	315	3.4%	1,453	5.9%
15% -19.9%	1,491	9.8%	703	7.6%	2,194	8.9%
20%-24.9%	1,631	10.7%	1,268	13.7%	2,899	11.88%
25%-29.9%	1,411	9.2%	1,015	11.0%	2,426	9.9%
30%-34.9%	1,514	9.9%	1,041	11.3%	2,555	10.4%
35%-39.9%	1,143	7.5%	931	10.1%	2,074	8.5%
40%-49.9%	1,692	11.1%	944	10.2%	2,636	10.8%
>50%	3,129	20.5%	2,452	26.6%	5,581	22.8%
Not Computed	80	.5%	333	3.6%	413	1.7%
<b>Total</b>	<b>15,292</b>	<b>100%</b>	<b>9,225</b>	<b>100%</b>	<b>24,517</b>	<b>100%</b>

The table shows the rate of Overpayment in 2009 by tenure. This is also a result of high costs of housing. The rate of overpayment will rise with the cost of housing units.

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

The fair market rent is determined by the housing market demand and supply. HOME rents are set for affordable housing programs and units. The Area Median Rent is \$ 1055 which is close to the fair market rent for a 2 bedroom unit. Considering 73% of owner occupied and 42% of renter occupied units reside in 3 or more bedroom units, the cost of housing for extremely low to low income households is high. There are already 1201 units that are planned for in the RNHA for extremely low to low income households.

**Discussion:**

High housing costs result in overcrowding and overpayment. Housing affordability is defined as paying no more than 30 percent of the household income on housing expenses. Illustrated above, it is clear that there is high overpayment with 5581 households paying for housing with more than 50% of their income. Overpayment is however more prevalent among homeowners probably due to maintenance costs. An increase in the number of extremely low to low income housing is extremely important for this area to maintain a good number of houses in the affordable housing inventory. Due to the rising home value and market rent, more affordable housing units at present are at risk of adopting market rents.

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

### Introduction

Housing units need to be maintained to ensure reinvestment, safety and quality of housing. There are 4 conditions examined under the ACS data to determine the need for rehabilitation: lacking complete plumbing facilities, lacking complete kitchen facilities, with 1.01 or more occupants per room, selected monthly owner costs as a percentage of household income greater than 30 percent, and gross rent as a percentage of household income greater than 30 percent. Overcrowding is also a key indicator in the condition of housing.

### Definitions

According to the California housing law and regulations, a housing unit is considered substandard when its condition endangers “the life, limb, health, property, safety, or welfare of the public or the occupants”. These conditions include inadequate or lack of sanitation facilities such as poor water supply, lavatory and shower; Structural Hazards such as poor or deteriorating flooring, foundations and walls and poor condition of wiring and plumbing to name a few. 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.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,575	39%	4,850	51%
With two selected Conditions	305	2%	770	8%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,780	59%	3,830	40%
<b>Total</b>	<b>16,660</b>	<b>100%</b>	<b>9,480</b>	<b>99%</b>

**Table 32 - Condition of Units**

**Data** 2009-2013 ACS

**Source:**



**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,870	53%	2,530	27%
1980-1999	4,020	24%	3,270	34%
1950-1979	3,295	20%	3,400	36%
Before 1950	475	3%	290	3%
<b>Total</b>	<b>16,660</b>	<b>100%</b>	<b>9,490</b>	<b>100%</b>

**Table 33 – Year Unit Built**

**Data** 2009-2013 CHAS

**Source:**

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,770	23%	3,690	39%
Housing Units build before 1980 with children present	4,000	24%	2,310	24%

**Table 34 – Risk of Lead-Based Paint**

**Data** 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

**Source:**

**Vacant Units**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 35 - Vacant Units**

**Need for Owner and Rental Rehabilitation**

Based on the table above, 59% of owner occupied units and 40% renter occupied units have no selected conditions. 51% renter units have one selected condition. This shows that there is good rate of housing rehabilitation and preservation. It is, however, necessary to have more renter units rehabilitated to preserve the houses before they have more than one condition.

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

Housing units more than 50 years old require substantial maintenance to remain habitable. Housing constructed before 1978 are at risk of lead based paint hazards. Housing that is 30 years old also requires regular rehabilitation.

**Discussion**

Approximately 11 percent of Indio’s total households are overcrowded. Instances of overcrowding vary by tenure. Approximately five percent of owner households and 22percent of renter households are overcrowded. 36 percent of overcrowded renter households are extremely low-income and 11 percent of overcrowded owners are extremely overcrowded. Lead based paint households were more common among households with children. Most of the housing units are in good condition. It is likely that this is attributed to the housing rehabilitation programs mentioned previously.

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

### Introduction:

Public housing developments are those that are run and managed by the local housing authority. In Indio, there is a total of 8,681 units with project and tenant based vouchers. 77 units are in the Moderate Rehabilitation program (Mod-Rehab). This program attaches housing choice Voucher (Section 8) rental assistance to privately owned units. The voucher is attached to the unit itself rather than the tenants. There are 48 project based section 8 units which means that the vouchers are attached to the units rather than the tenants. Majority of the vouchers are held by the tenants at 8,633 units. There are special vouchers for veterans at 819 units, 342 for disabled persons and 1759 units are for families that have been separated due to homelessness and only require housing to be unified.

### 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						
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

Data PIC (PIH Information Center)

Source:

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

469 units are in the public housing scheme with 2 of them being accessible for persons with disabilities.

**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:**

23% owner occupied and 36% renter occupied units are at risk of Lead based paint hazards owing to the fact that they were built before 1980. Tenants have a more difficult time to maintain their housing units due to limited income ;particularly for the 469 units indicated in the table above.

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

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

Elderly persons are unable to consistently maintain housing units in good condition due to limited funding and other high costs including medical costs. It is also difficult for renters particularly those from extremely low to low income households to maintain their housing units due to limited income.

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

The City of Indio through Its housing element 2014-2021 plan, has identified the following areas as their broad priority areas:

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.

**Discussion:**

While rehabilitation needs in the city are funded by initiatives such as the CDBG, there is still need for more initiatives and programs that can encourage landlords to rehabilitate housing units that they have rented out to maintain the structures in good condition. It is also important to note that discontinued programs such as the Former Redevelopment Agency Housing Set-Aside funds were one of the primary sources of financing used for preserving, improving and developing affordable housing. All tax increment revenues that previously went to the RDA is diverted to the underlying taxing entities under AB X1 26. A portion of this tax increment is deposited in the City's general fund.

DRAFT

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

In 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:

- 1) In places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings;
- 2) In an emergency shelter; or
- 3) 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. There are cases where the causes of homelessness are intersectional. There is also high mobility of homeless persons as a result of great road services and pleasant weather conditions throughout the year.

#### Facilities and Housing Targeted to Homeless Households

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

**Table 37 - Facilities and Housing Targeted to Homeless Households**

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

The Emergency Food and Shelter Program (EFSP) - created in 1983 to supplement and expand the work of local social service agencies, both nonprofit and governmental, in an effort to help people with economic emergencies. Organizations may only request funding to serve individuals within Riverside County. According to the terms of the grant from the national board, local governmental or private voluntary organizations chosen to receive funds must: (1) be private voluntary non-profits or units of government, (2) have an accounting system, (3) practice non-discrimination, (4) have demonstrated the capability to deliver emergency food and/or shelter programs, and (5) if they are a private voluntary organization, they must have a voluntary board. The Local EFSP board convenes to determine the highest need and best use of funds and to select Local Recipient Organizations (LROs) that will provide emergency food and shelter services based on the needs and changes in the community.

Homeless Management Information System (HMIS) - A local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Each Continuum of Care is responsible for selecting an HMIS software solution that complies with HUD's data collection, management, and reporting standards. The Department of Public Social Services Homeless Programs Unit (DPSS - HPU) is the HUD grantee responsible for administering HMIS for the County of Riverside Continuum of Care and the HMIS Lead Organization.

The Continuum of Care for Riverside County – CoC Program provides homeless assistance by leveraging funding needed through the HUD Consolidated Application, this provides collaboration between providers of housing and homeless assistance programs and other federal programs. The CoC is a network of private and public sector homeless service providers, designed to promote community-wide planning and the strategic use of resources addressing homelessness. Some of the CoC's activities include the annual HUD Continuum of Care Programs Notice of Funds Availability (NOFA), for homeless services and housing programs, the Emergency Food and Shelter Program (EFSP) NOFA and the biennial Point in Time Count and Survey of homeless individuals in the whole county.

The CalFresh/SNAP Assistance Program provides low-income households with electronic benefits they can use at most grocery stores to ensure they are able to provide a healthy diet for themselves and their family. Benefits can be used to stretch a family's monthly food budget to ensure enough healthy food for the entire family. CalFresh/SNAP benefits are made available through an electronic benefit transfer (EBT) which is very similar to a regular bank account debit card... The amount of the food purchase is automatically deducted from the CalFresh/SNAP EBT account.

CalWORKs Program-The California Work Opportunity and Responsibility to Kids (CalWORKs) is a state assisted initiative that gives cash and services to families in need. The program is for families that have a child/children in the home who has been deprived of parental support or care because of the absence, disability or death of either parent, families with a child/children when

both parents are in the home but the principal earner is unemployed or the caretaker relatives of a foster child/children. Initiatives under this program in Riverside County include:

CalWORKs Greater Avenues for Independence (GAIN) is part of the Riverside County Department of Public Social Services. This division assists applicants and recipients of CalWORKs temporary assistance to become self-sufficient. Adults who receive CalWORKs temporary assistance and have the ability to work are registered with GAIN when their aid is provided. As participants progress in the job market, they receive assistance with job retention, career planning and development of a training and education plan

Medi-Cal is no or low cost health care coverage for California residents with limited income and resources. The program is California's version of the Federal Medicaid program and is funded by state and federal tax revenue. Medi-cal provides health coverage for children, pregnant women, families, the elderly, blind, and disabled. Medi-Cal may pay for certain expenses of pre-natal, dental, vision, and nursing home care as well as physical therapy, pharmacy services, emergency medical transportation and other medical expenses.

**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.**

Martha's Village & Kitchen-The Emergency Shelter: Houses 70 single adult males, 23 single adult females and 7 family members on any given day. Provides intake by a staff member for each new or returning neighbor in need and a review of the client handbook. Has supportive staff available 24 hours a day.

Coachella Valley Rescue Mission-The Emergency Overnight Services. All services are provided free of charge to all arriving in need. Meeting physical needs. The Coachella Valley Rescue Mission currently shelters 150+ men, women and children. CVRM also offers an Emergency Shelter to an additional 75 men, women and children each night in our multi-purpose overnight shelter. All people in this program are served breakfast and dinner along with the options of showers, clothes, and hygiene and case management services. The mission also offers or directs individuals to an array of local programs including job training and counseling services. Various classes are available, such as English, Math and computer skills, as well as assistance to those in need of obtaining a GED. Classes required by agencies such as anger management are also offered. Transportation is available to schools, jobs or medical facilities.



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

### **Introduction**

Needs of homeless persons are determined through the annual Point in time count which is conducted in partnership with government agencies and non-profit organizations and programs. The PIT count for 2018 established 2316 people were homeless in Riverside County. This was a 3.7% decrease since 2017.

### **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**

According to the 2010 census, there were 9412 people above the age of 65 in Indio. Of this number:

- 19% of those seniors living in Indio, CA are living alone Source
- 6% of Indio senior households have an annual income of less than \$10k and 25% less than \$20k
- 16% of Indio, CA residents 60 and over received food stamps in the last year Source
- The average Social Security Income in Indio is \$17,932/year

1777 seniors live alone in the city of Indio. 81% of the seniors in Indio are home owners while the other 19% are renters. The challenges elderly persons face include access to healthcare services, accessibility in homes particularly for those with disabilities and low incomes to maintain their households. This makes elderly persons, particularly those living alone at risk of homelessness. During the 2018 Point in time (PIT Count), among the unsheltered homeless population, 18% of the homeless adults were age 62 or higher. The 2017 and 2018 PIT Count data indicate that the number of elderly unsheltered homeless individuals is increasing in Riverside County.

There are currently 8,984 people reported living with HIV/AIDS in Riverside County. 68% of people living with HIV/AIDS in Riverside County are 50 years old or older. Over the past three years (2015 –2017), over a quarter (28.4%) of all new HIV cases in Riverside County were in people 25 years old and younger. This shows that there is need for supported housing for the elderly population managing the condition. There is also need for consistent access to healthcare facilities for persons living with HIV/AIDS.

According to the PIT CoC for Riverside county, among the unsheltered homeless population, 12% were considered homeless youth under the age of 25. These are young people who are not in the company of a parent or guardian. Young people experiencing homelessness may have a more difficult time accessing services, including shelter, medical care, and employment due to the stigma of their situation and the lack of knowledge of available resources targeted to young people. They require not only housing for minors and transitional housing options for those 18 and over, but they also require employment placements and support to further their education.

The Veteran Assistance Leadership of Riverside County (VALOR) initiative was set up in June 2013 to find permanent housing for every homeless veteran in Riverside County. As a result of this, Riverside County has become the nation's first large county to meet "functional zero," a federal benchmark for making permanent housing available for all homeless veterans who seek assistance from the county. Since inception VALOR has seen more than 1,100 homeless veterans have been placed into permanent housing, including 582 veterans housed since January 2015, when Riverside County launched the federal Zero 2016 initiative.

Persons with disabilities can be a cross sectional group among the elderly, youth, persons with HIV /AIDS and Veterans alike. Disabilities are divided into 6 categories based on ACS data: Visual Disability, Independent Living Disability-difficulty doing errands alone due to mental, physical or emotional condition Hearing Disability, Cognitive Disability-difficulty with memory, focus or decision making, Self-care Disability-difficulty bathing or dressing and Ambulatory Disability-difficulty walking or climbing. They require accessibility adjustments made to housing units to be able to comfortably use these facilities. This group is also likely to become homeless as a result of unemployment and/or high medical and healthcare costs. They therefore require affordable healthcare options and low income housing.

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

The CalWORKs program is a treatment and education for the Welfare-to-Work population that helps to remove mental health, domestic violence and substance abuse barriers to employment and self-sufficiency. All services are confidential. Mothers will not lose custody of their children because they speak with a counselor at CalWORKs . There are CalWORKs Mental Health Service counselors at every DPSS GAIN office throughout the County. Counselors, therapists and psychiatrists are available free of cost. Many offices have parenting, anger management, relapse prevention and domestic violence classes.

Banning mental health services is an outpatient clinic providing services for children, adolescents, adults and older adults including crisis intervention, assessment, medication services, case management, and dual diagnosis services. Peer to peer recover services are provided through the clinic and through the contracted peer support and resource center. Outreach to homeless mentally ill individuals, housing assistance and 24 hour a day, 7 days a week intensive case management is available through the Desert's Full Service Partnership (FSP) programs. Parent Partners provide support to parents of clients who are children.

Save Haven Program-In partnership with Riverside County Department of Mental Health Homeless Housing Opportunity Providing Empowerment (HHOPE) programs offers residential support for up to 25 individuals who meet the criteria of chronic homelessness and also have mental health challenges. Individuals are referred into housing by the Full Service Partnership (FSP) and will receive their mental health services and support from FSP as well. It provides support of daily needs and development of life skills such as; meal planning / preparation, housekeeping, hygiene, communication skills and development in the area of being a good neighbor.

**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)**

There will be continued funding for CalWORKs programs, safe haven, VALOR program and other initiatives that are serving homeless persons and offering supportive services for extremely low to moderate income households. This is also covered comprehensively in the 2014-2021 housing element priorities

**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))**

n/a

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

**Describe any 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. While these policies have not shown significant interference with the housing development in Indio according to the housing element, they still cause inconveniences in terms of costs and time of housing developments.

There are high costs associated with following building policies. For instance, the city requires both on and off site improvements for new residential construction. These improvements are required as a condition of the subdivision map, or if there is no required map, as part of the building permit. The improvements include streets, sidewalks, street trees, street lights, landscaping, curb/gutter and drainage facilities, and water and sewer service. These on and off site improvements are required to promote the health, safety and general welfare of the public. Developers are responsible for providing streets associated with the residential project. The time commitments required to fulfil such requirements can dissuade potential developers from building low income and supported housing units. In the event that they do build such structures, they also include market rate housing to offset the building costs of low income units.

In terms of housing facilities such as sanitation and drainage, Developer funding/reimbursement agreements are commonly used for new developments. Development/impact fees are also used to fund new improvements. This does not aid the improvement and preservation of rehabilitated units.

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

### Introduction

While affordable housing is greatly dependent on income, the level of income is also influenced by factors such as the age and level of education. The nature of the sectors and business activities in the area also influence the housing needs and determine the Income levels of the workforce.

### 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	1,708	669	7	5	-2
Arts, Entertainment, Accommodations	6,068	2,700	24	21	-3
Construction	1,784	1,730	7	13	6
Education and Health Care Services	4,171	1,976	16	15	-1
Finance, Insurance, and Real Estate	1,057	643	4	5	1
Information	418	300	2	2	1
Manufacturing	784	311	3	2	-1
Other Services	1,110	532	4	4	0
Professional, Scientific, Management Services	1,142	277	5	2	-2
Public Administration	0	0	0	0	0
Retail Trade	3,455	2,384	14	18	5
Transportation and Warehousing	528	204	2	2	-1
Wholesale Trade	752	414	3	3	0
Total	22,977	12,140	--	--	--

**Table 38 - Business Activity**

**Data** 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

**Source:**

#### Labor Force

Total Population in the Civilian Labor Force	39,040
Civilian Employed Population 16 years and over	33,700
Unemployment Rate	13.70
Unemployment Rate for Ages 16-24	38.16
Unemployment Rate for Ages 25-65	8.29

**Table 39 - Labor Force**

**Data** 2009-2013 ACS

**Source:**

Occupations by Sector	Number of People
Management, business and financial	4,885
Farming, fisheries and forestry occupations	1,325
Service	5,165
Sales and office	8,210
Construction, extraction, maintenance and repair	4,345
Production, transportation and material moving	2,265

**Table 40 - Occupations by Sector**

**Data** 2009-2013 ACS

**Source:**

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	23,175	74%
30-59 Minutes	6,205	20%
60 or More Minutes	2,005	6%
<b>Total</b>	<b>31,385</b>	<b>100%</b>

**Table 41 - Travel Time**

**Data** 2009-2013 ACS

**Source:**

### Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,475	935	3,035
High school graduate (includes equivalency)	8,555	1,020	2,095
Some college or Associate's degree	8,455	1,230	2,405
Bachelor's degree or higher	4,810	140	1,015

**Table 42 - Educational Attainment by Employment Status**

**Data** 2009-2013 ACS

**Source:**

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	115	570	1,045	2,885	2,305
9th to 12th grade, no diploma	1,685	1,635	1,875	2,435	1,010
High school graduate, GED, or alternative	2,590	3,690	3,260	4,715	2,675
Some college, no degree	2,500	2,650	2,875	3,905	3,045
Associate's degree	290	730	685	1,260	600
Bachelor's degree	235	1,370	1,255	1,425	1,430
Graduate or professional degree	0	460	420	1,040	1,100

**Table 43 - Educational Attainment by Age**

**Data** 2009-2013 ACS

**Source:**

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,817
High school graduate (includes equivalency)	28,043
Some college or Associate's degree	31,985
Bachelor's degree	51,112
Graduate or professional degree	72,134

**Table 44 – Median Earnings in the Past 12 Months**

**Data** 2009-2013 ACS

**Source:**

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

The major business activity is Arts, entertainment and accommodations. This is because Indio is a vacation destination. The sector has 24% of the share of workers. The second major businesses activity is education and healthcare services followed by retail trade. Construction is the fourth major business activity is construction with 1784 workers followed by Agriculture, mining, oil and gas extraction at 1730 jobs. Multiple business activities in Indio have sales and office components including arts, entertainment and accommodation, finance, insurance and real estate, information, retail trade and wholesale trade. This makes Sales and office the largest sector in Indio is sales and office with 8,210.

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

With 94% of the workforce travelling for 59 minutes or less to their workplace, transportation is not an infrastructure need in Indio. There is, however a need to upskill the workforce with a majority of the population only having a high school GED or equivalent. With the highest unemployment rate being among people between the 16-24 years old at 38.16, there should be initiatives to encourage persons in this age group to not only complete their high school education, but to also pursue higher learning and to do more skills training. This also needs to have components of entrepreneurial training. This is because the largest sector in the region is sales and office work while the biggest business activity is arts, entertainment and accommodation. These sectors require academic and entrepreneurial skills to have the growth of the workforce. This will encourage more people to become employers and improve already existing businesses. The EDD also runs an employment/ unemployment assistance program in Indio. To be eligible, one must have legal right to work in the United States. Benefits include Job services, referral to and placement on jobs referral to supportive services, unemployment insurance, job search workshops, services by consultants for disabled veterans, handicapped workers over 40, youth, ex-felons, minorities, and women. No fee is charged for services offered.

**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.**

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;

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

In the 65+ age group, persons with some college education but no degree are the majority at 3905. Majority of workers from all other age groups have high school GED or equivalent. Bachelor degree holders are the highest in the 45-65 age bracket followed by the 65+ age bracket. The Skilled labor force in the jurisdiction falls under the aging and elderly population. A majority of the younger workforce between 18- 44 years have attained a High school GED or equivalent. This means that 9540 people earn \$28,043. There is therefore a need to develop the skill levels of the workforce through training initiatives for persons between 35-44 and emphasis on back to school programs that will support work and study programs for persons in the 18-25 age bracket. These programs should target these age groups but be open to people in the entire workforce to improve skill levels and academic qualifications.

**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.**

Coachella Valley Women’s Business center-

It’s your time! Program- IYT is a program to help women start and grow their own businesses and become successful entrepreneurs. The 90 day program helps women by completing their business plan, working one-on-one with a business counselor, and attending workshops on topics like effective business management, marketing, financial projections, and accounting. Once all the workshops have been completed, participants are entered to win one of three prize packages that can help get their business off to a great start. The IYT program is offered at minimal cost with investments ranging from \$30 to \$130, depending on income bracket.

Ignite- This is a program for business owners who would like to scale up and change their business strategies to boost their returns. The program lasts for 90 days and while the cost is \$397, there are discounts for veterans and low income groups as well as scholarships for those who need it to be part of the program.

SCORE is a non-profit organization with a branch in the Coachella valley which organizes workshops for entrepreneurs who would like to start up their businesses as well as those who would like to grow their businesses

The Workforce Development Center- the agency provides a full range of employment services under the Work Investment Act (WIA) program to eligible individuals. Career assessment and planning assistance, vocational training, on-the-job training, and resume preparation available. Community resources, Riverside County Kiosk Network, reference material library, CalJOBS job match, and job postings. Copy machine, fax, phone bank, internet connection, and mail service are available.

The California Employment Development Department California Training Benefits (CTB) allow Unemployment Insurance (UI) claimants to further their education, upgrade their skills, or learn a new trade by attending an Employment Development Department (EDD) approved school or training program while they receive UI benefits.

The CalJOBS system is California's online resource to help job seekers and employers navigate the state's workforce services. The enhanced system allows users to easily search for jobs, build résumés, access career resources, find qualified candidates for employment, and gather information on education and training programs.

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

No

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

This 5-year Plan establishes focused strategies and priorities that will assist in achieving identified immediate, short-term and medium-term economic development goals. The strategies and action items outlined in this Plan will serve to support the following outcomes, which collectively describe the desired economic development vision for Indio:

- Active and vibrant commercial development zones providing a full range of shopping, entertainment, and hospitality options for Indio residents, neighboring communities, and visitors;
- A strong employment base providing jobs for Indio residents;
- Recognition as a tourist destination, anchored by world-class cultural and music festivals and events;
- Safe and attractive neighborhoods with a broad selection of quality housing choices for a diverse population base;
- Fiscally sound City government that facilitates high-quality development, new business growth, and a supportive environment for existing businesses;
- A positive image as a safe, dynamic, and growing community that is the Coachella Valley's best place to live, work, play and invest

## **Discussion**

A skilled and well informed workforce is key in growing the economy of Indio. The skill level is commensurate with the annual income which is a key determinant in the ability of households to not only afford housing but other facilities and services including healthcare and retirement benefits. Unfortunately, with the current skills level, it is likely that a large portion of the workforce will be unable to support itself as they age therefore requiring support from housing support programs due to the low annual income levels. There should be proper implementation of training and business support programs but also the creation of programs that value and support academic interests should be encouraged to support work and study initiatives in partnership between business owners and government agencies.

## **MA-50 Needs and Market Analysis Discussion**

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

Housing problems are likely to be concentrated in low income areas. 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. There are significantly high numbers of mixed housing developments with facilities for seniors and Residential medium areas which also have housing units for seniors. These households are In the South eastern part of Indio with mixed housing developments being concentrated in central Indio and parts of the north of the city. As previously mentioned, these households are likely to report problems due to low incomes and inability to fully maintain the housing units.

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

Within the CDBG jurisdiction, the Hispanic population is the highest at 54,105 people followed by White, non- Hispanic people at 20 810 people. The lowest ethnic group in terms of population is other non-Hispanic groups at only 92 people. Concentration in this case refers to the population of different groups.

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

These areas have a large number of multi -family units, some of which have provisions for senior citizens. Being within the CDBG areas, they are likely to receive housing support from the local government agencies. They are, however at risk of conversion to market rates as mentioned in the previous sections with 588 units at risk of conversion.

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

The City of Indio has shared assets including the following:

- The Indio Performing Arts center
- City Parks that have basketball courts, playgrounds, dog parks and picnic areas
- The senior center for persons 50 years old and above
- Shopping areas including the palms, Indio Marketplace and the Indio town center
- The Indio Teen Center- the Indio Teen Center is a city-run after school program open to ALL 8th -12th grade students. It offers a Game Room, Boxing Gym, Recording Studio, Internet Cafe, Kitchen, Large Multipurpose Room, Two Conference Rooms and a Counseling/Resource Center; plus daily educational and recreational programming.

### **Are there other strategic opportunities in any of these areas?**

The goals outlined in the 2014-2021 housing element target these areas with the aim of maintaining a housing inventory that can accommodate persons from extremely low to low income households as outlined in MA 25 above.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Indio' 2019-2024 Strategic Plan proposes projects and activities to meet the priorities described in the Consolidated Plan (the "ConPlan"). It describes eligible programs, projects and activities to be undertaken with anticipated funds made available over the next five years and their relationship to identified needs for housing, homelessness, and community and economic development. Each year, assuming funding levels remain the same, more specific projects throughout the City will be identified and implemented via the annual Action Plans. The City will receive an annual funding allocation of approximately \$865,050 per year over the 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. Additionally, \$208,940.14 is available to the City from unexpended prior year funds. 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](http://www.indio.org).

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

- Maintain and enhance the quality of existing residential neighborhoods;
- Provide support of nonprofits that to meet the social services needs of the City's residents with an emphasis on the homeless, seniors 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.

It is the mission of the City to use Community 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 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

<b>1</b>	<b>Area Name:</b>	Better Neighborhoods Program
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	There will be a particular focus by the City's Better Neighborhoods Program (BNP). The BNP will be a CDBG eligible community identified annually by the City Council.
	<b>Include specific housing and commercial characteristics of this target area.</b>	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.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	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.
<b>Identify the needs in this target area.</b>	The targeted area is primarily low-income and is in need of improvements including streets, sidewalks, street trees, street lights, landscaping, curb/gutter and drainage facilities, and water and sewer service. These on and off site improvements will enable the city to promote the health, safety and general welfare of residents	

	<b>What are the opportunities for improvement in this target area?</b>	There maybe an opportunity for improvement through infill development. Within the targeted area are scattered vacant lots in a built-up area as well as new building parcels created by permitted lot splits.
	<b>Are there barriers to improvement in this target area?</b>	Yes. The City lost infill funding due to RDA dissolution. The City shall identify alternative funding sources to support this objective.
<b>2</b>	<b>Area Name:</b>	CDBG
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Revitalization
	<b>Identify the neighborhood boundaries for this target area.</b>	The neighborhood boundaries are in a target area where at least 51 percent of the residents are low income.
	<b>Include specific housing and commercial characteristics of this target area.</b>	In general, housing in the area are older when compared to other housing in the City; have structural deficiencies and standards; lack of infrastructure and utilities as well as other substandard conditions. The commercial characteristics within the area are generally small neighborhood stores and predatory lending / check cashing businesses.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	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.	

	<b>Identify the needs in this target area.</b>	This area has a wide range of community development needs which includes decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.
	<b>What are the opportunities for improvement in this target area?</b>	Opportunity for improvement includes decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.
	<b>Are there barriers to improvement in this target area?</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• Market Constraints</li> <li>• Construction Costs</li> <li>• Labor and Land Costs</li> <li>• Governmental Constraints</li> <li>• Land-Use Controls</li> <li>• Land-Use Designations</li> <li>• Geologic and Other Environmental Constraints</li> </ul>
<b>3</b>	<b>Area Name:</b>	City Wide
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	



<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The southern portion of the City is characterized by older, established neighborhoods. The northern portion of the City reflects the rapid population and subsequent housing growth in the last few years. Indio strives to meet the housing needs of its growing population while preserving and improving the existing housing within the City.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>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.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>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.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>Needs in the targeted area includes decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Opportunity for improvement includes decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.</p>

<p><b>Are there barriers to improvement in this target area?</b></p>	<p>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:</p> <ul style="list-style-type: none"> <li>• Market Constraints</li> <li>• Constructions Costs</li> <li>• Labor and Land Costs</li> <li>• Governmental Constraints</li> <li>• Land-Use Controls</li> <li>• Land-Use Designations</li> <li>• Geologic and Other Environmental Constraints</li> </ul>
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**Table 45 - Geographic Priority Areas**

**General Allocation Priorities**

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

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

### Priority Needs

<b>1</b>	<b>Priority Need Name</b>	Maintain and enhance the quality of existing residential neighborhoods
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Better Neighborhoods Program
	<b>Associated Goals</b>	Neighborhood Preservation CDBG Administration

	<b>Description</b>	Through the City’s Better Neighborhoods Program Indio neighborhoods will receive infrastructure improvements aimed at enhancing resident’s quality of life and produce positive outcomes that permanently enhance the character of our community.
	<b>Basis for Relative Priority</b>	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.
<b>2</b>	<b>Priority Need Name</b>	Provide support of nonprofits that to meet the social services and economic development needs of the City’s residents with an emphasis on the homeless, seniors and youth
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	City Wide

	<b>Associated Goals</b>	Special Needs Services CDBG Administration
	<b>Description</b>	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, female-headed households, persons with disabilities, homeless persons and farmworkers. These groups are considered to be in need of Public Services.
	<b>Basis for Relative Priority</b>	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.
3	<b>Priority Need Name</b>	Promote affordable housing opportunities for all economic segments of the community.
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Rural  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	<p>City Wide</p>
<p><b>Associated Goals</b></p>	<p>Neighborhood Preservation  CDBG Administration</p>
<p><b>Description</b></p>	<p>Through the City’s Better Neighborhoods Program Indio neighborhoods will receive infrastructure improvements aimed at enhancing resident’s quality of life and produce positive outcomes that permanently enhance the character of our community.</p>

	<b>Basis for Relative Priority</b>	<p>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.</p>
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**Table 46 – Priority Needs Summary**

**Narrative (Optional)**

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The 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. When comparing the jurisdiction as a whole, 11% of Indio’s population paid 30-50% of their income on housing, and 10% of the population paid more than 50%.
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 47 – Influence of Market Conditions**



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

### Introduction

The City will receive an annual funding allocation of approximately \$865,050 per year over the 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. Additionally, \$208,940.14 is available to the City from unexpended prior year funds. 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 Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$865,050		\$208,940.14	\$1,073,990	\$3,460,200	The City will receive an annual funding allocation of approximately \$865,050 per year over the ConPlan period. The figures Additionally, \$208,940.14 is available to the City from unexpended prior year funds..

Table 48 - 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. An example of potential local funds used will be Measure X . The Measure was placed on the ballot to address essential service priorities and needs in the City of Indio identified through community outreach. Measure X provides locally-controlled funding to help the City maintain essential City services including 911 emergency response times, road maintenance and police services including gang and drug enforcement programs.

The City is not a direct recipient of HOME Funds so matching funds are not required.

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

Not applicable

**Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

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

### Assess of Strengths and Gaps in the Institutional Delivery System

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
INDIO	Government	Economic Development Planning neighborhood improvements public facilities public services	Jurisdiction
Boys and Gils Club	Non-profit organizations	public services	Jurisdiction
Food in Need of Distribution (FIND), Inc.	Non-profit organizations	Homelessness public services	Jurisdiction
Martha's Village and Kitchen	Non-profit organizations	Homelessness public services	Jurisdiction
HOUSING AUTHORITY OF RIVERSIDE COUNTY	PHA	Public Housing Rental	Region

**Table 49 - 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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X

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

**Table 50 - Homeless Prevention Services Summary**

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

**Describe 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)**

Services for Special Needs population are extensive. Below are organizations and the services they provide for this population:

**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 strategy to address these needs has been an aggressive push to acquire additional resources. The City will continue to actively pursue additional State and federal funding to close the gap that currently exists.

## 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	Neighborhood Preservation	2019	2024	Affordable Housing Public Housing Non-Housing Community Development	City Wide CDBG Better Neighborhoods Program	Neighborhood Revitalization	CDBG: \$2,249,130	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 person assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1200 Persons Assisted (300 per household x 4)  Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Social and Economic Support	2014	2015	Non-Homeless Special Needs	City Wide	Public Services	CDBG: \$519,030	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 1500 Persons Assisted
3	CDBG Administration	2014	2015	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide CDBG Better Neighborhoods Program	Neighborhood Revitalization Public Services	CDBG: \$692,040	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10000 Households Assisted  Other: 1 Other

Table 51 – Goals Summary

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Neighborhood Preservation
	<b>Goal Description</b>	To preserve, rehabilitate and enhance existing neighborhoods, and housing as applicable, through the City's Better Neighborhoods Program
<b>2</b>	<b>Goal Name</b>	Special Needs Services
	<b>Goal Description</b>	Promote and encourage fair housing and economic opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.
<b>3</b>	<b>Goal Name</b>	CDBG Administration
	<b>Goal Description</b>	Administration and planning activities necessary to implement/oversee/manage the City's CDBG Program.



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

The Southern California Association of Governments is responsible for allocating housing needs to each jurisdiction in its region, including Indio. A local jurisdiction’s “fair share” of regional housing need is the number of additional housing units that will need to be constructed in the jurisdiction to accommodate the forecast growth in the number of households, to replace expected demolitions and conversion of housing units to non-housing uses, and to achieve a vacancy rate that allows for healthy functioning of the housing market. The allocation is divided into the four income categories: Very low, Low, Moderate, and Above Moderate. The allocation is further adjusted to avoid an over-concentration of lower-income households in any one jurisdiction. Cities must also plan for the needs of extremely low-income households. The table below provides the required number of housing based on income. If the City averages the requirement over the seven-year RHNA period, 51 Extremely low, 51 Very-low and 69.5 Low income households will be provided with affordable housing. The same amounts are expected over the ConPlan’s five-year period.

<b>Income</b>	<b>Total</b>	<b>Total Per Year (2014-2021)</b>
Extremely low	357	51
Very-low	357	51
Low	487	69.5
Moderate	553	79
	<b>1754</b>	<b>250.5</b>

Source: 2014 Housing Element

## **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**

N/A

## **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. While these policies have not shown significant interference with the housing development in Indio according to the housing element, they still cause inconveniences in terms of costs and time of housing developments.

There are high costs associated with following building policies. For instance, the city requires both on and off-site improvements for new residential construction. These improvements are required as a condition of the subdivision map, or if there is no required map, as part of the building permit. The improvements include streets, sidewalks, street trees, street lights, landscaping, curb/gutter and drainage facilities, and water and sewer service. These on and off site improvements are required to promote the health, safety and general welfare of the public. Developers are responsible for providing streets associated with the residential project. The time commitments required to fulfil such requirements can dissuade potential developers from building low income and supported housing units. In the event that they do build such structures, they also include market rate housing to offset the building costs of low income units.

In terms of housing facilities such as sanitation and drainage, Developer funding/reimbursement agreements are commonly used for new developments. Development/impact fees are also used to fund new improvements. This does not aid the improvement and preservation of rehabilitated units.

### **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 2018 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 will identify, engage, and assist in accessing 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 Indio.

Additionally, The City of Indio will focus on supporting street outreach and engagement efforts. Such action will 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**

#### Unsheltered

The slight increase in Riverside County's unsheltered homeless population (3%) is trending with other Southern California counties that have also experienced increases in 2018 (and in 2017), including neighboring San Bernardino County. The number of chronically homeless individuals increased by 13.49% from 2017 (n=341) to 2018 (n=387). Those who reported drug use increased by 5.42% from 2017 (n=461) to 2018 (486); PTSD increased by 11.94% from 2017 (n=268) to 2018 (n=300); and physical disability increased by 11.33% from 2017 (n=362) to 2018 (n=403).

#### Sheltered Homelessness

The decrease in the 2018 Sheltered PIT Count from 2017 may be attributed to the decrease in the number of homeless people staying in emergency shelter (ES) or transitional housing (TH) on the night of the PIT Count. The total number of available beds increased by more than one percent (1.56%) from 2017 (n=834) to 2018 (n=847). However, the sheltered PIT Count number decreased by almost eighteen percent (17.8%) from 2017 (n=786) to 2018 (n=631) indicating that the decrease in the sheltered count was most likely due to a lower bed utilization.

The City will fund emergency and transitional housing programs for homeless persons in Indio. An example of these programs is Martha's Village & Kitchen, Coachella Valley Rescue Mission and Emergency Overnight Services and FIND Food Bank.

**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 2018 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 primarily 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**

Indio's antipoverty strategy is closely aligned with the goals and objectives of the overall affordable housing plan. Over the next 5 years, the City will support activities that reduce poverty, create new and rehabilitate existing housing stock to ensure affordability, develop and promote services for at-risk populations, expand 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.

Over the next five years, the city will support affordable housing

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

The Jurisdiction's poverty reducing goals, programs, and policies is principally coordinated through the Community Services Department. The Department serve as the City's liaison with the Community Services Commission, citizen committees, community groups and residents. It develops, implements and manages a variety of creative programs for youth, senior citizens, special events and the golf course. Coordinates City activities with the Desert Recreation District, school districts, Boys and Girls Club and other non-profit organizations. The department also coordinates with the below programs to further its anti-poverty goals:

#### 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.

#### 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.

## **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 Community 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.

## Expected Resources

### AP-15 Expected Resources – 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	Federal	Admin and Planning Economic Development Housing Public Improvements Public Services	\$865,050		\$208,940.14	\$1,073,990	\$3,460,200	The City will receive an annual funding allocation of approximately \$865,050 per year over the ConPlan period. The figures Additionally, \$208,940.14 is available to the City from unexpended prior year funds..

**Table 52 - 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 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. An example of potential local funds used will be Measure X . The Measure was placed on the ballot to address essential service priorities and needs in the City of Indio identified through community outreach. Measure X provides locally-controlled funding to help the City maintain essential City services including 911 emergency response times, road maintenance and police services including gang and drug enforcement programs.

The City is not a direct recipient of HOME Funds so matching funds are not required.

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

Not applicable

**Discussion**

## 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	Neighborhood Preservation	2019	2020	Affordable Housing Public Housing Non-Housing Community Development	City Wide CDBG Better Neighborhoods Program	Neighborhood Revitalization	CDBG: \$570,040	Public Facility or Infrastructure Activities other than Low/Moderate Income  Public Facility or Infrastructure Activities for Low/Moderate Income
2	Social and Economic Support	2019	2020	Non-Homeless Special Needs	City Wide	Public Services	CDBG: \$122,000	Public service activities other than Low/Moderate Income  Public service activities for Low/Moderate Income

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	CDBG Administration	2019	2020	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide CDBG Better Neighborhoods Program	Neighborhood Revitalization Public Services	CDBG: \$173,010	Public Facility or Infrastructure Activities for Low/Moderate Income

Table 53 – Goals Summary

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The activities to be undertaken during 2019-2020 are summarized below. All activities listed in the table are expected to be completed no later than June 30, 2020.

#### Projects

PROGRAM/ACTIVITY	AMOUNTS	DELIVERABLE/S
<b>Organizational Support to Public Service Agencies</b>	<b>\$122,000</b>	<b>(Subject to 15% Cap)</b>
- <i>Indio Teen Center Vocational Training Program</i>	\$42,000	\$18,000 Part-time Media/Recording Asst. \$13,000 for updated recording studio computers/Chrome Books/instruments including guitars, keyboards, piano; \$6,000 Multimedia System (photography/video) \$5,000 Culinary Arts/Kitchen Supplies
- <i>Coachella Valley Rescue Mission</i>	\$42,000	Overnight Shelter--75 Emergency Shelter beds; meals; showers and clothing
- <i>FIND food bank</i>	\$19,000	Food Pantry Services/Food Baskets; EBT Outreach/Sign-ups
- <i>Inland Fair Housing and Mediation Board</i>	\$19,000	Fair Housing Counseling; Landlord/Tenant Mediation
<b>Better Neighborhoods Program (BNP) (Public Infrastructure in Residential Neighborhoods)</b>	<b>\$495,040</b>	
- <i>Park Improvements--completion of Dr. Carreon Park</i>	\$200,000	New Turf/Landscaping (incl. trees)/Irrigation/Hardscape (benches)
- <i>Street Light Improvements (conversion to LED)</i>	\$220,000	Light Fixtures and Poles will be replaced in the City's low/moderate income CDBG-eligible neighborhoods (specific areas still to be determined by PW Dept.)
- <i>Neighborhood Clean-up Assistance Program (pilot)</i>	\$75,040	Provides resources in support to neighborhood groups or associations conducting localized public cleanups (such as alley cleanups/block cleanups/etc.) in CDBG-eligible neighborhoods. (Support will include dumpsters/tools/supplies and materials.)
<b>Public Facility Improvements (Includes FF&amp;Es)</b>	<b>\$75,000</b>	<b>BOTH FACILITIES ARE 10 YEARS OLD--IN NEED OF REPAIRS/UPGRADES</b>
-Indio Teen Center	\$30,000	\$12,000 Exterior Paint; \$12,000 New Video Camera Security System (interior/exterior) Analog to Digital;\$6,000 Furniture/Lounge/TV-Game Room Upgrades



-Indio Senior Center	\$45,000	\$15,000 New Security/Surveillance System; \$10,000 Enclose/Repair Roof Sky Lights; \$10,000 Update audio/video system in dining room, projector and audio cart; \$10,000 Replace Programming and dining table system;
<b>Administration (Standard 20% Cap)</b>	<b>\$173,010</b>	Includes payroll costs; consultant fees; advertising/supplies, etc.
<b>*Total Program Estimate</b>	<b>\$865,050</b>	

Table 54 – 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 Indios' 2014 Housing Element.

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

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

## AP-50 Geographic Distribution – 91.220(f)

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

**Geographic Distribution** 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
City Wide	20
CDBG	30
Better Neighborhoods Program	50

Table 55 - Geographic Distribution

### Discussion

## 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.

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

**Table 56 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

**Table 57 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **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 HACR 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

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

### **Introduction**

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

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

The County of Riverside 2018 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 will identify, engage, and assist in accessing 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 Indio.

Additionally, The City of Indio will focus on supporting street outreach and engagement efforts. Such action will 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 shelter and transitional housing needs of homeless persons**

#### Unsheltered

The slight increase in Riverside County's unsheltered homeless population (3%) is trending with other Southern California counties that have also experienced increases in 2018 (and in 2017), including neighboring San Bernardino County. The number of chronically homeless individuals increased by 13.49% from 2017 (n=341) to 2018 (n=387). Those who reported drug use increased by 5.42% from 2017 (n=461) to 2018 (486); PTSD increased by 11.94% from 2017 (n=268) to 2018 (n=300); and physical disability increased by 11.33% from 2017 (n=362) to 2018 (n=403).

#### Sheltered Homelessness

The decrease in the 2018 Sheltered PIT Count from 2017 may be attributed to the decrease in the number of homeless people staying in emergency shelter (ES) or transitional housing (TH) on the night of the PIT Count. The total number of available beds increased by more than one percent (1.56%) from 2017 (n=834) to 2018 (n=847). However, the sheltered PIT Count number decreased by almost eighteen percent (17.8%) from 2017 (n=786) to 2018 (n=631) indicating that the decrease in the sheltered count was most likely due to a lower bed utilization.

The City will fund emergency and transitional housing programs for homeless persons in Indio. An example of these programs is Martha's Village & Kitchen, Coachella Valley Rescue Mission and Emergency Overnight Services and FIND Food Bank.

**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 2018 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.

**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**

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.

## **Discussion**

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

### **Introduction:**

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

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.

## **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:

- Limited City Funding for support services,
- 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, including the rehabilitation of existing housing stock.
- Provide support services to meet the housing and economic 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. Over the next 5 years, the City will support activities that reduce poverty, create new and rehabilitate existing housing stock to ensure affordability, develop and promote services for at-risk populations, expand 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. A specific project this year will be the support of Indio Teen Center's Vocational Training Program. The project targets at-risk youth.

#### **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 developers, the County of Riverside, local organizations, nonprofits, and the HACR to address regional issues that affect the housing and 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:

- To assist in the development of housing opportunities and accessibility for all economic levels in the City.
- To remove constraints that hinder the production and conservation of affordable housing units.
- To provide and maintain an adequate supply of sites for the development of new affordable housing.
- To preserve, rehabilitate and enhance existing housing and neighborhoods.
- 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.
- 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:**

#### **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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities