<u>For Period:</u> July 1, 2021, through June 30, 2022

City of Merced

2021 HUD Annual Action Plan

FINAL

Approved by City Council July 6, 2021 Approved by HUD October 27, 2021



City of Merced Housing Division DEVELOPMENT SERVICES DEPARTMENT MERCED, CALIFORNIA

Executive Summary

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

1. Introduction

The 2020-2024 Consolidated Plan (the "ConPlan") is a document submitted to the U.S. Department of Housing and Urban Development (HUD) that assesses and analyzes local conditions and issues related to housing, homelessness, community development, and economic development and serves as a comprehensive housing affordability strategy, community development plan, and submission for funding under any of HUD's entitlement formula grant programs spanning the period of time from July 2020 to June 2025. Utilizing a comprehensive outreach and citizen participation process, the Consolidated Plan describes priority needs of the community and develops strategies to address those needs.

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. Each year, the goals and priorities of the ConPlan are carried out through Annual Action Plans and details how the City will use its funding towards the accomplishment goals laid out in the ConPlan.

This City of Merced 2021 Annual Action Plan covers the second-year goals described in the 2020-2024 Consolidated Plan and covers the period spanning July 1, 2021, through June 30, 2022, a timeframe also referred to as "the 2021 Program Year" elsewhere in this plan. The Annual Action Plan identifies various activities proposed to be funded with Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and other fiscal resources to be received from HUD, as well as other sources, such as Program Income received from existing first-time homebuyer loans with the City, and City of Merced 's own resources, such as Enterprise, Housing Successor Agency (HSA), and General Funds. The City expects to receive \$1,132,674 in CDBG funds and \$548,734 in HOME funds, totaling \$1,681,408 from HUD as entitlement formula grants during the 2021-22 fiscal year. Including anticipated and received program income, projected carryover, and CDBG and HOME entitlement formula allocations, the City has a total Annual Plan budget for the 2021 program year of approximately \$5,605,360.78.

The entitlement formula utilizes population information, poverty level, and overcrowded housing data to establish funding allocations. The City of Merced qualifies as a Community Development Block Grant (CDBG) entitlement City based on the grant formula. The City, the County of Merced Housing Authority, and other regional agencies coordinate their efforts to provide a balanced approach to community needs using their available resources.

Methods of Evaluation

In preparing the ConPlan, the City utilized several methods to analyze the housing and community development needs of Merced. Methods included hosting resident and stakeholder focus groups on affordable housing needs and potential housing-related policies, surveying community residents and stakeholders, surveying multi-family unit property owners, 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.

Action Plan Format

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

COVID-19

In Spring of 2020, while completing the draft of the 2020-2024 Consolidated Plan (ConPlan), a new coronavirus known as SARS-CoV-2 was first detected in Wuhan, Hubei Province, People's Republic of China, causing outbreaks of the coronavirus disease COVID-19 that spread globally. The first case was reported in the United States in January 2020. In March 2020, the World Health Organization declared the coronavirus outbreak a pandemic and President Trump declared the outbreak a national emergency. During the same time, the State of California declared a state of emergency, shutting down large gathering places and limiting the movement of residents. Locally, the City and County of Merced both declared a local state of emergency on March 13, 2020.

Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act in response to the crisis, and it was signed into law by the President on March 27, 2020. The CARES Act is an over \$2 trillion economic relief package that provided direct economic assistance for American workers, families, and small businesses, and preserves jobs for industries. As part of the CARES Act, additional assistance was provided for HUD grantees, and the City received CARES Act allocation of CDBG funds (CDBG-CV funds) in Rounds 1 and 3. The City amended its 2019 Annual Action Plan after each round of allocations to include each CARES Act distribution and implement programs specific to the needs resulting from the

outbreak. The City has received a total of \$1,193,573, of CDBG-CV funds, and repurposed \$125,239 of regular CDBG funds to be used towards combating the effects of the pandemic locally.

The crisis drastically affected the preparation of the ConPlan, requiring a re-invent of effective means of citizen participation. In Spring of 2020, the City distributed an online survey to residents, schools, community business partners, and health agencies, among others, and received 204 responses. From the survey results and town hall meetings held before the local effects of COVID-19 were felt, the City was able to see a consensus of community needs and moved forward to public hearings with a final draft plan. However, some community residents felt public outreach was insufficient, and that more residents needed to be directly heard. Following two virtual outreach meetings held in September of 2020, the City restarted a second public review and comment period and public hearings. On November 30, 2020, the City Council approved the final draft of the ConPlan, 2020 Annual Action Plan, and Analysis of Impediments to Fair Housing. However, due to the fast-approaching December 31, 2020, submittal deadline for the Consolidated Annual Performance and Evaluation Report (CAPER) and another CARES Act Substantial Amendment process immediately following, more delays for submittal and HUD approval timelines ensued. The City received HUD approval and access to 2020 program funds on March 10, 2021. The unfortunate end result is that delays in getting funding to our public service partners that help vulnerable residents has placed some programs in jeopardy of closing completely.

As a result of the ongoing crisis, the immediate needs of residents may differ from those presented in this Annual Action Plan. However, the information presented here shows trends that have been consistent over recent years in the City and will likely only prove to be amplified by the effects of COVID-19, especially the needs of very low- to low-income residents.

The American Rescue Plan of 2021

In an ongoing effort to provide additional relief to address the continued impact of COVID-19 on the economy, public health, state and local governments, individuals, and businesses, on March 10, 2021, Congress passed the \$1.9 trillion American Rescue Plan of 2021 (ARP). It was signed into law by President Biden on March 11, 2021, and became Public Law 117-2. The ARP builds upon previously enacted aid measures in 2020 and early 2021, including the CARES Act, a year-end spending and aid package, and the Families First Coronavirus Response Act (FFCRA).

ARP includes funding assistance for agriculture and nutrition programs; schools; childcare; COVID-19 vaccinations, testing, treatment, and prevention; emergency rental assistance; small business assistance; direct recovery rebate payments to families; and programs for health care and transportation workers, veterans, and other targeted populations.

Specifically, housing-related aspects of the ARP that may benefit Merced residents include:

- \$21.6 billion in Emergency Rental Assistance will be awarded to the Treasury Department, supplementing similar funding provided in the year-end appropriations.
- \$10 billion for a "Homeowner Assistance Fund," also administered by the Treasury, for foreclosure protection assistance.
- \$5 billion funding for "Emergency Housing Vouchers" that will provide additional rent assistance, targeted to households who are homeless, recently homeless, or fleeing domestic violence.
- \$5 billion in funding, to be awarded using the 2021 HOME allocation formula, for various activities benefiting those who are homeless, at risk of homelessness, fleeing domestic violence, veterans who meet one of these criteria, and others where assistance or services would prevent homelessness or serve those with the greatest risk of housing instability.

Regarding the above last bullet point, on April 28, 2021, the City of Merced was notified that it will receive a one-time HOME-ARP allocation of \$1.988,778 during the 2021 program year. Because HUD does not plan to issue implementing notices until later this year, funds were not available in time to include in this Action Plan. The funds can be used towards four eligible activities, including the production or preservation of affordable housing; tenant-based rental assistance; supportive services, including homeless prevention services and housing counseling; and the purchase or development of non-congregate shelter for individuals and families experiencing homelessness. The City intends to process a needs assessment and amendment process when those funds become available, to use towards the housing and service needs of our most vulnerable citizens.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City's priority need objectives and outcomes are based on the availability of CDBG and HOME funding allocation each year. In preparing the Annual Action Plan and contemplating what types of projects will be funded, the projects and funding amounts are based on assumptions that CDBG funding, entitlement funding distribution formulas and/or the number of HUD communities eligible to receive entitlement grants will remain constant. If any of these conditions change, projected activities and accomplishments are also subject to change.

The needs assessment that was accomplished in last year's 2020-2024 ConPlan that will help guide us over the five-year span included assessments based on community characteristics, housing market and housing needs, strategies to address homelessness and help those at risk of homelessness, and ways to bolster jobs and economic development.

Target Populations

The needs assessment that has been completed as a part of the 2021 Annual Action Plan closely mirrors that of the ConPlan and First-year Annual Plan, in identifying the following target populations, ranked in general order of placing from surveys:

- Homeless persons;
- Extremely low income and low-income households (those at risk of becoming homeless);
- Special needs populations (frail elderly, victims of domestic violence/abuse, or persons with disabilities, alcohol or drug addiction, or HIV/AIDS)
- Children and youth under 13
- Veterans

Barriers to Housing

Being able to locate safe, affordable housing for you and your family should ideally be a basic and barrier-free element of living in an established community like the City of Merced. However, residents who responded to the community needs survey stated that they have experienced or observed the following barriers to finding decent, safe housing, listed most experience/observed to least:

- 1. Cost of housing
- 2. Affordable housing options available only in certain locations
- 3. Lack of diversity in housing stock (i.e. single-family homes, apartments, townhouses)
- 4. Lack of available units
- 5. Condition of housing units
- 6. Utility cost
- 7. Lack of units available to people with pets or support animals
- 8. Transportation or access to public transportation
- 9. Unit size (too few or too many bedrooms)
- 10. Distance to employment, schools, shopping, or services
- 11. Accessibility for people with disabilities or disabling conditions
- 12. Housing restricted based on age
- 13. Other experiences/observations including: not enough parking on streets/cul-de-sacs; lack of jobs to support cost of housing; not enough yard or outdoor space in housing/apartments; inefficient public transportation; supply of homes for sale limited by outside investors purchasing for rental housing; not enough senior housing options

Essential Project Types

Several types of projects were also identified as essential to the community for the 2021 program year:

- Public Infrastructure and Capital Improvements that build or improve neighborhood infrastructure and streetscapes, such as new/improved streets, water and sewer lines, sidewalks/crosswalks, and storm drainage (particularly those in low-income neighborhoods)
- Programs that increase jobs or assist new businesses, such as microenterprises
- Increased public services to area nonprofit agencies, particularly those programs that provide services for the homeless, special needs, and youth
- Permanent supportive housing for the chronically homeless
- Programs that promote and/or create fair and affordable housing, especially targeting extremely low- and low-income households

Ranked Needs and Activities by Category

Additionally, through a combination of electronic resident needs assessment survey responses, public agency consultation survey responses, virtual town hall meetings, CARES Act and other Substantial Amendment public hearings, and multiple stakeholders meetings discussions and feedback, the following needs and activities were ranked highest and most important by respondents and attendees:

- <u>Housing</u>- 1) Decent, safe affordable housing; 2) Repairing homes owned by households with low- to moderate-incomes; and, 3) Providing housing opportunities for people that are homeless.
- <u>Neighborhood Improvements/Infrastructure</u> 1) building or improving neighborhood infrastructure and streetscapes, including water and sewer lines, streets, tree planting, sidewalks/crosswalks, and drainage 2) eliminating environmental hazards, such as litter/trash/dumped items, vacant or dilapidated buildings, and overgrown lots; and 3) upgrading parks and recreational facilities.
- <u>Economic Development</u> 1) Financing projects that increase jobs; and 2) Making low-interest business development loans to people with low- or moderate-incomes; and 3) Providing financing for job training programs.
- <u>Public Services</u> 1) Providing services for people that are homeless; 2) Providing services for people with special needs, like the frail elderly, victims of domestic violence/abuse, or persons with disabilities, alcohol or drug addiction, or HIV/AIDS; and 3) Providing afterschool programs and childcare for children and youth under 13, including parenting classes.
- Fair Housing Education 37.7% of survey respondents answered that they are unaware of their rights under Fair Housing and Anti-Discrimination laws, with 46.9% answering that they are at least somewhat familiar with the laws themselves. Though this is an improvement from the same survey conducted in the last Annual Plan cycle, it shows that a deeper effort should still be made by the City and its fair housing partner organization to reach and distribute education materials to renters and landlords to promote better understanding of their protections and rights.

Additionally, from the community needs survey, the following types of projects were ranked in order of the most underfunded but with the greatest need, from highest to lowest:

- 1. Affordable rental housing
- 2. Affordable homeownership opportunities
- 3. Homeless prevention
- 4. Employment training/workforce development
- 5. Small business assistance (access to microenterprise grants or loans)
- 6. Affordable quality childcare
- 7. Programs for domestic violence victims or mental health and substance abuse patients
- 8. Sidewalks, lighting, crosswalks
- 9. Services for disabled persons
- 10. Re-entry into community by formerly incarcerated persons

Weighing Needs vs. Available Funding

While the Housing Division would like to fund all of these needed programs and projects, the reality is that the necessary funding needed will need to be secured from a variety of resources and partnerships. Given the City's relatively small CDBG and HOME allocations, funds to build enough affordable housing, large capital improvement projects, first time homebuyer assistance, or even more programs to help prevent homelessness will need to come from other sources, such as other Federal or State grants, as they become available and/or if the City successfully scores high enough to meet program guideline thresholds and funding availability. Addressing, making progress on, and ultimately striving to solve or achieve these issues, projects, and goals will take time, and some will take longer than others.

One Year and Continuing Goals

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

1. <u>Affordable Housing</u>: the greatest housing issue the City is facing is affordable rental and homeownership housing. The topic of affordable housing and policies to encourage the development of affordable housing was a major focus of discussion by the citizens during the development of this plan, with multiple stakeholder and resident input meetings and staff presentations to Council on the topic. Accordingly, the City will proactive in looking for ways to increase the number of affordable units, whether by creating workable, custom-fit policies unique to Merced, by seeking funding opportunities and creative layering strategies, or a combination of all. Specifically, this year, we expect to further examine potential avenues to amend or create policy aimed at encouraging the development of affordable housing by outside developers. The start of the 2021 program year appears promising for affordable housing in the City of Merced. Currently under construction are 92 low-income affordable

housing units as part of the larger 119-unit Childs and B Street Affordable Housing project. And, thanks to an unexpected change of ownership in January 2021 of the 2004-constructed The Grove Apartments that resulted in a large payoff of CDBG, HOME, Section 108 Ioan, and LMI Asset (former Redevelopment Agency) funds, the Gateway Terrace II project's 40 affordable units (plus 10 units for homeless veterans) now has funding alternatives available that, with the approval of this plan, will help rejuvenate the project and see start of construction in this program year. Moreover, as aforementioned, the City was notified by HUD in late April 2021 that the HOME program will be receiving a special allocation of American Rescue Plan HOME (HOME-ARP) funds in the amount of \$1,988,778 that can be used towards production of affordable housing. In addition, the City will continue to allocate HOME funding towards Community Housing Development Organization (CHDO) projects for new construction and rehabilitation of multi-family rental unit projects. The City will also look for ways to direct its State Housing Successor Agency properties towards affordable housing development during the disposition of those properties that will likely occur during the 2021 program year.

2. <u>Permanent Supportive Housing</u>: during this program year, we expect to add a total of 33 units of permanent supportive units through the Childs and B Street Affordable Housing project (30 units), if the project continues to stay ahead of estimated construction timelines, and via existing partnerships with Sierra Saving Grace Homeless Project (2 units) and the Merced Rescue Mission (1 unit) for acquisition projects that will purchase, repair, and convert market rate duplex and single family residences to permanent supportive rental units. If the Gateway Terrace II Apartments project is successful with new funding strategies in continuing forward with construction, another 10 units of permanent supportive housing for homeless veterans will be added, although project completion may not occur until the following program year (2022-2023).

(continued)

3. <u>Homeowner Housing Rehabilitated</u>: oftentimes, low- to moderate-income individuals and families may be able to afford the initial purchase a home, but not be able to afford the large or even minor repairs that come with homeownership. Thus, over this program year, through the continuing Homeowner Rehabilitation programs with Habitat for Humanity of Stanislaus and Merced County, we expect to assist at least 6 low- to moderate-income homeowners with needed minor and/or major repairs, thereby preserving and extending the long-term livability of the homes and making them safer to live in.

4. <u>Public Infrastructure projects</u>: the City plans to invest approximately \$1,743,030 towards infrastructure projects that will improve existing facilities or install missing elements in areas where a majority of low- and moderate-income residents live and where they are most needed, such as ADA curb upgrades in South Merced. We expect these improvements to benefit approximately 4000 residents of the City.

5. <u>Public Services</u>: the City anticipates the provision of approximately \$196,202 in funding to assist programs that benefit low- to moderate-income individuals and families, especially those who are Annual Action Plan

homeless, elderly, victims of domestic violence, and disabled. Each year, the City will work to solicit non-profit organization proposals that address the needs of the community, including life skills and job training programs to help individuals thrive and be successfully independent.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Each year, the U.S. Department of Housing and Urban Development (HUD) assesses the City of Merced's management of CDBG program funds, the City's compliance with the ConPlan, and the extent to which the City is preserving and developing decent affordable housing, creating a suitable living environment, and expanding economic opportunities. Overall, especially under the circumstances of the past year with the Coronavirus crisis and constraints on in-person meetings and large gatherings, the City has performed satisfactorily in addressing its priority needs and carrying out the programs described in the ConPlan. Though not much time has passed since receiving approval of the ConPlan/First Year Annual Action Plan and being able to implement the 2020 program year projects, the City has evaluated its performance during the last program year in order to set goals and strategies for this year.

Successes

Over the last (2015-2019) Consolidated Plan cycle and over the first year of the current 2020-2024 cycle, we have been consistently successful with the two acquisitions programs by Sierra Saving Grace Homeless Project and Merced Rescue Mission, both of which convert a range of one to three units of market rate housing to permanent supportive rental units for homeless individuals and families each year. While in 2020 both organizations got a very late start, as of the writing of this Draft 2021 Annual Action Plan, Sierra Saving Grace has successfully opened escrow on a two-unit home that, after legal conversion of the two-car garage, will be converted to a tri-plex for placement of three individuals and/or small families into permanent supportive housing. Merced Rescue Mission is currently encountering higher market rate prices in a competitive "seller's market," but is expected to make an offer on a suitable home by the end of September 2021. These two programs provide not only the benefit to the clients being served with housing and case management by the overall programs these subrecipients offer, but the surrounding neighborhoods also benefit with the aesthetic improvement and the long-term managed upkeep of the homes thereafter.

The Childs and B Affordable Housing project was able to break ground earlier this spring after a successful financing close of escrow on December 15, 2020, and is slightly ahead of the schedule to complete construction on the 119 affordable apartment units, which also include 30 units for permanent supportive housing, by late Spring of 2022. A funding source for the project was altered this Spring to use \$2,000,000 of CDBG funds instead of a Section 108 Guarantee loan, after an unexpected January 2021 payoff of loans associated with The Grove Apartments supplied enough repaid CDBG funds to use towards construction of the on-site Neighborhood Facility that will be open for community use

once complete. A substantial amendment to the 2020 Annual Action Plan to switch these funding sources was completed in early Spring 2021. The remainder of the CDBG fund repaid by The Grove project will be recorded as program income received during the year in this plan and will be used towards infrastructure projects in the 2021 program year.

While we were still unable to break ground on the 50-unit Gateway Terrace II Affordable Housing project during the 2020 program year, Housing Successor Agency LMI Asset funds (former Redevelopment Agency funds) were concurrently received from the January 2021 Grove Apartments loan payoff, and will be redirected towards this project through this plan, enabling it to proceed without use of Federal funds. The City of Merced is hopeful that this is the breakthrough this project needed in order to see its successful construction over the next two years' time.

Additionally, while we experienced several severe delays during the program year and 2020 program contracts are still being implemented as a result, we did see success with several vital public service programs being able to start their programs, including the provision of operating cost assistance for a wintertime overnight homeless shelter by the Merced Rescue Mission, CDBG and Coronavirus CDBG (CDBG-CV) subsistence payments programs by Sierra Saving Grace, a CDBG-CV subsistence payment program by The Salvation Army, and CDBG-CV Food Bank Assistance to the Merced County Food Bank.

Shortcomings

While we have had encouraging success over the last year with affordable housing projects, we did not see as many Homeowner Rehabilitation projects come to fruition as we had expected. While most likely this can be attributed to the COVID-19 crisis and perhaps understandable hesitancy of both homeowners and Habitat for Humanity of Stanislaus County to start projects during this time, the need is still there. Habitat is currently working with two homeowners to begin rehabilitation projects on their homes. There is probably room for improvement in terms of making sure that those homeowners who most need the assistance are the those that we try the hardest to inform that it is there.

This year, the COVID-19 crisis has greatly exacerbated the Housing Division's continuing difficulty in consistently maintaining adequate staffing levels to match the workload, compounding the still-lingering residual effect of the economic downturn that began in approximately 2008 and resulted in City-wide downsizing, elimination of positions, and shifting the Housing Division to a complete reliance on its HUD Administration funding resources to staff the division, away from any supplemental General Fund staffing appropriations. The tumultuous 2020 year with the COVID-19 crisis, involving staff working from home through mid-May of 2020, three substantial amendment processes and related work occurring over the course of the year, and associated delays in ConPlan/Annual Plan approvals increased the workload and strain on existing staff during this time. The delays in implementing 2020 programs has meant that no CDBG and HOME administration funding was available to reimburse the current Housing staff of two. Current staffing levels remain at two employees; however, the City has recently begun the recruitment process for the vacant third Housing staff position in anticipation of administration funds that will be available soon, as acquisition and affordable housing projects move

forward. The need for more staffing was noted by members of the public during various stages of the development of the 2020-2024 Consolidated Plan.

The unfortunate side effect of the delays of the past year, current insufficient staff levels, and no extensions granted by HUD of the August 2021 regulatory deadline – though a late 30-day comment period waiver issued by HUD has helped – has created additional bottlenecks, as staff has needed to switch focus temporarily from implementation of 2020 programs to preparation of this plan.

What we learned

As the dynamic of Merced continues to change and transform from a smaller, rural metropolitan area to the more progressive, socially-active dynamic of a UC college town, we will continue to grow, seek new, and expand upon current partnerships and community organizations that will help us with outreach efforts to improve services to and more effectively connect with low-income and disadvantaged populations that exist within our community. In correlation with inconsistent staffing levels of the Housing Division over the last few program years, the ability of staff to regularly connect directly with residents and attend neighborhood and Continuum of Care meetings has slowly declined, something that has also been compounded during the development of the Consolidated, First Year Annual Plan, and this 2021 Annual Action Plan by the difficulties put forth by the Coronavirus pandemic over the last year.

Valuable lessons were learned last program year during the development of the 2020-2024 Consolidated Plan and First-year Annual Action Plan regarding the value of our resident advocacy groups in helping us make connections to interested residents, but it also exposed the need to find new and/or better ways to reach the populations that most need the funding assistance provided through this plan. This year, we utilized social media, live streaming, and television broadcasting in holding multiple virtual resident and stakeholder meetings, social media in distributing our Community Needs Survey, direct mail to ensure that the survey went out in the monthly utility bill newsletter, and participated in two separate local radio station interviews both to distribute information to the public regarding the availability of CDBG-CV programs and to inform listeners how they could participate in the development of this plan.

What will we change to be more effective?

Recognizing that ways to reach residents in the community are continually changing and that most of the more efficient electronic means learned during the pandemic of reaching the public will likely stay and become part of the norm, the City will continue to look for better and deeper ways to reach a greater number of residents each year. We need to, especially, continue to make a robust commitment to a much deeper reach to low- to moderate-income residents, the general business community, and to our service and agency partners in the City, not just during the development of each Annual Plan update, but throughout the year, while keeping in mind that boots on the ground methods may still be the best, as many residents might not have access to computers or other means of getting online to

answer surveys. In this way, we will be better equipped, informed, and innately able to anticipate and respond to the needs for the next year of funding, and possibly even be working on programs for the year after that in order to develop programs earlier than we have in the past. In short, we need to spend more time actively connecting so that we can truly provide to the community in the deep ways and areas that it is needed. Equivalently, we need to push and encourage our subrecipients to reach those sectors of citizens who may not know about the assistance that is available to them, as well as be more active in our City and County Continuum of Care at a staff-level so that we are an informed part of the important coordinated community conversations that are occurring.

			1-22			-
Source of Funds	CDBG	HOME	1	Other	-	Total
Grant FY 2021/22	\$ 1,132,674.00	\$ 548,7			s	1,681,408.0
Program Income FY 2020/21 (estimate)	\$ 96,000.00		00.00 \$		s	156.000.0
The Grove Loan Payoff - PI Received Jan 2021						2.2.5.5.5.5
Balance Remaining)	\$ 1,477,752.00	\$ 1,468,8	51.64	-	\$	2,946,613.6
Funds paid back from Fund 071 to reallocate	\$ 444,708.00	\$ 1,217,2			\$	1,662,000.0
CalHome D6 (FTHB Program)	s -	\$	- 5		\$	313,217.3
CalHome 12 (FTHB Program)	s -	\$	- 5		\$	165,795.8
FUND 071/471 - LMI Housing	S -	\$	- 5		\$	2,254,495.3
State HOME (92/93/94)	s -	\$	- 5	523,515.99	\$	523,515.9
Fiscal Year 2020/21 Carryover	\$ 258,135.26	\$ 563,2	3.88 \$	X	\$	821,339.1
Current Active Projects & ADC (Previously Approved and/or Encumbered/Funded)	\$ 3,976,155.73	\$ 486,6	16.40 \$	539,271.48	\$	5,002,043.6
Fotal Revenue / Carryover / Previously Encumbered FY 19-20	\$ 7,385,424.99	\$ 4,344,7	- Aller -	3,796,295.93	\$	15,526,428.8
	HUD Funding Al	and all the second s	a set an low			
Total CDBG F	rogram Amount (All					7,385,424.9
	Admini	strative (Admi	n + Activit	ty Delivery Cost)	\$	510,037.2
			Capita	al Improvements	\$	(÷
		Develop	ment Pro	jects & Activities	\$	2,643,030.0
				Public Service	\$	256,202.0
	Current Active Pro	ojects (Previou	isly Encu	mbered/Funded)	\$	3,976,155.7
	0	DBG - Total	Unencun	nbered Balance	\$	19
and the second sec	HUD Funding A	locations - H	OME		100	
Total HOME Program Amount (Allocation + Program Income + Carryover)				\$	4,344,707.9	
1.1 Count & Long Total and the Long Total and the Last An Annual Total Annual Count of Cou			\$	688,741.5		
		Develop	ment Pro	jects & Activities	\$	3,169,350.0
	Current Active Pro	jects (Previou	sly Encur	mbered/Funded)	\$	486,616.4
	F	IOME - Total	Unencun	nbered Balance	\$	6
The second second	O	ther				-
Total Other F	rogram Amount (All	ocation + Proc	ram Inco	me + Carryover)	\$	3,796,295.9
				ty Delivery Cost)		260,633.8
	Projects	& Activities -	Other (GT	2 Infrastructure)	\$	2,996,390.6
	Current Active Pro	jects (Previou	sly Encur	mbered/Funded)	\$	539,271.4
				hbered Balance		(0.0
					100	
		Total Re	maining	to be Allocated	\$	(0.0

Program Activities for FY 2021-22 Administrative	_	
CDBG		
Administrative Expenses - Fiscal Year 2021/22	2	59.867.4
Project Activity Delivery Costs - Fiscal Year 2021/22 Project Activity Delivery Costs - Fiscal Year 2021/22	\$	264,302.4
Merced County Human Services Agency - Continuum of Care Collaborative Applicant	s	38.000.0
Professional/Consultant Services Agency - Continuum of Care Collaborative Applicant Professional/Consultant Services	5	25.000.0
Indirect Administrative Expenses - Fiscal Year 2021/22	5	122.867.4
CDBG Total	5	510,037.2
HOME	3	510,037
Administrative Expenses - Fiscal Year 2021/22	5	24.873.4
Project Activity Costs - Fiscal Year 2021/22 Project Activity Costs - Fiscal Year 2021/22	\$	633.868.1
Project Activity Costs - Flocal Fear 202 022 Project Sentinel - Fair Housing Services	\$	30.000.0
HOME Total	\$	688,741.9
OTHER	\$	000,141,3
CalHome 06 - Administrative & Activity Delivery Costs	e	20.367.3
CalHome 12 - Administrative & Activity Delivery Costs		
CalHome 12 - Administrative & Activity Delivery Costs State HOME (92/93/94) - Activity Delivery Costs	5	10,374,8
Project Activity Delivery Costs - Fiscal Year 2021/22 (071)	5	40,062.3
Administrative Expenses - Fiscal Year 2021/22 (071)	S	98,829.4
Professional Services Contracts (Fund 071)	1.0	91,000.0
Other Total	-	260,633,8
Total Administrative Costs (CDBG/HOME/Other)	\$	1,459,412,
Public Services / Fair Housing Services		
CDBG Harvest Time - Food 4 You Food Bank	5	56,412.0
Sierra Saving Grace Homeless Project - Emergency Assistance Program	S	20,000.0
Life Line CDC - Empowering Loughborough	s	25,000.0
Symple Equazion - Symple Soul - Employment Training for Youth	s	61,310.0
Alliance for Community Transformations - Achieving Economic Stability with Survivors of Violence	s	33,480.0
City of Merced/TBD - Homeless Encampment Sanitation/Maintenance	S	60.000.0
Total Public / Fair Housing Services	\$	256,202.0
Development Projects & Activities	4	200,202,0
CDBG		
Merced Rescue Mission - Acquisition/Rehab of Property	\$	400.000.0
Sierra Saving Grace - Acquisition/Rehab of Property	\$	500.000.0
City of Merced Engineering Dept - Infrastructure Improvement Projects	s	1,743.030.0
City of wereed Engineering Dept - Initiast dealer improvement Projects	s	2,643,030,0
HOME		2104010301
Housing Project TBD - (CHDO FY 21/22)	5	85,000.0
Housing Project TBD - (CHDO 2015)	\$	150,000.0
riousing rioject rob - (or bo 2015)		150,000.0
Housing Project TRD - (CHDO 2016)	\$	214,410.0
Housing Project TBD - (CHDO 2016) Housing Project TBD - (CHDO 2017)	\$	2,569,940.0
Housing Project TBD - (CHDO 2017)	s	2,000,040,1
		3,169,350,0
Housing Project TBD - (CHDO 2017) Housing Project TBD	-	5,105,530,0
Housing Project TBD - (CHDO 2017) Housing Project TBD HOME Total	\$	
Housing Project TBD - (CHDO 2017) Housing Project TBD HOME Total OTHER	\$	292 850 (
Housing Project TBD - (CHDO 2017) Housing Project TBD HOME Total OTHER CalHome 06 FTHB Program	s	
Housing Project TBD - (CHDO 2017) Housing Project TBD HOME Total OTHER	s	292,850.0 155,421.0 523,515.0

Current Active Projects (Previously Approved and/or Encumbered/Funded CDBG Project Activity Costs (ADC) - Prior Fiscal Years Habitat for Humanity – Homeowner Rehab Habitat for Humanity - Merced County - Homeowner Rehab)	
Project Activity Costs (ADC) - Prior Fiscal Years Habitat for Humanity – Homeowner Rehab Habitat for Humanity - Merced County - Homeowner Rehab		
Habitat for Humanity – Homeowner Rehab Habitat for Humanity - Merced County - Homeowner Rehab	50	
Habitat for Humanity - Merced County - Homeowner Rehab	s	564,850.1
		279,820.6
Circuit Continue Descent Annual State (Date of	ş	45,000.0
	\$	350,000.0
	S	325,000.0
	S	250,000.0
	S	2,000,000.0
City of Merced Engineering Dept - Infrastructure Improvements	\$	75,000.0
Salvation Army - Rental Assistance Program due to COVID19	S	86,485.0
CARES Act/CDBG-CV Funding - Projects Implemented During FY 2020/21	S	652,620.4
CDBG Total	\$	3,976,155.7
HOME	-	
Habitat for Humanity – Homeowner Rehabilitation	S	302,806.0
	S	30,000.0
Sierra Saving Grace - Property Acquisition/Rehab	S	84,772.0
Project Activity Costs (ADC) - Prior Fiscal Years	s	69,038.4
HOME Total	\$	486,616.4
OTHER	-	
	\$	
	\$	436,280.D
NSP3 - Habitat for Humanity Rehabilitation / Homeowner Rehab		51,049.1
	\$	10,029.0
	\$	41,913,2
OTHER Total		539,271.4
Previously Encumbered Projects Total	\$	5,002,043.6
Total for All Programmed Activities	\$	15,526,428.8

City of Merced

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

City staff developed a detailed Citizen Participation Plan in 2013 that was updated in 2017 and again updated and adopted by City Council in 2020, the latter in response to the receipt of funds under the Coronavirus Aid, Relief, and Economic Security (CARES) Act to include citizen participation procedures during times of federal, state, and local disaster declarations. The Citizen Participation Plan outlines the way the City communicates with residents regarding the use and expenditure of HUD funds.

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

Citizens were encouraged to participate in two virtual community workshops, virtual presentations and question/answer sessions on affordable housing policy and potential strategies to encourage the construction of more affordable housing, as well as two Public Hearings.

At various times through the COVID-19 crisis nationwide, HUD has issued specific waivers to grantees of regulatory requirements related to minimum citizen participation and public review and comment periods requirements. The latest waiver was issued on May 14, 2021, by the HUD Office of Community Planning and Development (CPD), as a result of an earlier discovery of an error in the formula calculations for the CDBG program. Accordingly, HUD provided the waiver to address the error by allowing grantees to change their public comment periods from the normal minimum 30 days to no less than three days for the preparation of the 2021 Annual Action Plan. In reducing the comment period to a minimum of three days, HUD is balancing the need to quickly assist communities while continuing to provide reasonable notice and opportunity for citizens to comment on the proposed uses of CDBG funds. The City of Merced chose to move forward with a 15-day comment period from June 8, 2021, to June 22, 2021.

Meetings, Public Outreach, Consultation, and Comment Periods

Information was disseminated, outreach and consultation was accomplished, and meetings and comment periods were held as noted below during the development and preparation of the 2021 Annual Action Plan:

- Virtual Town Hall Meetings: February 11 and February 18, 2021
- Affordable Housing Policy Stakeholder Meeting: March 24, 2021 (focused discussion with interested stakeholders only was not a public meeting)
- Community Needs Survey: March 10, 2021 April 30, 2021
- KYOS Broadcast Radio Spot: "Community Conversation" interviews with City Staff; air dates March 27 and April 10, 2021
- Virtual Resident and Public Service Community Outreach Meetings: March 30 and March 31, 2021, 5:30 p.m.
- Inclusionary Zoning/Affordable Housing Community Meeting: April 8, 2021
- Funding Request Application posted on website: April 1, 2021
- Invitation to Apply/NOFA Notification Letters mailed to 121 local organizations: April 1, 2021
- Funding Request Application Period: April 1 April 29, 2021
- Notice of Funding Availability (NOFA) for Non-Profit Program Funding Requests Published: April 8, 2021
- NOFA Service Organization Information Meeting: April 15, 2021, 5:30 p.m.
- 2021 Public, Governmental, Business, Health, and Service Agency Virtual Consultation survey: May 26 - June 4, 2021
- Public Review and Comment Period: June 8 June 22, 2021
- Public Hearings: June 21 and July 6, 2021; 6:00 p.m.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

As required by HUD, in the preparation of the 2021 Annual Action Plan, citizens were engaged through virtual community meetings, community needs surveys, public hearings, and individual meetings. Citizens who participated in the process received extensive information about the 2020-2024 ConPlan and the 2021 Annual Action Plan, 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.

Community Needs Survey

During the preparation of the Annual Action Plan, an electronic Housing and Community Needs Survey (available for survey takers to read and answer in multiple languages, including English, Spanish, Hmong, French, German, Chinese, and many others) was administered. Direct links and QR Reader Codes for the electronic version of the survey was placed on the City's Website and were mailed directly to utility bill customers to receive with their utility bills. Links were also placed on the City's Instagram and Facebook social media accounts and reposted several times throughout the survey period. During virtual outreach meetings that were livestreamed on social media and on cable television government access channels, the links and QR codes were shown on the screen, and staff encouraged residents watching from their devices and televisions to take the survey from the convenience of their home. Staff also encouraged listeners to go to the Housing Division website for the survey links during two radio interview spots by the KYOS radio station. Additionally, paper flyers advertising the survey were distributed at customer service areas in City Hall. A total of 101 respondents participated in the survey. All responses were submitted in English, even though over 5% of respondents stated they spoke primarily Spanish, and 3% spoke primarily Hmong. 26% of respondents stated they were of Hispanic or Latino origin. 10% of respondents answered that their income levels were in the very low- to moderate-income ranges. 22% of respondent stated that, in the last two years, they were unable to afford needed repairs or improvements to their homes, 19% stated that they have had difficulty paying their utility bills, and nearly 11% had experienced homelessness. 42% answered that they spend more than 30% of their household income on housing costs.

(continued)

The City held two virtual community workshops, where attending residents and community members had the opportunity to have focused discussion on issues and different topics within the community. Each workshop focused on different topics such as resident concerns, housing, economic development, and social services, but attendees were welcome to raise any issues affecting the Plan at all meetings. Additionally, these televised and live-streamed meetings informed the public that CDBG funds would be made available to eligible projects and provided application process information, application dates, and contact information for questions.

Additionally, 2 separate virtual meetings specifically focused on the topic of affordable housing and solutions to encouraging more affordable housing were held.

A total of two public hearings were held. During these public meetings, residents and council members were asked to identify any other community needs and priorities before the draft Annual Action Plan was finalized and approved.

The following is a list of some topics covered during the above-mentioned meetings and hearings:

- Programs and services to respond to high levels of poverty especially in south Merced
- High burden of utility costs for lower income households
- Limited job opportunities is a concern
- Homelessness is a concern. Veterans, youth, and the chronic homeless were specific subpopulations discussed
- Supportive housing for homeless
- More affordable housing and better public transportation for seniors is needed

- Affordable housing policy
- Housing vouchers
- Land use zoning
- Rent control and protections
- Homeowner rehabilitation programs
- Substandard housing
- Housing trust and land funds
- Job training programs

A separate substantial amendment to the 2020 Annual Action Plan was undertaken during the Spring of 2021 to change funding sources for the Childs and B Street Affordable Housing Project after a large payoff of prior CDBG, HOME, and Housing Successor Agency (HSA) LMI Asset funds related to The Grove Apartments was received in January 2021. At the related meetings held for this matter, including the Public Hearing held on May 3, 2021, the public was informed that additional funds received from this payoff would be directed towards 2021 programs through the 2021 Annual Plan process. All public comments from these meetings and public hearings were accepted and answered.

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

Please see the attachments for summaries of the public comments received during community outreach for this plan. All public comments were accepted.

7. Summary

Based on the 2020-2024 Consolidated Plan's public participation process and review of regional data and reports (i.e. Housing Element and Continuum of Care Homeless Survey), Merced has the following housing and community priorities to address over the five-year ConPlan period ending June 30, 2025:

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

The needs and priorities expressed from residents through the preparation of this 2021 Annual Action Plan, which carries out the second year of the ConPlan, closely resemble those listed above, and through funding, all of the needs listed above will be addressed with this 2021 Annual Plan.

Local public agencies and non-profits were assisted and also given the opportunity to spend time discussing community goals and needs. As a result of the published Notice of Funding Availability (NOFA), letters notifying 121 organizations of the availability of funding, a Non-Profit Organization information meeting on April 15, 2021, and an application period held from April 1 – April 29, 2021, the Housing Division received nine applications.

At the June 21 and July 6, 2021, Public Hearings, staff asked the City Council to consider and discuss the various applications received that request 2021-22 funding, a process which helps to guide staff in the development of the final Annual Plan budget and its funded activities and goals. Councilmembers were given the opportunity to prioritize the funding requests based on the expressed needs and funding preferences of the community during this process, and as a result of discussions, all of the organizations that applied for CDBG or HOME funds were awarded funding for the 2021-22 Annual Plan year.

City Council approved the Final Draft of the 2021 Annual Action Plan on July 6, 2021, and adopted Resolution #2021-65 (attached). Council also approved submission of the 2021 Annual Action Plan to HUD following minor changes and revisions necessary to prepare it for submission.

HUD's final regulatory deadline for submission of the Action Plan each year is August 15th. If HUD does not receive the City's plan submission by this date each year, the City would be ineligible to receive its grant allocation for that year, which would mean the loss of nearly \$2 million in vital federal funding of community service, housing, and infrastructure programs and projects.

Please refer to the following pages for more detailed notes of the community input comments.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The Department of Development Services – Housing Division is responsible for overseeing the administration of the City's Community Development Block Grant and HOME Investment Partnership Program funding, including the preparation of the Annual Action Plan. The Director of Development Services and the Housing Program Supervisor oversees the day-to-day administration of these programs.

For National Environmental Protection Act (NEPA) reviews of projects that consider the use of the City's allocations of federal funds as a funding source, the City of Merced is the Lead Agency.

Consolidated Plan Public Contact Information

Scott McBride, Development Services Director; and,

Kimberly Nutt, Housing Program Supervisor

Housing Division, City of Merced

678 W. 18th Street

Merced, CA 95340

(209) 385-6863

Email: housing@cityofmerced.org

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

1. Introduction

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

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

As part of the process, the City created a comprehensive internet-based survey specifically directed toward public, governmental, business, health, and service agencies within the City, County, and the general San Joaquin Valley region, asking general service and targeted funding-related questions, as well requesting them to rank the community's needs and priorities from their organization or agency's point of view on the topics of public facilities, infrastructure, social and public services, economic development, and housing. The survey also asked each responding organization or agency to identify and explain any areas where our agencies can improve coordination, including with use of funds, homeless strategies, providing a deeper reach to homeless and extremely low-income families, efforts to reduce poverty, determining what and where public facilities and infrastructure is most needed, and creating jobs in our community. The survey reached 37 agencies, organizations, and inter-agency departments, including our Police and Fire Departments, and we received 15 responses in return.

The City of Merced specifically contacted agencies representing persons with HIV/AIDS, homeless persons, low-income youth, victims of domestic violence and sexual assault, 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, the Annual Action Plan, and the CDBG process, the City's distribution of funds and current projects using the CDBG funds. Consultation participants highlighted the priority needs in general terms and specific to their target population from an organizational point of view.

The goal of the consultation process was to provide detail of the priority needs identified in the Consolidated Plan, how local agencies could best focus their programs and activities to help address

those priority needs, and to explore opportunities for coordination to improve availability and access to services.

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

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

Other key health, mental health and service agencies that the City works closely with are, Continuum of Care; Merced County Community Action Agency; Merced County Department of Mental Health; Sierra Saving Grace Homeless Project, and Merced County Rescue Mission. Each is consulted during the City's ConPlan and Annual Action plan process. Additionally, the City's own Police and Fire Departments are a daily connection to our residents most in need of health, emergency, homeless, drug/alcohol intervention, public safety, crime awareness and prevention, and other vital services every day.

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

The City is an active member of the Merced City and County Continuum of Care and has helped develop the Merced City and County Continuum of Care Regional Plan to Prevent and End Homelessness. This Regional Plan is used as a template to develop the new Continuum of Care 10-year plan which will provide a series of recommendations and plans to address the needs of homeless persons and other vulnerable populations. Recommendations include:

- Continuing to follow a Housing First approach that focuses on providing housing as quickly as
 possible and then providing services as needed. Once a household obtains housing, a variety of
 services are offered following housing placement in order to help households maintain their
 housing. Such services are time-limited or long-term depending upon the household's need.
 Housing is not contingent on compliance with services. However, participants must comply with
 a standard lease agreement. Assistance also includes locating rental housing, relationship
 development with private market landlords, and lease negotiation and home-based case
 management which can also be time-limited or long-term depending upon the willingness and
 needs of the household;
- Continuing to support and identify funding sources for rapid re-housing which involves a variety
 of assistance that includes: short-term or medium-term rental assistance and housing relocation
 and stabilization services which may include mediation, credit counseling, security or utility
 deposits, utility payments, moving cost assistance, and case management. Case management
 includes 1) on-site and off-site supportive services such as employment counseling, health care,
 mental health care, and access to various mainstream resources; 2) activities that help with
 circumstances that may impede access to housing such as poor credit history, legal issues, and
 inability to negotiate manageable and appropriate lease agreements with landlords; and 3)
 availability to resolve housing-related crises should they occur through home visits and
 communication with landlord;
- Continuing to utilize a Coordinated Entry System (CES) which will cover the entire CoC and will
 use the Vulnerability Index/Service Prioritization Decision Assistance Tool (VI-SPDAT) to
 determine the most appropriate intervention for persons experiencing homelessness:
 affordable housing, rapid re-housing, or permanent supportive housing. The tool will be
 imbedded into HMIS and will help triage clients and ensure connection to the best intervention.
 Access to a CES assessment will occur through street outreach and engagement as well as
 shelters;
- Continuing to utilize Homeless Management Information System (HMIS) for all statistical data, on-going case management records, financial assistance provided and final outcomes of assistance or housing placement;
- Continuing support of a community outreach and education campaign that will raise awareness about households at-risk of becoming homeless and provides information about resources available through homeless prevention programs;
- Continuing to develop and define partnerships between local government and nonprofit and for-profit affordable housing developers to develop additional units of permanent affordable housing for extremely low-, very low-, and low-income homeless families and individuals;
- Develop additional units of permanent affordable housing for extremely low and very lowincome families and individuals over the five (5) year implementation of the Consolidated Plan;
- Develop units of permanent affordable housing for homeless veterans over the five (5) year implementation of the Consolidated Plan.

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	MERCED COUNTY
	Agency/Group/Organization Type	Housing
		РНА
		Other government - County
		Major Employer
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Public Housing Needs
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Homelessness Strategy
		Non-Homeless Special Needs
		Market Analysis
		Economic Development
		Anti-poverty Strategy
		Lead-based Paint Strategy
	Briefly describe how the	This agency oversees all county government operations, including the Continuum
	Agency/Group/Organization was consulted. What	of Care, which they will continue to manage for the plan year. They were invited to
	are the anticipated outcomes of the consultation	participate in community outreach meetings, resident and consultation needs
	or areas for improved coordination?	surveys, public input meetings, and to provide comments on the draft plan.

	Agency/Group/Organization	Merced City and County COC
	Agency/Group/Organization Type	Services - Housing
		Services-Children
		Services-Persons with Disabilities
		Services-homeless
		Other government - County
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Homelessness Strategy
		Market Analysis
		Anti-poverty Strategy
	Briefly describe how the	The County of Merced Human Services Agency represented the Continuum of Care
	Agency/Group/Organization was consulted. What	during the consultation process, as it acts as the Collaborative Applicant for the
	are the anticipated outcomes of the consultation	CoC serving citizens countywide, including children/youth, adolescents, persons
	or areas for improved coordination?	with disabilities, and persons/families at risk of becoming homeless. The CoC was
		invited to participate in community outreach meetings, resident and consultation
		needs surveys, public input meetings, and to provide comments on the draft plan.
		Within Merced, 2,668 individuals qualify for CoC services. Annually, approximately
		\$4,000,000 in State CalWORKs Housing Support Program and State Housing
		Disability Advocacy Program grants supports its programs, and all clients served by
		its programs meet the HUD definition of homeless. Currently, the City and the
		County Human Services Agency participate as partners through the regional
		planning committee, as well as through the CoC.

3	Agency/Group/Organization	Housing Authority of the County of Merced	
	Agency/Group/Organization Type	РНА	
	What section of the Plan was addressed by	Housing Need Assessment	
	Consultation?	Public Housing Needs Homeless Needs - Chronically homeless	
		Homeless Needs - Families with children	
		Homelessness Needs - Veterans	
		Homelessness Needs - Unaccompanied youth	
		Homelessness Strategy	
		Non-Homeless Special Needs	
		Market Analysis	
		Anti-poverty Strategy	
	Briefly describe how the	This organization was invited to participate in community outreach meetings,	
	Agency/Group/Organization was consulted. What	resident and consultation needs surveys, public input meetings, and to provide	
	are the anticipated outcomes of the consultation	comments on the draft plan. The Housing Authority provides permanent	
	or areas for improved coordination?	subsidized housing for residents countywide and assists clients in connecting with	
		partner agencies for any other needs. The HACM receives approximately	
		\$2,000,000 in annual funding from HUD's Housing Assistance Payments (HAP)	
		program and Operating Fund for Public Housing and California HCD Migrant	
		Housing Subsidy funds. Better coordination between all agencies, the City, and the	
		HAMC can be made to ensure that all resident needs are met throughout the City.	
4	Agency/Group/Organization	SIERRA SAVING GRACE	
	Agency/Group/Organization Type	Housing	
		Services - Housing	
		Services-homeless	
		Non-Profit Public Charity Organization	

What section of the Plan was addressed by	Housing Need Assessment
Consultation?	Homeless Needs - Chronically homeless
	Homeless Needs - Families with children
	Homelessness Needs - Veterans
	Homelessness Strategy
	Non-Homeless Special Needs
	Anti-poverty Strategy
Briefly describe how the	This organization primarily provides housing (rapid rehousing, rental assistance,
Agency/Group/Organization was consulted. What	permanent supportive, acquisition with rehabilitation) and non-housing supportive
are the anticipated outcomes of the consultation	services to homeless or chronically homeless individuals and individuals/families at
or areas for improved coordination?	risk of becoming homeless within the community. Populations served by those
	primary services include: children/youth/adolescents, families with children,
	persons with disabilities, persons with HIV/AIDS, victims of domestic
	violence/human trafficking/sexual assault, elderly persons, mental health patients,
	drug treatment or recovery patients, formerly incarcerated individuals, veterans,
	and those unemployed. SSG receives \$500,000 to \$1,000,000 annually from a
	combination of HUD CDBG, HOME, CDBG-CV, and Emergency Solutions Grant
	(ESG) funds, as well as California Emergency Solutions and Housing (CESH) funds.
	This organization was invited to participate in community outreach meetings,
	resident and consultation needs surveys, public input meetings, and to provide
	comments on the draft plan. Better coordination can occur with affordable
	housing and mental health service providers in the community.

5	Agency/Group/Organization	MERCED RESCUE MISSION
	Agency/Group/Organization Type	Housing
		Services - Housing
		Services-homeless
		Services-Education
		Services - Victims
		Non-Profit Public Charity Organization
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Homelessness Strategy
		Anti-poverty Strategy

	Briefly describe how the	This organization primarily provides housing (rapid rehousing, permanent
	Agency/Group/Organization was consulted. What	supportive, acquisition with rehabilitation, respite care, and transitional housing)
	are the anticipated outcomes of the consultation	and non-housing supportive services to homeless and chronically homeless
	or areas for improved coordination?	individuals and individuals/families at risk of becoming homeless within the
		community. Populations served by those primary services include: families with
		children, elderly persons, drug treatment or recovery patients, formerly
		incarcerated individuals, veterans, and those unemployed. The Rescue Mission
		receives between \$3,000,000 to \$4,000,000 annually from a combination of HUD
		CDBG, Homeless Housing Assistance and Prevention (HHAP) Grant, California
		Emergency Solutions and Housing (CESH) Grant, private donations (individuals,
		businesses, churches), and other grant funds such as Dignity Health, Central
		California Alliance for Health, and Emergency Food and Shelter grants. This
		organization works with multiple service providers and provides approximately
		\$2.5 million in homeless services within the community. This organization was
		invited to participate in community outreach meetings, resident and consultation
		needs surveys, public input meetings, and to provide comments on the draft plan.
		The Rescue Mission works to fill the gaps in services for people experiencing
		homelessness, and believes an area of improvement in reducing homelessness in
		the area would be to partner with the City and County in developing a tiny or
		micro housing project for those currently experiencing homelessness.
6	Agency/Group/Organization	Greater Merced Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders
		Business Support and Advocacy
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Market Analysis
		Economic Development
		Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan.
7	Agency/Group/Organization	MERCED LAO FAMILY
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Service-Fair Housing Business Leaders Services - Translation/Cultural/Social
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization provides invaluable Hmong and other Southeast Asian language translation services to the resident, service, and business community. The City of Merced uses this organization to translate all published notices and advertisements, at all public hearings, and at all community outreach meetings held in preparation of this plan. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan.

8	Agency/Group/Organization	ALLIANCE FOR COMMUNITY TRANSFORMATIONS
	Agency/Group/Organization Type	Services - Housing
		Services-Children
		Services-Persons with Disabilities
		Services-Victims of Domestic Violence
		Services-Education
		Services - Victims
		501(c)(3) Non-Profit Organization
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Public Housing Needs
		Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Homelessness Strategy
		Non-Homeless Special Needs
		Economic Development
		Anti-poverty Strategy

	Briefly describe how the	This organization primarily provides housing services (emergency temporary
	Agency/Group/Organization was consulted. What	shelter and transitional housing) to victims of domestic violence, human
	are the anticipated outcomes of the consultation	trafficking, and/or sexual assault, support which extends to the children in those
	or areas for improved coordination?	families. They also provide non-housing supportive services in the form of case management, transportation, peer counseling, referrals, and life skills. Other populations served by those primary services include: families with children and persons with disabilities. ACT receives approximately \$1,500,000 annually from a combination of HUD CDBG, private foundations, and CalOES, University of California Merced, Merced County Human Services Agency, Fresno EOC, and Sunlight Giving. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan. Coordination can be improved by more active communication between agencies and coordination of housing.
9	Agency/Group/Organization	Project Sentinel, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization provides fair housing services within the community, focusing on disseminating housing discrimination-related education materials, information, and resources to Merced City residents, as well as providing assistance to residents with discrimination cases that cannot be resolved through provided landlord/tenant counseling services. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan. Coordination with Project Sentinel has improved this year, and more materials were directly mailed to City residents. Additionally, tenant and landlord education materials provided
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		by Project Sentinel are now also provided on the City's website.
10	Agency/Group/Organization	The Leadership Counsel for Justice and Accountability
	Agency/Group/Organization Type	Services-Education
		Service-Fair Housing
		Planning organization
		Fair/Housing Policy Advocate
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Non-Homeless Special Needs
		Market Analysis
		Economic Development
		Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Leadership Counsel for Justice and Accountability works alongside residents and communities in the San Joaquin Valley to advocate for sound policy and identify and work to eliminate inequities in order to secure equal access to opportunity regardless of wealth, race, income, and place. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan. This organization also actively participated in community outreach workshops and focused meetings with City officials regarding potential housing policy strategies to encourage the construction of more affordable housing in the community.
11	Agency/Group/Organization	CENTRAL VALLEY COALITION FOR AFFORDABLE HOUSING
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Community Housing Development Organization (CHDO), and Non-Profit Public Benefit Corporation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization is an established Community Housing Development Organization and an Affordable Housing Developer. CVCAH provides housing (rehabilitation, large family, rental) and non-housing supportive services (life skill enhancement classes and after school programs) to homeless and chronically homeless individuals and families with children, persons with disabilities, persons/families at risk of becoming homeless, elderly persons, mental health patients, and veterans. Aside from funding obtained to develop and rehab properties (CDBG, HOME), approximately \$200,000 to \$300,000 is generated annually from rental properties owned by the organization, and approximately 25% of this funding assists in providing housing for homeless individuals and families. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan. The City partners closely with CVCAH in developing affordable housing in the community.
12	Agency/Group/Organization	Habitat for Humanity - Merced County
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homeless Needs - Families with children
		Homelessness Strategy
		Anti-poverty Strategy

	Briefly describe how the	This organization provides homeownership housing and non-housing support
	Agency/Group/Organization was consulted. What	services (maintenance issues, property tax information, quarterly case
	are the anticipated outcomes of the consultation	management to Habitat homeowners) within the community. Habitat Merced
	or areas for improved coordination?	County receives under \$100,000 annually from donations and resources obtained
		from their Habitat ReStore, as well as repayments from loans carried with their
		homeowners. This organization was invited to participate in community outreach
		meetings, resident and consultation needs surveys, public input meetings, and to
		provide comments on the draft plan.
13	Agency/Group/Organization	HEALTHY HOUSE WITHIN A MATCH COALITION
	Agency/Group/Organization Type	Services - Housing
		Services-Elderly Persons
		Services-Persons with Disabilities
		Services-homeless
		Services-Education
		Services - Translation/Cultural/Social
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homeless Needs - Chronically homeless
		Homelessness Needs - Veterans
		Homelessness Strategy
		Non-Homeless Special Needs
		Market Analysis
		Economic Development
		Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization provides support services to homeless and at-risk elderly, elderly disabled, and elderly veterans, and provides translation services to the City and community in several languages. The City utilizes this organization for translation services at all public hearings and public outreach meetings. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan.
14	Agency/Group/Organization	LifeLine Community Development Corporation
	Agency/Group/Organization Type	Services-Health Services-Education Services-Employment Community Development 501(c)(3) Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	LifeLine CDC provides non-housing support services to community members living in lower-income areas of the city by empowering neighborhoods to thrive through an asset-based approach, providing access to resources such as computer labs and after-school programs. Populations served include homeless and chronically individuals and families, children/youth/adolescents, families with children, persons/families at-risk of becoming homeless, elderly persons, formerly incarcerated, and those who are unemployed or looking for work. LifeLine CDC receives \$100,000 to \$200,000 annually from CDBG funds and other funds such as individual donors, churches, Merced County Health Department, Central California Alliance for Health, Merced County Probation Department, and various small
		grants. They are also part of the Merced Workforce Planning Team, who partners with Merced College. This organization was invited to participate in community
		outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan.
15	Agency/Group/Organization	Golden Valley Health Centers
	Agency/Group/Organization Type	Services-Health 501(c)(3) Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Golden Valley Health Centers provides health care access to a wide sector of population sectors in the San Joaquin Valley and is based in Merced City. Populations served include children/youth/adolescents, families with children, persons with disabilities, persons with HIV/AIDS, victims of domestic violence/human trafficking/sexual assault, homeless/chronically homeless, persons or families at risk of homelessness, elderly persons, mental health patients, drug treatment or recovery patients, formerly incarcerated, veterans, and those who are unemployed or looking for work. GVHC receives approximately \$15,000,000 annual from private foundations and various health-related funding from Federal, State, and County-level sources. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan.
16	Agency/Group/Organization	Merced County Hispanic Chamber of Commerce
	Agency/Group/Organization Type	Services-Education Business Leaders 501(c)(6) Corporation
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Merced County Hispanic Chamber of Commerce primarily promotes Hispanic- owned small businesses and to further the economic development of all Merced County businesses. The MCHCC receives under \$100,000 annually from annual memberships, grants, and fundraiser events. Areas where coordination can be improved are in coordinating business, financial, tax, investment, capital funding,
		marketing, and networking education and training opportunities to help small businesses succeed and to disseminate general information to their clients regarding HUD-funded programs available through the City. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan.
17	Agency/Group/Organization	MERCED COUNTY ARTS COUNCIL
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education Services - Arts, Culture, Entertainment; 501(c)(3) Non-Profit Corporation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Merced County Arts Council provides art education and workshops to children and adults, including children of low-income families and developmentally disabled adults, in the community as a way to stimulate creativity and excite curiosity in the arts as careers or personal enrichment. The Arts Council receives approximately \$200,000 to \$300,000 annually through general membership and through State and local grants, including the California Arts Council. This organization was invited to participate in community outreach meetings, resident and consultation needs surveys, public input meetings, and to provide comments on the draft plan.

18	Agency/Group/Organization	United Way of Merced County
	Agency/Group/Organization Type	Services - Housing
		Services-Health
		Services-Education
		Services-Employment
		Services - Narrowing the Digital Divide
		Agency - Emergency Management
		Regional organization
		Business and Civic Leaders
		Emergency Response Services; 501(c)(3) Non-Profit Public Charity Corporation
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Homeless Needs - Chronically homeless
		Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Strategy
		Non-Homeless Special Needs
		Economic Development
		Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Merced County connects people, resources, organizations, and businesses together to create and further equitable, thriving communities. Populations reached include children/youth/adolescents, families with children, persons with disabilities, persons with HIV/AIDS, victims of domestic violence/human trafficking/sexual assault, homeless/chronically homeless, persons/families at risk of homelessness, elderly persons, veterans, unemployed/those looking for work, and businesses. The United Way receives approximately \$500,000 to \$1,000,000 annually from private foundations, anonymous donations, and Federal grant funds (CDBG-CV). This organization was invited to participate in community outreach meetings, resident and consultation
19	Agency/Group/Organization	needs surveys, public input meetings, and to provide comments on the draft plan. Merced City School District
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy

Briefly describe how the	The Merced City School District serves the educational needs of approximately
Agency/Group/Organization was consulted. What	11,000 children, youth, adolescents for families within the City of Merced. Low-
are the anticipated outcomes of the consultation	income residents are served by the District's Local Control Accountability Plan
or areas for improved coordination?	(LCAP), and provides non-housing supportive services in the form of core
	curriculum programs that are consistent the California Department of Education,
	social-emotional support and family wellness services, targeted instructional
	supports for all students, English Language Learners, Special Education services
	pursuant to Individualized Education Plans (IEPs), wrap-around services for
	homeless and foster-youth students, and family support services. Coordination of
	services can be improved with youth services centers, park and recreation
	programs at parks or schools close to neighborhoods, youth mentoring programs,
	tutoring and virtual learning programs, and complementary support programs. The
	District was invited to participate in community outreach meetings, resident and
	consultation needs surveys, public input meetings, and to provide comments on
	the draft plan.
Agency/Group/Organization	Merced City Police Department/Merced City Fire Department
Agency/Group/Organization Type	Services-Victims of Domestic Violence
	Services-homeless
	Services-Health
	Services-Education
	Services - Victims
	Agency - Emergency Management
	Other government - Local
	Grantee Department

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
Briefly describe how the	The City of Merced's Police and Fire Departments each are in constant contact
Agency/Group/Organization was consulted. What	with homeless, extremely low-income families, and all other populations every
are the anticipated outcomes of the consultation	day, and serve to provide health services (paramedic, mental health, drug/alcohol
or areas for improved coordination?	dependence, seniors/elderly, hospital transportation, homeless care) and crime awareness and prevention services within their scope of community services. The City could better coordinate with its emergency services departments to help disseminate information to the extremely low-income, homeless, at-risk youth, elderly, and veteran populations that federal funds need to reach the most. The Code Enforcement Division/Police Department could better be used to connect the Housing Division to properties and homeowners that are most in need of homeowner or rental property rehabilitation funding in order to coordinate with our CHDO and other service partners. In addition, their eyes on the street could be used as an additional vital source in understanding the unspoken and most dire needs of the community, in combination with other methods of assessing the needs of the community.

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

Housing ElementCity of MercedBased on the Regional Housing Needs Allocation (RHNA) set forth by the State of California, the Housing Element is the City's chief policy document for the development of affordable and market rate housing. Consistent with this policy document, the City will maintain and enhance the quality of existing residential neighborhoods through the BNP; and, promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.Park and Open Space Master PlanCity of MercedThe City of Merced Park and Open Space Master Plan aims to improve the quality of life in Merced by assessing the community's needs in providing a larger and more comprehensive parks and recreation program. The Master Plan inventories and suggests improvements for parks and recreation program. The Master Plan inventories and suggests improvements for parks and recreation facilities that can be assisted with CDBG funds, many of which are in predominantly low-income and disadvantaged areas of the city.Active Transportation/Safe Routes to School PlanCity of MercedThe Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active transportation, including goals for increasing connectivity through ADA accessibility and new sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County of the County ofThe Housing Authority of the County of Merced's Five-Year and Annual Plans outline the funding and strategies for providing housing assistance to our most vulnerable citizens, including homeownership and rental assistance programs. Other overlapping goals include	Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of CareCounty of MercedConsistent with the goals of the CoC, the City of Merced's Strategic Plan provides support to nonprofits that meet the social services needs of the City's residents with an emphasis on the homeless.Housing ElementCity of MercedBased on the Regional Housing Needs Allocation (RHNA) set forth by the State of California, the Housing Element is the City's chief policy document for the development of affordable and market rate housing. Consistent with this policy document, the City will maintain and enhance the quality of existing residential neighborhoods through the BNP; and, promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.Park and Open Space Master PlanCity of MercedThe City of Merced Park and Open Space Master Plan aims to improve the quality of life in Merced by assessing the community's needs in providing a larger and more comprehensive park and recreation program. The Master Plan inventories and suggests improvements for parks and recreation facilities that can be assisted with CDBG funds, many of which are in predominantly low-income and disadvantaged areas of the city.Active Transportation/Safe Routes to School PlanThe Active Transportation, including goals for increasing connectivity through ADA accessibility and new sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County of the Co			The County of Merced is a Continuum of Care applicant and conducts homeless counts,
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Indusing ElementCity of MercedBased on the Regional Housing Needs Allocation (RHNA) set forth by the State of California, the Housing Element is the City's chief policy document for the development of affordable and market rate housing. Consistent with this policy document, the City will maintain and enhance the quality of existing residential neighborhoods through the BNP; and, promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.Park and Open Space Master PlanCity of MercedThe City of Merced Park and Open Space Master Plan aims to improve the quality of life in Merced by assessing the community's needs in providing a larger and more comprehensive park and recreation program. The Master Plan inventories and suggests improvements for parks and recreation facilities that can be assisted with CDBG funds, many of which are in predominantly low-income and disadvantaged areas of the city.Active Transportation/Safe Routes to School PlanCity of MercedThe Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active transportation, including goals for increasing connectivity through ADA accessibility and new sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County of the Housing Authority of the Housing Authority of the County of Merced's Five-Year and Annual Plans of the County of including homeownership and rental assistance programs. Other overlapping goals include	Continuum of Care	County of Merced	Consistent with the goals of the CoC, the City of Merced's Strategic Plan provides support to
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Park and Open Space Master PlanCity of Mercedpark and recreation program. The Master Plan inventories and suggests improvements for parks and recreation facilities that can be assisted with CDBG funds, many of which are in predominantly low-income and disadvantaged areas of the city.Active Transportation/Safe Routes to School PlanCity of MercedThe Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active transportation, including goals for increasing connectivity through ADA accessibility and new sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County ofThe Housing Authority of the County of the County of Merced assistance to our most vulnerable citizens, including homeownership and rental assistance programs. Other overlapping goals include			The City of Merced Park and Open Space Master Plan aims to improve the quality of life in
Master PlanCity of Mercedpark and recreation program. The Master Plan inventories and suggests improvements for parks and recreation facilities that can be assisted with CDBG funds, many of which are in predominantly low-income and disadvantaged areas of the city.Active Transportation/Safe Routes to School PlanCity of MercedThe Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active transportation, including goals for increasing connectivity through ADA accessibility and new sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County ofThe Housing Authority of the County of the County of funding and strategies for providing housing assistance to our most vulnerable citizens, including homeownership and rental assistance programs. Other overlapping goals include	Dark and Onen Space		Merced by assessing the community's needs in providing a larger and more comprehensive
parks and recreation facilities that can be assisted with CDBG funds, many of which are in predominantly low-income and disadvantaged areas of the city.ActiveThe Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active transportation, including goals for increasing connectivity through ADA accessibility and new sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County ofThe Housing Authority of the County of funding and strategies for providing housing assistance to our most vulnerable citizens, including homeownership and rental assistance programs. Other overlapping goals include		City of Merced	park and recreation program. The Master Plan inventories and suggests improvements for
ActiveThe Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active transportation/Safe Routes to School PlanCity of MercedThe Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active transportation, including goals for increasing connectivity through ADA accessibility and new sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County ofThe Housing Authority of the County of Merced's Five-Year and Annual Plans outline the funding and strategies for providing housing assistance to our most vulnerable citizens, including homeownership and rental assistance programs. Other overlapping goals include			parks and recreation facilities that can be assisted with CDBG funds, many of which are in
Transportation/Safe Routes to School PlanCity of Mercedtransportation, including goals for increasing connectivity through ADA accessibility and new sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County ofThe Housing Authority of the County of including homeownership and rental assistance programs. Other overlapping goals include			predominantly low-income and disadvantaged areas of the city.
Routes to School Plannew sidewalk improvements. CDBG funds could be used towards some of those projects.5-Year and Annual PHA PlansHousing Authority of the County of the County of <br< td=""><td>Active</td><td></td><td>The Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active</td></br<>	Active		The Active Transportation and Safe Routes to School Plan (ATP) outlines the goals for active
5-Year and Annual PHA Plans The Housing Authority of the County of the C	Transportation/Safe	City of Merced	transportation, including goals for increasing connectivity through ADA accessibility and
5-Year and Annual PHA Plans Housing Authority of the County of including homeownership and rental assistance programs. Other overlapping goals include	Routes to School Plan		new sidewalk improvements. CDBG funds could be used towards some of those projects.
5-Year and Annual PHA Plans of the County of including homeownership and rental assistance programs. Other overlapping goals include			The Housing Authority of the County of Merced's Five-Year and Annual Plans outline the
Plans of the County of including homeownership and rental assistance programs. Other overlapping goals include		Housing Authority	funding and strategies for providing housing assistance to our most vulnerable citizens,
Merced safety and crime prevention/awareness, the preservation and creation of affordable		of the County of	including homeownership and rental assistance programs. Other overlapping goals include
	ridiis	Merced	safety and crime prevention/awareness, the preservation and creation of affordable
housing, and participation in the Merced City and County Continuum of Care.			housing, and participation in the Merced City and County Continuum of Care.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City participates in regional planning efforts with Merced County in the implementation of the Consolidated Plan as detailed above. We also work with the State of California Department of Fair Employment and Housing to track reported fair housing data. The City also works with the Merced County Association of Governments (MCAG) to address various ways to meet the State of California's Regional Housing and Needs Assessment Goals (RHNA) for regional housing assisting low to moderate income residents and housing matters of significance to all communities.

While the goal to provide sufficient affordable housing units within our community is complex, the City continues to partner with MCAG, local building industry leaders, and developers to develop creative solutions to increase both the community's market-rate and affordable multi- and single-family housing stock.

AP-12 Participation – 91.105, 91.200(c)

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

The City of Merced published all advertisements, public hearings, and Annual Action Plan summaries in The Merced County Times and the Merced Sun-Star newspapers, as well as the City's website. The summary described the contents and purpose of the Annual Action Plan and listed the locations where copies of the entire plan could be examined. Upon completion of the draft plan, it was available for public review and comment for a reduced 15-day comment period, as allowed per a May 14, 2021, HUD-issued regulatory waiver for public participation and comment that allowed HUD grantees to reduce their comment periods to no less than three days when preparing their 2021 Annual Action Plans. Copies of the Annual Action Plan were available to the public on the City's website and the City of Merced Housing Division office.

At the Town Hall meetings, the citizens had the opportunity to informally address City Council with their community concerns and requests for City budget funds through live social media posts as the meeting progressed. This gave the Housing Division and the City's executive staff the opportunity to engage with citizens during the meetings over social media. When possible, a follow-up call was made to find out if there was any additional information that the Housing Division could provide after the meeting.

Additionally, Notice of Funding Opportunity (NOFA) notices were published in the legal notice sections in the Merced Sun-Star and Merced County Times newspapers, on the City's website, and initiation letters were mailed directly to organizations, providing meeting dates and locations of when application assistance and information could be provided to public agencies and non-profit organizations. Local public agencies and non-profits were assisted and also given the opportunity to spend time to discuss their community goals and needs in a social-distanced roundtable setting in the City Council Chambers. Collaboration between community groups was encouraged.

As noted earlier, two public hearings were held with the City Council, where Housing staff presented the 2021 HUD Annual Action Plan and proposals from agencies and non-profit organizations that applied for funding. Citizens who participated in the process received extensive information about the Annual Action Plan, 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 further opportunity to provide City staff with their input on the prioritization of community needs.

The 15-day review period was held from June 8 to June 22, 2021. During the 15-day public review period, the City did not receive any written comments from residents and community members. Comments received at the two public hearings are summarized in the attached summaries.

Community Surveys were also administered at various public locations, including on-line on the City's website and through several social media postings. Survey participants were asked about the levels of priority for separate items that were categorized under the following community needs: Housing; Infrastructure; Neighborhood Services; Community Services; Business and Jobs; Community Facilities; and, Special Needs Services. The City received 101 survey responses, including responses by 2 non-City residents that were interested in providing input, which assisted the City in its goal setting.

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	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish and Hmong Persons with disabilities	The City published an internet-based Community Needs Survey to collect feedback from the public on community needs, priorities, and fair housing issues. The survey was open online in multiple languages, including	Feedback revealed significant concerns with a lack of affordable housing, the need for more jobs, increasing homelessness, and needed infrastructure repair such as	No responses were rejected. 2 of the 101 respondents stated that they were not residents living within the City of Merced city limits. Their responses were accepted due to the proximity of Merced to other smaller communities	

Annual Action Plan

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Non-	Spanish, Hmong,	street lighting and	such as Atwater, El
targeted/broad	German, French, and	sidewalks.	Nido, Livingston, and
community	Chinese, from March		Planada, where many
	10, 2021, through		of Merced's workforce
Residents of Public	April 30, 2021. The		commute in from, and
and Assisted	English survey		there are a few
Housing	received 101		"County pockets"
	responses, with no		located within the City.
	other responses in		Many County residents
	any of the other		use City facilities such
	language options.		as parks and shop in
	26% of survey		downtown areas, so
	respondents		therefore are given a
	identified as Hispanic,		voice to where funding
	with 5.1% of		is needed.
	respondents		
	answering that their		
	primary spoken		
	language is Spanish.		
	3% of respondents		
	answered that their		
	primary spoken		
	language is Hmong.		
	Persons of Asian		
	descent accounted		
	for 10.1% of		
	respondents, and		
	persons identifying as		
	Black/African-		

2	Internet Outreach	Minorities Non-English Speaking - Specify other language: English, Spanish, and Hmong Persons with disabilities Non- targeted/broad community Residents of Public	Americans made up 5% of respondents. Due to the continuing COVID-19 pandemic combined with the need to find other ways to reach residents in an increasingly digitally connected society, the City used social media heavily this year to reach residents. Flyers with links to the Community Needs Survey were posted in English and Spanish on the City's Facebook and Instagram pages. All town halls, public input meetings. and	Housing staff monitored all comments posted to these meetings to gather any that could be included into needs assessment and other community conversation efforts.	No comments were rejected that were relevant to the meeting topics.	
		Non- targeted/broad community	Survey were posted in English and Spanish on the City's Facebook and Instagram pages. All	into needs assessment and other community conversation	_	

						11
			policy. In-person			
			public hearings and			
			all community input			
			and affordable			
			housing stakeholder			
			meetings were			
			available for			
			translation in Spanish			
			and Hmong.			
			The draft 2021			
			Annual Action Plan			
			was published for			
			comment to solicit			
			feedback from			
			community residents.			
			The comment period			
			was open from June			
		Non-	8, 2021, through June	See summary of		
3	Public Comment		22, 2021, on a 15-day	public comments	No comments were	
5	Period	targeted/broad	comment period, as	received in the plan	rejected.	
		community	allowed per a May	attachments.		
			14, 2021, HUD-issued			
			waiver of the			
			regulatory 30-day			
			comment period to			
			no less than three			
			days. Public			
			comment notices			
			were published in			

			English, Spanish, and			
			Hmong.			
			The City actively			
			encouraged low- and			
			moderate-income			
			residents, persons of			
			color, persons with			
			disabilities and non-			
			English-speaking			
			residents to attend			
			community meetings			
		Non-English	and hearings by			
		Speaking - Specify	making them			
		other language:	available in Spanish	See summary of		
		Spanish and	and Hmong. In	public comments	All comments made at	
4	Public Hearing	Hmong	accordance with the	received in	the public hearings	
			Citizen Participation	attachment.	were accepted.	
		Non-	Plan, the City			
		targeted/broad	provided access and			
		community	assistance to all			
			residents. This			
			includes: interpreters			
			for non-English-			
			speaking citizens;			
			information provided			
			through workshops,			
			churches, the school			
			district, and local			
			community centers;			

				1		
			and utilize sites for			
			the public meetings			
			that are accessible			
			for persons with			
			disabilities (locations			
			were limited due to			
			COVID-19). All public			
			hearings and			
			meetings were held			
			at convenient and			
			accessible locations			
			that accommodate			
			persons with			
			disabilities, including			
			online to			
			accommodate the			
			needs for social			
			distancing. A total of			
			2 public hearings			
			were held.			
		Non-English	The City actively			
		Speaking - Specify	encouraged low- and			
		other language:	moderate-income	See summary of		
		Spanish and	residents, persons of	public comments	All comments made at	
5	Public Meeting	Hmong	color, persons with	received in	the public meetings	
			disabilities and non-	attachment.	were accepted.	
		Non-	English-speaking			
		targeted/broad	residents to attend			
		community	community meetings			

and hearings. In
accordance with the
Citizen Participation
Plan, the City
provided access and
assistance to all
residents. This
includes: interpreters
for non-English-
speaking citizens;
information provided
through workshops,
churches, the school
district, and local
community centers;
and utilize easily-
accessible virtual
meeting platforms
for the virtual public
input meetings that
are accessible for
persons with
disabilities, including
closed-captioning. All
public meetings
were held at
convenient times of
the day and
accommodated

	persons with
	disabilities, including
	online to
	accommodate the
	needs for social
	distancing. A total of
	2 community input
	group meetings and 2
	community
	workshops for
	discussions regarding
	affordable housing
	policies and
	strategies were held.

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

HUD has allocated to the City of Merced a total of \$1,681,408 in new CDBG and HOME funds for program year 2021. Allocation of funds and assignment of priorities for funding are based upon the national goals and objectives set forth by HUD regulations, and local goals for housing and community development. Local goals, consistent with HUD regulations, focus on building up and improving the City's residents and neighborhoods. The City intends on pursuing additional funding through other local, state, and federal resources whenever possible.

The City does not anticipate a steady stream of program income from year to year over the term of the Consolidated Plan. The fluctuation in program income is due to payments received from the County of Merced through Chapter 8 - Tax default property sales and unanticipated loan payoffs through the year. To the greatest extent possible, program income received from the repayment of Rehabilitation loans, First Time Homebuyer loans, and residual receipt payments will be reprogrammed for loan activities in those same or similar programs from which the funds were originally provided. If additional program income funds are received that are not automatically re-programmed, specific projects will be identified during a mid-year technical or substantial amendment process.

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,132,674	96,000	2,180,595	3,409,269	3,660,168	The City will receive an \$8,790 increase in CDBG grant funding over last fiscal year. Program income in the amount of \$96,000 is anticipated in years 3 through 5 of this plan.

Program	Source	Uses of Funds	Expe	cted Amour	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOME	public -	Acquisition						The City will receive a \$6,094 increase
	federal	Homebuyer						in HOME grant funding over last fiscal
		assistance						year. Program income in the amount of
		Homeowner						\$60,000 is anticipated in years 3
		rehab						through 5 of this plan
		Multifamily						
		rental new						
		construction						
		Multifamily						
		rental rehab						
		New						
		construction for						
		ownership						
		TBRA	548,734	60,000	3,249,358	3,858,092	1,808,328	
Other	public -	Multifamily						The City of Merced's Housing Successor
	local	rental new						Agency (HSA) LMI Asset Funds will
		construction						repay \$307,913.40 of CDBG and
								\$392,593.55 of HOME funds that were
								previously expended on the Gateway
								Terrace II Apartments, for a total of
			700,507	0	0	700,507	0	\$700,506.95.

Table 5 - Expected Resources – Priority Table

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

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

The City emphasizes the need to leverage Federal, State and local resources to local organizations when requesting funding for programs. These efforts have been fruitful, and projects funded under CDBG and HOME have substantially exceeded accomplishments that could be achieved from federal funds alone. Although there is no official match requirement in the CDBG program, in most cases, other funds, such as private funds received through donors or fundraising activities, commercial loans, Gas Tax funds, and non-federal funds, are used to supplement and defray project costs. HOME funds require a 25% match, and ESG funds require a dollar-for-dollar match.

Federal match requirements apply to the City's HOME funds. The HOME program requires that for every HOME dollar spent, the City must provide a 25 percent match with non-Federal dollars. In the past, redevelopment Low- and Moderate-Income Housing funds were the City's primary source for leveraging or providing matching funds for the City's Housing programs. With the dissolution of redevelopment agencies in California, the City no longer receives this funding. However, the City has remaining LMI Asset funds remaining, after sale of former Redevelopment Agency-owned properties over the last few years (described further below). The City still maintains an excess in match requirement from previous fiscal years, currently in the amount of \$25,393,312, which will fulfill the City's HOME match requirements for many years. Even though the City has fulfilled the HUD match requirement, the Housing Division continues to develop HUD Match Eligible projects.

The City utilizes additional Federal, State, and Local funding sources, combined with funds received from HUD Community Planning and Development (CPD), for large multi-family developments, as well as providing financial assistance for First Time Homebuyers.

Below is a list of some non-HUD grants the City continually applies for or partners with non-profit organizations for when available:

Federal Programs: Rental Assistance Program (Section 8 Housing Choice Voucher Program), Supportive Housing Program (SHP), National Housing Trust Fund, and Project Based Section 8.

State Programs: Low-Income Housing Tax Credits (LIHTC), Mental Health Services ACT (MHSA), Cal-Home Program, The California Housing

Finance Agency (CalHFA), Multi-Family Housing Program (MHP), Emergency Housing Assistance Program (EHAP), Affordable Housing Program (AHP), Affordable Housing and Sustainable Communities Program (AHSC), No Place Like Home (NPLH), the Housing Related Parks Program (HRP), and the 2017 Housing Funding Package (SB2 Funding).

Local Programs: Central California Alliance for Health, City Density Bonus Program, and loans from the Conventional Lending Industry.

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

The Housing Division was designated as the Housing Successor Agency (HSA) overseeing approximately ten (10) vacant properties and, with the January 2021 payoff of the Grove Apartments loans, over \$2.2 million of HSA LMI Asset funds that may be used to support additional affordable housing projects over the next five to ten years. These properties and funds must be used to further the goal of the City in the development of additional affordable housing units.

Pending Disposition of Properties

For the past two years, City staff had considered a concept of using these properties to place multiple cottage homes on the properties, in an effort to increase housing units in Merced. The concept received positive feedback, and staff is now looking to contribute the land through long-term, low-cost land leases to qualified non-profit or for-profit developers to build affordable housing with income limits up to 80% of Area Median Income (AMI) on the sites. Since the properties belong to the HSA, they are exempt from the Surplus Properties Land Act requirements, pursuant to Government Code 54221(f)(1)(A).

A Request for Proposals for these affordable housing development opportunities was released on April 1, 2021, with a deadline of May 20, 2021. The City received 9 proposals from various organizations and is currently evaluating them. The City plans to move forward with this project during the 2021 program year.

Discussion

In addition to the entitlement allocations the City receives from HUD, the Housing Division also manages numerous other grants and programs within the community.

The following funds and programs continue to generate income from the loans and are included in

the Fiscal Year 2021-22 budget:

- LMI Housing Assets (Local)
- Cal HOME 06/12 (HCD)
- HOME 92/93/94 (HCD)
- NSP 3 (HUD)

Local funding sources (non-Federal) budgeted in Fiscal Year 2021-22 include:

- LMI Housing Assets (Local)
- Water Enterprise Funds
- Sewer Enterprise Funds

These are local funding sources budgeted as part of the overall 2021-22 Housing Division budget. Except for activity regarding the Gateway Terrace II project discussed further in this section, these other funding sources were not included as part of the anticipated resources in the HUD Annual Plan since they are non-federal funding sources. The non-federal funding sources were necessary to assist the Housing Division finance the "fiscal gap" of various projects, thereby allowing them the ability to move forward.

HUD-Eligible Projects funded with non-federal funding sources include:

- Gateway Terrace II Site Water & Sewer Main Replacement Project: Approximately \$471k of local Water and Sewer Enterprise Funds
- First Time Home Buyer Program: Approximately \$479K for CalHome Programs
- Homeowner Rehabilitation: Approximately \$523k from HOME (State HCD) 92/93/94

HSA LMI Asset Fund Activities - Gateway Terrace II

The City anticipates the use of local non-Federal funding from the City's Housing Successor Agency (HSA) during the 2021-22 Annual Plan period. As a result of the refinance and pay off of loans for The Grove project in January of 2021, the City received a large repayment of HSA LMI Asset Funds (former Redevelopment Agency funds), which are required to be used towards housing projects for low- to moderate-income residents. During the 2021 year, these funds will be used to repay previously expended CDBG and HOME funds the 50-unit affordable/permanent supportive Gateway Terrace II project, which has been stalled since January of 2020. Following HUD approval of this plan, those repaid funds will in turn become available resources under both the CDBG and HOME programs for eligible projects and expenses. The LMI Asset funding is provided in the 2021-22 Annual Plan as an Expected Resource.

In support of the Gateway Terrace II project, additional funding from the HSA LMI Asset Fund will need

to be pledged for the remaining project costs. Those will require separate action by the City Council. This additional funding was previously contemplated using CDBG and HOME funds. However, the receipt of LMI Asset Funds in January allows the project to be entirely switched to local funding, freeing up HUD funding for other eligible activities and projects.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
1	1A Improve Public	2020	2024	Non-Housing	City Wide	Expand/Improve	CDBG:	Public Facility or Infrastructure
	Infrastructure &			Community		Public Infrastructure	\$2,041,740	Activities other than
	Facilities			Development		& Facilities		Low/Moderate Income
								Housing Benefit: 19955
								Persons Assisted
								Public Facility or Infrastructure
								Activities for Low/Moderate
								Income Housing Benefit: 20
								Households Assisted
2	2A Increase Owner	2020	2024	Affordable	City Wide	Preserve & Develop	CDBG: \$0	Homeowner Housing
	Occupied Rehab			Housing		Affordable Housing	HOME: \$0	Rehabilitated: 0 Household
	Opportunities						HSA LMI	Housing Unit
							Asset Fund:	
							\$0	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	2B Increase	2020	2024	Affordable	City Wide	Preserve & Develop	CDBG: \$0	Rental units constructed: 200
-	Affordable Housing			Housing		Affordable Housing	HOME:	Household Housing Unit
	Opportunities						\$3,828,092	Rental units rehabilitated: 5
							HSA LMI	Household Housing Unit
							Asset Fund:	Homeowner Housing Added: 0
							\$700,507	Household Housing Unit
								Housing for Homeless added:
								0 Household Housing Unit
4	2C Provide	2020	2024	Affordable	City Wide	Preserve & Develop	CDBG:	Housing for Homeless added:
	Assistance for			Housing	,	Affordable Housing	\$1,054,237	3 Household Housing Unit
	Supportive Housing			0		0	1 / / -	
5	3A Provide Vital	2020	2024	Non-Homeless	City Wide	Public Services &	CDBG:	Public service activities other
	Services for LMI			Special Needs	,	Quality of Life	\$212,826	than Low/Moderate Income
	Families			•		Improvements		Housing Benefit: 3850 Persons
						•		Assisted
								Public service activities for
								Low/Moderate Income
								Housing Benefit: 26
								Households Assisted
								Homelessness Prevention: 105
								Persons Assisted
6	4A Provide	2020	2024	Homeless	City Wide	Homelessness	CDBG:	Homeless Person Overnight
	Homeless					Housing and Support	\$100,466	Shelter: 0 Persons Assisted
	Prevention &					Services		Other: 682 Other
	Support Services							

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
7	5 Enhance Fair	2020	2024	Non-Homeless	City Wide	Public Services &	HOME:	Public service activities other
	Housing Knowledge			Special Needs		Quality of Life	\$30,000	than Low/Moderate Income
	and Resources					Improvements		Housing Benefit: 85 Persons
								Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Infrastructure & Facilities
	Goal Description	The City will improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include, but are not limited to, improvements to infrastructure in the jurisdiction such as roadway resurfacing, installation or replacement of water, sewer, and storm lines and drains, and installation of new or improved curbs, gutters, and ramps on sidewalks for ADA compliance. The City will also expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers, and parks and recreation facilities.
2	Goal Name	2A Increase Owner Occupied Rehab Opportunities
	Goal Description	The City will continue to implement the owner-occupied housing rehabilitation programs for low-income homeowners city-wide that were funded in previous years. No new rehabilitation program funding is planned with 2021 funds, but projects funded in Program Year 2020 and prior will continue to assist homeowners with rehab projects. These activities will benefit LMI households and any projects completed during the 2021 program year using prior-year funds will be reported in the 2021 CAPER.

3	Goal Name	2B Increase Affordable Housing Opportunities						
	Goal Description	The City will work to increase homeownership and rental opportunities for LMI households through new construction of homeowner and rental housing.						
4	Goal Name	2C Provide Assistance for Supportive Housing						
	Goal Description	The City will provide assistance for supportive housing for eligible residents in the City. These projects will supply vital supportive housing for formerly homeless individuals and families and will rehabilitate and convert market-rate housing to affordable rental units.						
5	Goal Name	3A Provide Vital Services for LMI Families						
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, health programs, as well as services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Note that fair housing counseling services under this goal will be funded with HOME Administrative funds.						
6	Goal Name	4A Provide Homeless Prevention & Support Services						
	Goal Description	The City will provide for homeless prevention and support services for the homeless population in the jurisdiction. The "Other" Goal Outcome Indicator noted in Table 6 above for this goal represents the <u>number of homeless individuals</u> residing in the City of Merced that will potentially benefit from programs that meet this Strategic Plan goal. Numbers are estimated and based on the 2021 Point In Time count of unsheltered individuals determined by the Continuum of Care in January 2021.						
7	Goal Name	5 Enhance Fair Housing Knowledge and Resources						
	Goal Description	The City will provide funding for fair housing education and resources for residents of the City of Merced.						

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects budgeted for the 2021 program year are summarized below.

The Administrative and Public Service activities identified are expected to be completed no later than June 1, 2022. The infrastructure activities identified are expected to be completed no later than the late Summer of 2022, but could potentially experience delays. The acquisition of property activities identified are anticipated to complete by Spring of 2022. Affordable housing activities using HOME and CHDO HOME funds are currently being developed, and the City is in negotiations with several affordable housing development firms, potentially including a new Community Housing Development Organization (CHDO) partner. If for some reason the City is unable to certify a new CHDO partner as a part of these affordable housing projects, the City will work with its current CHDO partner, Central Valley Coalition for Affordable Housing (CVCAH), in completing a suitable rental unit rehabilitation project during the program year with HOME CHDO Reserve funds.

The City of Merced will carry out the below projects during Program Year 2021, which are organized by project type as follows:

- AP Administration and Planning Activities
- HSG Housing New Construction and Rehabilitation Activities
- PFI Public Facilities and Public Improvement Activities
- PSA Public Services Activities

#	Project Name
1	AP - CDBG & HOME Direct Administration (21/22)
2	AP - CDBG Indirect Administration (21/22)
3	AP - CDBG City and County Continuum of Care Administration (21/22)
4	AP - HOME Fair Housing Services Administration (21/22)
5	PFI - CDBG S. Canal St./W. Childs Ave. Street, Sidewalk, Curb, & Gutter Installation (FY 21/22)
6	PFI - CDBG Water Mains and/or Services for LMI Homeowners for Drought Response (21/22)
	PFI - CDBG Loughborough Drive Storm Drain, Sidewalk, Curb, and Gutter Repair and Upgrade
7	(21/22)
8	PFI - CDBG West North Bear Creek Dr. New Sidewalk, Curb/Gutter Repair and Upgrade (21/22)
9	PFI - CDBG E. 11th, E. 13th, and D Street Sidewalk installation, Repair, and Upgrade (21/22)
10	PFI - CDBG W. 20th and M Street Sidewalk Repair and Upgrade (21/22)
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Projects
#	Project Name	
11	PSA - CDBG City of Merced Homeless Encampment Maintenance and Sanitation (21/22)	
12	PSA - CDBG Employment Training: LifeLine CDC "Empower Loughborough Community" (21/22)	
	PSA - CDBG Employment Training: Symple Equazion "Symple Soul" Youth Work Readiness	
13	(21/22)	
	PSA - CDBG Subsistence Payments: Sierra Saving Grace Emergency Rent/Mortgage/Utility Pmts	
14	(21/22)	
	PSA - Food Distribution: Harvest Time Homeless & LMI Food Distribution Program Support	
15	(21/22)	
	PSA - CDBG Employment & Housing: Alliance for Community Transformations "Economic	
16	Stability" (21/22)	
17	HSG - CDBG Rehabilitation/Acquisition: Sierra Saving Grace Homeless Project (21/22)	
18	HSG - CDBG Rehabilitation/Acquisition: Merced Rescue Mission (21/22)	
19	HSG - Construction of Affordable Rental Housing (21/22)	
	HSG - HOME CHDO Reserves: Community Housing Development Org Affordable Housing/Rehab	
20	Projects (21/22	
21	HSG - LMI Asset Local Funds: Repayment of Gateway Terrace II Pre-Construction Costs (21/22)	

Table 7 - Project Information

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

The priority needs for the City of Merced's 2021 Annual Action Plan were determined through analysis of information gathered from a variety of sources. The City issued a NOFA and Request for Proposals, which was published on April 5, 2021, in the Merced County Times and the Merced Sun-Star newspapers. The notice requested proposals from non-profit organizations that have capacity to provide eligible public service and/or housing rehabilitation and preservation activities that will reach extremely low-income and low-income households, homeless persons, seniors and frail elderly, youth, and persons with disabilities. The City held an informational meeting on April 15, 2021, to discuss program priorities, requirements to meet HUD National Objectives, and to guide potential applicants in their program concepts. During the evaluation phase, all applications were screened to ensure the proposed project or activity met one of the priority needs.

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

In making project recommendations, consideration was given to a variety of thresholds that projects must meet to comply with CDBG requirements, including meeting one of the National objectives and addressing one of the community priorities set out in the Consolidated Plan. Staff also took into account activity need and justification, cost reasonability and effectiveness, activity management and implementation, experience with similar activities, past performance, leveraged funds, and

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completeness of the application.

While there are several constraints to meeting the needs of low-income residents, the primary obstacle is that there is a lack of funding to fully address all needs.

A second obstacle to meeting underserved needs is the location of many available services in the community. Housing staff works closely with the Engineering Department and regional agencies to improve access.

A third obstacle is the number of non-profits that need assistance with basic management and fiscal policies. New non-profits have formed in Merced and throughout the region, and they have small but passionate staff members and volunteers devoted to a variety of issues. Unfortunately, most new non-profits do not have the staffing capacity to meet the financial and reporting requirements of CDBG and other grant programs and may need basic assistance in setting up bookkeeping systems and applying for grants.

AP-38 Project Summary

Project Summary Information

Project Name	AP - CDBG & HOME Direct Administration (21/22)
Target Area	City Wide
Goals Supported	 1A Improve Public Infrastructure & Facilities 2A Increase Owner Occupied Rehab Opportunities 2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing 3A Provide Vital Services for LMI Families 4A Provide Homeless Prevention & Support Services 5 Enhance Fair Housing Knowledge and Resources
Needs Addressed	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements Homelessness Housing and Support Services
Funding	CDBG: \$84,867 HOME: \$24,873
Description	The project allows the Housing Division the ability to provide CDBG & HOM administrative services to ensure the implementation of all Housing Divisio projects. The City is permitted to charge up to 20% of its 2021 CDBG allocation (minus Indirect Administration charges) and up to 10% of its 202 HOME allocation for administration costs (minus Fair Housing Services funding).
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	Direct Administration activities will benefit primarily LMI individuals and households throughout the City.
Location Description	The majority of administration activities will be carried out at the Housing Division office, 678 W. 18th Street, Merced, through subrecipients, collaborative agencies, or consultants, or with on-site project site visits necessary to carry out and monitor the overall program and project activities, and other sites as needed.

	Planned Activities	The following administrative activities will take place with this project:
		Direct CDBG Administrative Costs: \$59,867; <i>IDIS Matrix Code:</i> 21A/General Program Administration; <i>National Objective Met:</i> N/A; <i>Eligibility:</i> 24 CFR 570.205.
		Direct HOME Administrative Costs: \$24,873; <i>IDIS Matrix Code:</i> 21H/CDBG Funding of HOME Administrative Costs; <i>National Objective Met:</i> N/A; <i>Eligibility:</i> 24 CFR 570.206(i)(2).
		Additionally, the City will reserve \$25,000 of its CDBG Administrative funds for consultant services through the year, if needed: <i>IDIS Matrix Code:</i> 20/Planning; <i>National Objective Met:</i> N/A; <i>Eligibility:</i> 24 CFR 570.205.
2	Project Name	AP - CDBG Indirect Administration (21/22)
	Target Area	City Wide
	Goals Supported	 1A Improve Public Infrastructure & Facilities 2A Increase Owner Occupied Rehab Opportunities 2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing 3A Provide Vital Services for LMI Families 4A Provide Homeless Prevention & Support Services 5 Enhance Fair Housing Knowledge and Resources
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements Homelessness Housing and Support Services
	Funding	CDBG: \$122,867
	Description	To provide Indirect Administrative funds of up to 10% of the 2021 CDBG allocation for indirect services necessary to complete all Housing Division activities.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Indirect Administration activities will benefit primarily LMI individuals and households.
	Location Description	Indirect Administration activities will be conducted City-wide to benefit LMI individuals and households.

	Planned Activities	Indirect Administrative Costs: \$122,867; <i>IDIS Matrix Code:</i> 21B/Indirect Costs; <i>National Objective Met:</i> N/A; <i>Eligibility:</i> 24 CFR 570.206(e).
3	Project Name	AP - CDBG City and County Continuum of Care Administration (21/22)
	Target Area	City Wide
	Goals Supported	4A Provide Homeless Prevention & Support Services
	Needs Addressed	Homelessness Housing and Support Services
	Funding	CDBG: \$38,000
	Description	This project involves the provision of CDBG administrative funding support to the Merced County Human Services Agency, who acts as the Collaborative Applicant for the City and County Continuum of Care, in carrying out joint planning efforts to end homelessness city- and county- wide.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Administration funding to the CoC will benefit homeless individuals and families. The January 28, 2021, Point In Time count indicated that 224 individuals were unsheltered and 258 were sheltered, for a total of 482 homeless City of Merced residents that will benefit from CoC activities.
	Location Description	Administration activities will be carried out by the Merced County Human Services Agency, located at 2115 West Wardrobe Avenue in Merced. Additionally, some activities may be carried out at the Merced County Administration offices located at 2222 M Street in Merced.
	Planned Activities	CDBG: Administrative Support to City and County Continuum of Care for strategies to address homelessness in the Merced community: \$38,000 (meets ConPlan Goal 4A – Provide Homeless Prevention Services); <i>IDIS</i> <i>Matrix Code:</i> 20/Planning; <i>National Objective Met:</i> N/A; <i>Eligibility:</i> 24 CFR 570.205.
4	Project Name	AP - HOME Fair Housing Services Administration (21/22)
	Target Area	City Wide
	Goals Supported	3A Provide Vital Services for LMI Families 5 Enhance Fair Housing Knowledge and Resources
	Needs Addressed	Public Services & Quality of Life Improvements

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Funding	HOME: \$30,000
Description	The City will use \$30,000 of its HOME Administration funds to support a fair housing education, counseling, and antidiscrimination legal services program in partnership with Project Sentinel, Inc., to benefit approximately 85 or more persons, to address the City's responsibility to ensure and protect the fair housing rights of its residents.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	Fair Housing Education and Counseling will be a public services activity under HOME Administration in PY 2021. Approximately 85 individuals are expected to benefit from these activities.
Location Description	Fair housing services will be provided to all City of Merced residents. Project Sentinel, Inc.'s main offices are located at: 1490 El Camino Real, Santa Clara, CA 95050. Project Sentinel will be administering this program from its satellite office located in Modesto, California, at the following location: 1231 8th Street, Suite 425, Modesto CA 95354. Extensive resources and contact information is posted on Project Sentinel's website at: <u>www.housing.org</u> . Fair housing information is also posted on the City's website at: <u>www.cityofmerced.org/departments/housing-division/fair-housing- resources-and-services.</u>
Planned Activities	HOME: Fair Housing Services: Project Sentinel, Inc. will be provided \$30,000 of HOME administrative funds to carry out a Fair Housing education, counseling, and legal services program available to all Merced residents regardless of income level; <i>IDIS Matrix Code:</i> 21D-Fair Housing Services (subject to Admin cap); <i>Eligibility:</i> 24 CFR 570.206(c); <i>National Objective</i> <i>Met:</i> N/A.
5 Project Name	PFI - CDBG S. Canal St./W. Childs Ave. Street, Sidewalk, Curb, & Gutter Installation (FY 21/22)
Target Area	City Wide
Goals Supported	1A Improve Public Infrastructure & Facilities
Needs Addressed	Expand/Improve Public Infrastructure & Facilities
Funding	CDBG: \$825,000

Description	Assistance for improving public infrastructure, and includes all project costs including plan design work carried out by the City Engineering Department and 10% activity delivery costs (ADC) for Housing Division staff. This project will install new street, sidewalk, curb, gutter, and crosswalk improvements at the Southeast Corner of S. Canal Street and W. Childs Avenue to prepare the site for a future grocery store. It is anticipated that installation of these improvements will entice a grocery store chain to develop the rest of the site for a much-needed grocery store in South Merced. Additionally, these improvements will improve the pedestrian safety for residents living in the immediate area and will improve pedestrian access to the Merced County Fairgrounds nearby, where regular events are held, including a flea market each Saturday morning.
Target Date	6/30/2023
Estimate the number and type of families that will benefit from the proposed activities	This project will potentially benefit approximately 19,029 nearby residents living within one mile of the project site in 2010 Census Tracts 15.02 (blocks 1 and 2), 15.03 (blocks 1, 2, and 3), 16.01 (blocks 1, 2, and 3), and 16.02 (blocks 1 and 2) who may walk to the future grocery store at this site, as per the intent of its zoning and general plan designations. However, the improvements will immediately and directly benefit the 4,211 residents living in Census Tract 16.02 Block Group 2, adjacent to the vacant lot, and this figure will be its expected outcome indicator, since a timeline for development of a future grocery store is unknown. All noted census tracts are income-eligible.
Location Description	The vacant lot that has been designated for a future grocery store is located at the southeast corner of S. Canal Street and W. Childs Avenue, at Assessor's Parcel Number 059-240-081 (112 S. Canal Street). Curb, gutter, and sidewalk improvements will be installed along the frontage of the property on both S. Canal Street and W. Childs Avenue and continuing east on W. Childs Avenue to its intersection at S. Hwy 59.

	Planned Activities	Project Site: Southeast corner of S. Canal and W. Childs Ave., extending east to S. Hwy 59/Childs Ave intersection; estimated cost of \$750,000, plus \$75,000 (10%) activity delivery costs; new sidewalk/curb/gutter and ADA ramps, to prepare the area for a potential shopping center in order to encourage future development of a grocery store for the South Merced area, and to provide improved pedestrian access for South Merced residents; <i>IDIS Matrix Code:</i> 03K/Street Improvements; <i>National Objective</i> <i>Met:</i> LMA/Low-Mod Area Benefit – 24 CFR 570.208(a)(1)(i); <i>Eligibility:</i> 24 CFR 570.201(c). Due to anticipated design and construction timelines, we expect that this project may extend into next annual plan year, to finish by June 30, 2023.
6	Project Name	PFI - CDBG Water Mains and/or Services for LMI Homeowners for Drought Response (21/22)
	Target Area	
	Goals Supported	1A Improve Public Infrastructure & Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$432,333

Description	Assistance for improving public infrastructure for delivery of safe drinking
	water to residents. The City of Merced relies on ground water as its sole
	source for public drinking water for domestic use, and protection of the
	quality of ground water is essential to ensure future prosperity and health
	of its citizens. When County areas are annexed into the City, Municipal
	Code Chapter 8.12 (Water Wells) allows residential properties within the
	annexed areas to continue and maintain their existing private water wells as
	their source of domestic water until the well fails in some way, whether by
	contamination, drought/drying up, or some other reason. Rehabilitation of
	existing or drilling of new water wells is prohibited under this Code Section,
	thus requiring property owners to connect to City water delivery services
	and infrastructure, which most oftentimes involves installation of water
	service stubs to the property line and may even involve extension of water
	main infrastructure along its frontage. There are many residential
	properties that have been annexed into the City over past decades who are
	still using the domestic water wells they had as County residents, and many
	of these residents are low-income or below and cannot afford all or most of
	the costs involved in connecting to City water services, which include: 1)
	cost of permanent destruction of the existing well; 2) payment to the City of
	one-time facility connection fees (currently \$8,976 for a one-inch service);
	3) deposit to the City for the cost of labor and materials for installation of
	the water service stub from water main to property line (currently \$6,500,
	and unused amount is refunded); and, 4) cost of installing plumbing lines
	from house to connect to the new water service stub. The total connection
	fees to the City alone are approximately \$15,000. Residents who cannot
	afford these costs must pay for costly monthly independent water delivery
	services, must borrow water from willing neighbors, or at worst, are forced
	to abandon their homes. Additionally, there may still be areas of the City
	that do not have water mains available to connect to. Using 2021 CDBG
	funds, the City will develop a two-part, two-activity program that will aim to
	assist LMI Homeowners whose existing non-conforming private water wells
	have or are in danger of drying up, are facing health risks due to rising
	contaminant levels, or are failing in some other manner due to ongoing
	droughts and/or groundwater deficiencies. Any installation of new water
	main infrastructure will be a Public Infrastructure activity under 24 CFR
	570.201(c) (Public Facilities and Improvements), and any assistance in the
	form of grants to income-qualified homeowners for water service
	installation and connection costs, including the related cost of the requisite
	well destruction, will be considered a Rehabilitation activity under 24 CFR
	570.202(b)(6).
	570.202(0)(0).

	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	City Public Works, Engineering, and Housing staff are researching the number of residential homes in HUD Eligible Census Tracts within the City limits and cross-referencing the number of those homes that are not receiving City water services to determine the number of potential beneficiaries of this program. With the CDBG funding available, and unless some funds are also used for necessary water infrastructure improvements, the City estimates that approximately 20 new water service connections, with assistance for related costs, to low-income homeowners may be possible.
	Location Description	City-wide, but focused to low-income or below households/homeowners in HUD Eligible Census Tracts.
	Planned Activities	The planned activities under this project are as follows:
		 Installation of any water main extensions necessary in order to meet the project's objective of providing water services to low-income residential areas within the City limits that do not currently have an available water main; and/or, connection of residential structures to water distribution lines, including costs of requisite water facility/connection fees, costs of labor and/or materials to install new water service to the property line, costs of destroying the existing well as a condition of connection; and the costs of installing plumbing from the main single-family residential structure to the newly-installed water service; <i>IDIS Matrix Code</i>: 03J/Water-Sewer Improvements; <i>National Objective Met</i>: LMA/Low-Mod Area Benefit – 24 CFR 570.208(a)(1)(i); <i>Eligibility</i>: 24 CFR 570.201(c). (please note: as these activities would include no other rehab activity in the scope of work, staff will enter all activities under this project as Matrix Code 03J – Water/Sewer Improvements).
7	Project Name	PFI - CDBG Loughborough Drive Storm Drain, Sidewalk, Curb, and Gutter Repair and Upgrade (21/22)
	Target Area	
	Goals Supported	1A Improve Public Infrastructure & Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$385,000

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	Description	Assistance for improving public infrastructure, and includes all project costs including plan design work carried out by the City Engineering Department and 10% activity delivery costs (ADC) for Housing Division staff. This project involves improvements to the Loughborough Drive area's storm drainage system to correct seasonal standing or slow-draining storm water after heavy storms, as well as replacement and ADA upgrades to the area's sidewalks, curbs, and gutters, including ramps. Streets involved are sections of Denver Avenue, Juneau Court, and Austin Avenue.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of residents benefitting is 3,510 individuals in HUD Eligible Census Tract 10.03 (blocks 2 and 3).
	Location Description	The general project location is in the Loughborough Drive area, with a focus on problem areas on Denver Avenue, Juneau Court, and Austin Avenue.
	Planned Activities	Activities include replacement and/or upgrade of sidewalk, curb, and gutter, improvements to the area's problematic storm drainage system, and ADA ramp corrections. in the Loughborough Drive Area, which will involve sections of Denver Ave., Juneau Ct., and Austin Ave; estimated project cost of \$350,000, plus up to \$35,000 (10%) of activity delivery costs (total of \$385,000); <i>IDIS Matrix Code:</i> 03K/Street Improvements; <i>National Objective</i> <i>Met:</i> LMA/Low-Mod Area Benefit – 24 CFR 570.208(a)(1)(i); <i>Eligibility:</i> 24 CFR 570.201(c).
8	Project Name	PFI - CDBG West North Bear Creek Dr. New Sidewalk, Curb/Gutter Repair and Upgrade (21/22)
	Target Area	
	Goals Supported	1A Improve Public Infrastructure & Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$165,000

	Description	Assistance for improving public infrastructure, and includes all project costs including plan design work carried out by the City Engineering Department and up to 10% activity delivery costs (ADC) for Housing Division staff. This project involves project and activity delivery costs totaling \$165,000 for installation of missing and upgraded sections of sidewalk, curb, and gutter on the north side of West North Bear Creek Drive at Crystal Springs Avenue.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The project is located in HUD Eligible Census Tract 10.05 (block 1), which contains 2,461 predominately LMI residents of the City of Merced.
	Location Description	The project will be located in HUD Eligible Census tract 10.05 (Block 1) in West Central Merced, south of the Santa Fe Railroad and north of the Union Pacific Railroad and Bear Creek, which flows through the middle of the city east to west.
	Planned Activities	The activities planned with this project include new sidewalk, curb, and gutter installation to fill in missing improvements at this location; <i>IDIS</i> <i>Matrix Code:</i> 03K/Street Improvements; <i>National Objective Met:</i> LMA/Low- Mod Area Benefit – 24 CFR 570.208(a)(1)(i); <i>Eligibility:</i> 24 CFR 570.201(c).
9	Project Name	PFI - CDBG E. 11th, E. 13th, and D Street Sidewalk installation, Repair, and Upgrade (21/22)
	Target Area	
	Goals Supported	1A Improve Public Infrastructure & Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$82,500
	Description	Assistance for improving public infrastructure, and includes all project costs including plan design work carried out by the City Engineering Department and 10% activity delivery costs (ADC) for Housing Division staff. This project will install missing curb and gutter sections and repairs along D Street, E. 11th Street, and E. 13th Streets near the Stowell Elementary School. The total project cost will be approximately \$75,000, plus up to 10% of project costs for activity delivery costs for Housing staff.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	This project is proposed in HUD Eligible Census Tract 16.01 (block 1), in which 1,612 residents live. Since these improvements will be installed near an elementary school, it can be assumed that residents and schoolchildren living in nearby Block Groups 2 and 3 in the same Census Tract will also benefit. The total residents between all three block groups is 4,238 people.
	Location Description	This project is proposed in Southeast Merced in Census Tract 16.01, south of Hwy 99 and North of E. Childs Avenue.
	Planned Activities	Planned activities for this project include installation of missing sidewalk, curb, and gutter sections along D Street, E. 11th Street, and E. 13th Street, as well as replacement of any damaged sections nearby as part of general neighborhood upkeep; <i>IDIS Matrix Code:</i> 03K/Street Improvements; <i>National Objective Met:</i> LMA/Low-Mod Area Benefit – 24 CFR 570.208(a)(1)(i); <i>Eligibility:</i> 24 CFR 570.201(c).
10	Project Name	PFI - CDBG W. 20th and M Street Sidewalk Repair and Upgrade (21/22)
	Target Area	
	Goals Supported	1A Improve Public Infrastructure & Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$27,500
	Description	Assistance for improving public infrastructure, and includes all project costs including plan design work carried out by the City Engineering Department and 10% activity delivery costs (ADC) for Housing Division staff. This project will replace several damaged and uplifted sections of sidewalk at the general vicinity of M and West 20th Street and will upgrade them to current ADA standards.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	This project will occur in HUD Census Tract 13.02, but as the area typically receives frequent pedestrian traffic along this major arterial in Central Merced, it is expected to have a wider benefit to approximately 5,535 residents in Census Tracts 13.01 and 13.02 (all block groups), as well as those walking from further areas or working in nearby offices.

	Location Description Planned Activities	This project is generally located in Central Merced along the major arterial of M Street at its intersection with West 20th Street. The area receives frequent pedestrian traffic from several nearby residential neighborhoods, as well as pedestrians traveling to and from Downtown, the nearby Post Office, Courthouse Park, City and County office buildings, and several financial offices. The activities planned with this project are primarily sidewalk replacement and ADA upgrade activities for this frequent pedestrian corridor; <i>IDIS Matrix</i> <i>Code:</i> 03L/Sidewalks; <i>National Objective Met:</i> LMA/Low-Mod Area Benefit –
11	Project Name	24 CFR 570.208(a)(1)(i); <i>Eligibility:</i> 24 CFR 570.201(c). PSA - CDBG City of Merced Homeless Encampment Maintenance and
	Target Area	Sanitation (21/22)
	Goals Supported	4A Provide Homeless Prevention & Support Services
	Needs Addressed	Public Services & Quality of Life Improvements Homelessness Housing and Support Services
	Funding	CDBG: \$60,000
	Description	The City of Merced will use \$60,000 of CDBG funds towards services to homeless encampment residents throughout the city (approximately four sites), by partnering with our own Public Works Department in the provision of weekly trash receptacles/removal services to homeless individuals living in the encampments, as well as the provision of porta-potty restroom units and shower facilities through partnerships with local organizations, such as Love, Inc. The goal of the project will serve to provide more sanitary conditions and dignity to the individuals/families living on these sites, while controlling the general appearance of the area for the benefit of nearby residential areas and passersby.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities Location Description	The City proposes to service approximately four encampments concurrently with these services during the 2021 program year. Though transient in nature, thereby making the actual number of beneficiaries difficult to predict, we will rely on the January 28, 2021, CoC Point In Time count for the number of unsheltered homeless counted, which was 224 individuals. It is expected that some individuals will use these services multiple times and some may be unsheltered in a different part of Merced than the encampment sites this project will serve, but we hope to serve approximately 200 individuals during the 2021 program year. The exact location of the encampments that will be served is still in the planning stages; however, generally, there are a few encampments in areas
		alongside freeway onramps that are owned by the State of California (CalTrans) that the City is focusing on. The City has been in discussions with State officials regarding providing services at these sites, and the State supports the project. Other sites in the City will also be considered for services on a rotating basis.
	Planned Activities	Planned activities are the provision of trash receptacles, porta-potties, and potentially, portable temporary shower trailers to homeless individuals living in encampments at sites through the City, primarily in State-owned areas next to freeways, to maintain and provide sanitary conditions to the encampment residents and to improve the appearance of the general area for nearby residents and passersby; IDIS Matrix Code: 03T/Homeless/AIDS Patients Programs; Eligibility: 24 CFR 570.201(e); National Objective Met: LMC/Presumed Benefit (Homeless Persons) – 24 CFR 570.208(a)(2)(A).
12	Project Name	PSA - CDBG Employment Training: LifeLine CDC "Empower Loughborough Community" (21/22)
	Target Area	
	Goals Supported	3A Provide Vital Services for LMI Families
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$25,000
	Description	LifeLine CDC will receive \$25,000 for its "Empowering Loughborough Community" program for supporting and providing literacy training, afterschool activities, and employment resources to families living in poverty in the Loughborough Drive area. Provision of these resources will assist them in moving out of poverty and into safer environments.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	LifeLine CDC expects to reach approximately 300-450 residents in the Loughborough Area with these services and education materials, with direct person-to-person assistance to approximately 100 households. Currently, there are a total of 6,412 residents living in the targeted area's HUD LMI Census Tracts. LMI Census Tracts are those where at least 51 percent of the residents are Low- and Moderate-Income (LMI) persons.
	Location Description	Administration of this project will be carried out by LifeLine CDC from their offices at 393 E. Donna Drive in Merced. In-person connection with the beneficiaries will be carried out at community building space locations within apartment complexes in the Loughborough Drive area, which generally is considered to be Census Tract 10.03 (block groups 1, 2, and 3) extending to parts of Tract 10.04 (block groups 1 and 2) . LifeLine's program plans to expand its services to additional apartment complexes in the area.
	Planned Activities	IDIS Matrix Code: 05H/Employment Training; Eligibility: 24 CFR 570.201(e); National Objective Met: LMA/Low-Mod Area Benefit – 24 CFR 570.208(a)(1)(i).
13	Project Name	PSA - CDBG Employment Training: Symple Equazion "Symple Soul" Youth Work Readiness (21/22)
	Target Area	
	Goals Supported	3A Provide Vital Services for LMI Families
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$61,310
	Description	Symple Equazion will receive \$61,310 for its "Symple Soul" hands-on work readiness program for Merced youth 16 to 26 years of age. Upon completion of the program, participants will be provided assistance in obtaining employment. Funds will not be paid to the participants for hands- on training, per HUD regulations. This program provides assistance towards the job program's supplies, training expenses, program staffing, job-seeking expenses post-completion, and/or outside consultant costs involved in classroom instruction and in overseeing participant training and employment/personal development.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	The program seeks to assist approximately 10-15 youth participants who are 16-26 years of age. Most, if not all, participants will be low-income or lower, at-risk youth - those whose families may struggle from generational poverty, those who struggle from a disability or low self-esteem, or those who struggle from community influences such as gang involvement, vandalism activities, and low high school graduation rates. Some participants may also be formerly homeless youth living in the program's Aim High transitional shelter.
	Location Description	Administrative activities will be conducted from Symple Equazion's office in the Aim High Youth Transitional Shelter located at 1840 T Street in Merced City. The Symple Soul program's hands-on food truck training will be conducted at its leased location at 1055 W. 15th Street in Merced (zoning- approved parking lot location on the Courtesy Oldsmobile Rent A Car lot).
	Planned Activities	This program provides assistance to approximately 10 participants aged 16 to 26 for hands-on employment training for the emerging food truck and general restaurant service industry, while also developing participants' skills in researching, problem solving, critical thinking, self-esteem/self-confidence, business management, and non-cognitive skills for employability for other types of jobs. Funds will be applied towards program supplies and operational costs (menu printing, packaging, vehicle insurance, food truck space rental, payment transaction software, and propane and gasoline for cooking and generators), administrative and program staff costs, food safety class and certification costs, job-seeking expenses, and any consultant and or classroom material expenses involved in classroom instruction and in overseeing participant training. Students/participants will not be paid with HUD-provided funds, unless specifically allowed by HUD in writing as a part of this project's approval in the Annual Plan. <i>IDIS Matrix Code:</i> 05H/Employment Training; <i>Eligibility:</i> 24 CFR 570.201(e); <i>National Objective Met:</i> LMC/Limited Clientele – 24 CFR 570.208(a)(2)(C).
14	Project Name	PSA - CDBG Subsistence Payments: Sierra Saving Grace Emergency Rent/Mortgage/Utility Pmts (21/22)
	Target Area	City Wide
	Goals Supported	3A Provide Vital Services for LMI Families
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$20,000

	Description Target Date Estimate the number and type	Sierra Saving Grace will receive \$20,000 for its short-term emergency rent/mortgage/utility subsistence payment assistance program. Assistance will be provided for a maximum of three consecutive months to help residents retain housing and prevent homelessness. 6/30/2022 Assistance will benefit approximately 12 households with housing assistance and, as a result, prevent homelessness for approximately 20-30
	of families that will benefit from the proposed activities	extremely low-, low-, and moderate-income individuals during the program year.
	Location Description	The program will be administered by Sierra Saving Grace at their offices located at 25 W. 19th Street in Merced City. Assistance will be provided to all income-eligible residents living in the City of Merced city limits.
	Planned Activities	Sierra Saving Grace will receive \$20,000 for its short-term emergency rent/mortgage/utility assistance program; <i>IDIS Matrix Code:</i> 05Q/Subsistence Payments; <i>Eligibility:</i> 24 CFR 570.207(b)(4), <i>National</i> <i>Objective Met:</i> LMC/Limited Clientele – 24 CFR 570.208(a)(2)(B).
15	Project Name	PSA - Food Distribution: Harvest Time Homeless & LMI Food Distribution Program Support (21/22)
	Target Area	City Wide
	Goals Supported	3A Provide Vital Services for LMI Families 4A Provide Homeless Prevention & Support Services
	Needs Addressed	Public Services & Quality of Life Improvements Homelessness Housing and Support Services
	Funding	CDBG: \$56,412

Description	Harvest Time will receive \$56,412 of CDBG funds for its "Food 4 You" homeless individual/LMI household food distribution program costs for one paid staff person, electric/gas utility and liability insurance costs, and costs to construct a 40' x 10' x 8' mezzanine storage area within its existing warehouse addition of a food storage area (storage area that was lost with the installation of new/larger freezer and refrigerator units). Reimbursement of costs will be considered in a two-activity approach: 1) Food Distribution program operating cost assistance; and 2) Rehabilitation/Public Facility Improvements for a food warehouse building owned by a non-profit organization and used for public/social services (food bank/distribution). Harvest Time has operated for 23 years without paid staff, depending on approximately 15-20 volunteers dedicated to distributing and delivering food to those suffering from food insecurity.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	This program serves both the homeless community and extremely low- to moderate-income families who are in need of food support. The program serves approximately 4,500 unduplicated clients/households yearly, and approximately 89% percent of clients are City of Merced residents. Therefore, approximately 3500-4000 Merced residents are expected to be served with this program.
Location Description	The location of Harvest Time's food distribution program is 1021 R Street (APN 032-033-014) in Census Tract 15.02, within the City limits of Merced. The property is owned by the Calvary Assembly of God Church, and the food distribution warehouse - dedicated entirely for this use - is leased from the church by Harvest Time.
Planned Activities	Reimbursement of costs will be considered in a two-activity approach: 1) Food Distribution program operating cost assistance (staff, utilities, and insurance); and 2) Rehabilitation/Public Facility Improvements to construct a raised storage area inside the program's food storage warehouse, which is owned by a non-profit organization for social service use (food bank/distribution).
	 <u>\$36,412 CDBG</u>: IDIS Matrix Code: 05W/Food Banks; Eligibility: 24 CFR 570.201(e); National Objective Met: LMC/Limited Clientele - 24 CFR 570.208(a)(2)(D)
	• <u>\$20,000 CDBG</u> : <i>IDIS Matrix Code:</i> 03Z/Other Public Improvements Not Listed in 03A-03T; <i>Eligibility:</i> 24 CFR 570.201(c); <i>National</i> <i>Objective Met:</i> LMC/Limited Clientele - 24 CFR 570.208(a)(2)(D)

16	Project Name	PSA - CDBG Employment & Housing: Alliance for Community Transformations "Economic Stability" (21/22)
	Target Area	
	Goals Supported	3A Provide Vital Services for LMI Families
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$33,480
	Description	Alliance for Community Transformations (ACT) - Valley Crisis Center will receive \$33,480 for its "Achieving Economic Stability with Survivors of Violence" program to provide weekly life skills, intensive case management (focusing on employment and housing), transportation, and rental deposit assistance upon locating stable housing to residents of Valley Crisis Center's shelter to increase their ability to be successful living on their own. Through the life skills classes, clients will learn everything that they need to be successful on their own. Classes will include, but not be limited to, topics such as budgeting, nutrition, household maintenance, and how to be a good tenant. Through case management, clients will gain the understanding and support they need to find employment and housing. Once clients find stable housing, this project will allow ACT to help them pay their first/last rent deposit to help ensure their success.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The project seeks to provide multiple levels of services for clients through the program year that are based on their needs. Approximately 85 clients are expected to be served by the emergency shelter through the year, and approximately 60 clients will be provided case management to connect them with work and housing resources. Weekly life skills classes will be provided to approximately 40 clients to help them find success upon finding stable housing, and up to 14 of those clients will be provided first/last month's rental deposits (not to exceed \$2000 per client) to further stabilize their housing situations. Clients will be residents of the Valley Crisis Center, an emergency/transitional center serving victims of domestic violence, sexual assault, and human trafficking.
	Location Description	As this program is held within a domestic violence shelter, the location is confidential. The shelter is located within the City of Merced city limits.

	Planned Activities	Services provided by this project will be emergency housing, case management, life skills classes, financial support for housing establishment, and all related transportation services; <i>IDIS Matrix Code:</i> 05Z/Other Public Services Not listed in 03T and 05A-05Y; <i>Eligibility:</i> 24 CFR 570.201(e); <i>National Objective Met:</i> LMC/Limited Clientele - presumed benefit – 24 CFR 570.208(a)(2)(A).
17	Project Name	HSG - CDBG Rehabilitation/Acquisition: Sierra Saving Grace Homeless Project (21/22)
	Target Area	City Wide
	Goals Supported	2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing
	Needs Addressed	Preserve & Develop Affordable Housing Homelessness Housing and Support Services
	Funding	CDBG: \$550,000
	Description	Sierra Saving Grace will be provided \$550,000 of CDBG funding to acquire at least 2 (two) residential units for subsequent rehabilitation/repair and conversion to affordable/supportive rental housing for formerly homeless individuals or families. Amount includes no more than \$500,000 to acquire and rehab a property and up to \$50,000 (10%) for activity delivery costs. The estimated cost of necessary rehab work will be included in the purchase price. This project meets multiple needs and priorities of the Five-Year Consolidated Plan for vital housing services permanent supportive housing (case management), addition of affordable housing units, and housing for homeless families.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The amount of CDBG funding provided will enable Sierra Saving Grace to purchase and rehab at least two (2) housing units - either two single-family units on one property, or a duplex unit. Individuals and/or families will be formerly homeless or extremely low- to low-income level clients.

	Location Description	Administrative activities for this project will take place at Sierra Saving Grace's offices at 25 W. 19th Street in Merced, as well as the offices of the real estate sales estate purchasing agent chosen, and a title company. Once a home is purchased (address is not known at the time of Annual Plan approval) and escrow closes, any rehabilitation work will occur at the property site to prepare it for rental to a suitable formerly homeless or extremely low- or low-income client with case management.
	Planned Activities	Planned activities will include acquisition of existing residential homes or a duplex for subsequent rental to formerly homeless and/or extremely low-or low-income individuals and families; <i>IDIS Matrix Code:</i> 14G/Rehabilitation: Acquisition; <i>Eligibility:</i> 24 CFR 570.202(b)(1); <i>National Objective Met:</i> LMH/Low-Mod Housing Benefit – 24 CFR 570.208(a)(3).
18	Project Name	HSG - CDBG Rehabilitation/Acquisition: Merced Rescue Mission (21/22)
	Target Area	City Wide
	Goals Supported	2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$440,000
	Description	The Merced Rescue Mission will be provided \$440,000 of CDBG funding to acquire a single-family residential unit for subsequent rehabilitation/repair and conversion to affordable/supportive rental housing for formerly homeless or extremely low- to low-income individuals or families. Amount includes no more than \$400,000 to acquire and rehab a property and up to \$40,000 (10%) for activity delivery costs. The estimated cost of necessary rehab work will be included in the purchase price. This project meets multiple needs and priorities of the Five-Year Consolidated Plan for vital housing services permanent supportive housing (case management), addition of affordable housing units, and housing for homeless families.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The amount of CDBG funding provided will enable the Rescue Mission to purchase and rehab at least one (1) housing unit. Individuals and/or families will be formerly homeless or extremely low- to low-income level clients.

	Location Description	Administrative activities for this project will take place at the Merced Rescue Mission's offices at 644 W. 20th Street in Merced, as well as the offices of the real estate sales estate purchasing agent chosen, and a title company. Once a home is purchased (address is not known at the time of Annual Plan approval) and escrow closes, any rehabilitation work will occur at the property site to prepare it for rental to a suitable formerly homeless or extremely low- or low-income client with case management.
	Planned Activities	Planned activities will include acquisition of an existing residential home for subsequent rental to formerly homeless and/or extremely low- or low- income individuals and families; <i>IDIS Matrix Code:</i> 14G/Rehabilitation: Acquisition; <i>Eligibility:</i> 24 CFR 570.202(b)(1); <i>National Objective Met:</i> LMH/Low-Mod Housing Benefit – 24 CFR 570.208(a)(3).
19	Project Name	HSG - Construction of Affordable Rental Housing (21/22)
	Target Area	City Wide
	Goals Supported	2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$3,083,927
	Description	Approximately \$3,083,927 of HOME funds will be expended on multi-unit affordable rental housing projects within the City of Merced. This amount includes 10% activity delivery costs. The City is currently in discussions with at least two affordable housing developers for construction of extremely low- to low-income multi-family rental projects. The amount consists of: 1) \$2,069,940 of HOME program income that was received in January 2021 after the Grove Apartments paid off loans financed with HOME funds, plus \$413,986.12 activity delivery costs of 20%.; and 2) \$500,000 of non-CHDO HOME previously committed to the Gateway Terrace II project that will be re-allocated to a new affordable housing new construction project during the 2021 program year, plus \$100,000 activity delivery costs of 20%.Following approval of this plan, the City of Merced will proceed with its partnership with Central Valley Coalition for Affordable Housing for re- funding and construction of the 50-unit Gateway Terrace II project with local/non-federal LMI Asset Funds, as well as its associated but separate water and sewer main extension infrastructure project that was approved with the 2019 Annual Action Plan, and which has received proper environmental clearance.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	The City of Merced anticipates that approximately 200 or more units of affordable rental housing can be produced with these HOME funds as part of subsidy layering package(s) for one or two projects. Projects will be targeted to produce 100% LMI household units within the projects themselves, or a mix of LMI and special population housing, such as units that are set aside for developmentally disabled, homeless, veterans, seniors, or mental health patients.
	Location Description	The City of Merced is currently in discussions with a total of five developers of affordable housing, for which up to two may receive all or a portion of these HOME funds as part of their subsidy layering strategies. No informal commitments have been made, so the locations have not been finalized. During the 2021 program year, the City will undertake a substantial amendment process to this plan that will allocate HOME and other available funding sources to the projects chosen by the City Council.
	Planned Activities	Construction of Affordable Rental Housing for LMI households, and may include units for special populations such as mentally disabled or homeless individuals and families, with case management; <i>IDIS Matrix Code:</i> 12/New Rental Construction.
20	Project Name	HSG - HOME CHDO Reserves: Community Housing Development Org Affordable Housing/Rehab Projects (21/22
	Target Area	City Wide
	Goals Supported	2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing
	Needs Addressed	Preserve & Develop Affordable Housing Homelessness Housing and Support Services
	Funding	HOME: \$719,292

Description	Each year, the City is required to set aside at least 15% of its HOME funds for Community Housing Development Organization (CHDO) projects, which could include such eligible activities as affordable rental housing construction and rehabilitation of rental housing units. For the 2021 HOME allocation, this amounts to \$85,000, with an additional \$17,000 for activity delivery costs (total of \$102,000).Additionally, as discussed elsewhere in this plan, the City will be de-funding the Gateway Terrace II project of all HOME and HOME CHDO funds previously approved by previous annual plans using prior-year funds. The developer of Gateway Terrace II is the City's current certified CHDO partner. As a result of the change in funding, and after approval of this plan, the City will have available a total of \$514,410 of HOME CHDO and up to \$102,882 of activity delivery funds to re-allocate to new HOME and/or HOME CHDO projects. As also discussed elsewhere in this plan and project list, the City is currently in discussions with several affordable housing developers for new affordable rental housing projects. One or two of these developers may qualify to be certified as a new CHDO partner with the City. If this occurs, the activity for use of these 2021 and prior-year CHDO funds will be an affordable housing project. Alternatively, if none of these developers qualify as a CHDO, the City will use these funds towards an eligible rental rehabilitation project with our current CHDO partner, Central Valley Coalition for Affordable Housing (CVCAH). CVCAH owns several rental properties within the city limits of Merced that would be suitable and near shovel-ready projects for rehab activities.
Target Date	6/30/2023
Estimate the number and type of families that will benefit from the proposed activities	If HOME CHDO funds are used for affordable housing, the number of families expected to benefit would coincide with the number entered in Project #19 above (approximately 200 new affordable housing units) as a piece of that subsidized funding. If HOME CHDO funds are used for rental unit rehabilitation activities with CVCAH, approximately 2-5 LMI household housing units could benefit, depending on the scope of work needed and the chosen project site.
	When full use of funds is determined later this program year, a substantial amendment to this plan will be performed, and this project will be updated with correct benefit estimates.
	In the 2020-2024 Consolidated Plan, the City anticipated that it may accomplish 2 rental rehab projects in Year Two of the plan - the 2021 Program Year. Therefore, two rental units have been entered into the expected outcomes for this project as a placeholder.

	Location Description	All projects will be undertaken within the City of Merced city limits. The project location will be updated later this program year as affordable housing and/or rehab projects are finalized.
	Planned Activities	Rental Unit Construction or Rental Unit Rehabilitation this project will be updated later this program year through a substantial amendment process.
		HSG - LMI Asset Local Funds: Repayment of Gateway Terrace II Pre- Construction Costs (21/22)
	Target Area	
	Goals Supported	2B Increase Affordable Housing Opportunities 2C Provide Assistance for Supportive Housing 4A Provide Homeless Prevention & Support Services
	Needs Addressed Preserve & Develop Affordable Housing	
	Funding	HSA LMI Asset Fund: \$700,507
Description\$700,507 of the City of Merced's House Funds will be used to repay premature mistakenly made towards pre-constru Gateway Terrace II project. This error January 2020 HUD Environmental Mod changes in the Housing Division. Of the with these local funds, \$307,913.40 with these local funds, \$307,913.55 will be After this plan is approved, the City with 		\$700,507 of the City of Merced's Housing Successor Agency (HSA) LMI Asset Funds will be used to repay premature CDBG and HOME expenditures mistakenly made towards pre-construction soft costs associated with the Gateway Terrace II project. This error was discovered as a result of a January 2020 HUD Environmental Monitoring in the midst of personnel changes in the Housing Division. Of the \$700,507 that will be repaid to HUD with these local funds, \$307,913.40 will be used to repay CDBG expenditures, and \$392,593.55 will be used to repay HOME expenditures. After this plan is approved, the City will work with HUD on the mechanics of this transaction in order to resolve this unfortunate matter.
		6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The repayment of funds itself is not expected to benefit any families. However, the City is still committed to the project and will pursue the project with alternative local funds to eventually benefit 40 LMI households and 10 homeless veterans.
	Location Description	Administration of this project will be undertaken by the City of Merced, 678 W. 18th Street, Merced.
	Planned Activities	The City of Merced plans the repayment of \$307,913.40 of CDBG and \$392,593.55 of HOME funds with \$700,506.95 local LMI Asset Funds to HUD for premature expenditure of funds for the Gateway Terrace II project.

AP-50 Geographic Distribution – 91.220(f)

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

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

Merced primarily selects projects based upon housing needs and various clients served through public service activities, with most of the Federal and State funding allocations being invested in qualifying Census Tracts. Not all of the activities funded through the CDBG and HOME programs will occur within these census tracts, since some programs are community-wide.

HUD requires that, at a minimum, 70% of total funding will benefit LMI individuals and households. Each year, the City strives to far exceed the minimum, and 2021 is no exception. We expect that more than 85% of our CDBG and HOME activities will be focused to benefit residents in Eligible Census Tracts and to programs that benefit LMI individuals and families - however, the City's ultimate goal remains at 100% LMI benefit, regardless of census tract.

Geographic Distribution

Target Area	Percentage of Funds	
City Wide	30	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The basis for assigning the priority to each category was based on the identified needs expressed during the consultation and citizen participation process. In addition, priorities were determined by information gathered from the Census, the 2020-2024 ConPlan market study, and existing community documents, which include the City of Merced's current Housing Element.

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

funding in targeted low-income and special needs neighborhoods.

Discussion

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

These tract numbers, general location descriptions, and resident population* are:

- Census Tract 10.03 (Loughborough Drive/Meadows Ave/Devonwood Drive North of Bear Creek, South of Black Rascal Creek, East of Highway 59, West of R Street); 4,281 people.
- Census Tract 10.04 (Loughborough Drive/Collins Drive/Park Avenue/Rambler Road North of Bear Creek, South of Black Rascal Creek, East of R Street, West of G Street; 3,650 people.
- Census Tract 13.01 (West Central Merced North of Highway 99, South/East of Bear Creek, West of M Street); 2,662 people.
- Census Tract 13.02 (Central Merced North of Highway 99, South of Bear Creek, East of M Street, West of G Street); 2,873 people.
- Census Tract 14.01 (East Central Merced North of Highway 99/Hwy 140, South of Santa Fe Railroad, East of G Street); 4,194 people.
- Census Tract 15.02 (Upper South Merced North of W. 9th Street, South of Highway 99/Highway 140, East of X Street/West Avenue, West of M Street); 2,329 people.
- Census Tract 15.03 (Lower South Merced North of West Childs Avenue, South of W. 9th Street, East of West Avenue, West of M Street); 4,585 people.
- Census Tract 16.01 (Central South Merced North of West/East Childs, South/West of Highway 99, East of M Street); 4,238 people.
- Census Tract 17.00 (East South Merced North/West of Highway 99, South of Highway 140, East of Coffee Road); 4,274 people.

(Population data source: PolicyMap.com - 2010 Census Data)

While there are several other constraints, the primary obstacle to meeting the needs of target income residents is that there is a lack of funding to fully address all the needs. Even with the limited financial resources, the City attempts to address many of the needs of the community by leveraging funds with developers and providing financing to several non-profit organizations to address the variety of community needs.

Another obstacle to meeting underserved needs is the location of many available services in the County of Merced. The City works closely with the transit agencies to improve access, and there are hourly

public transportation linkages between Merced and other communities located within Merced County and other neighboring San Joaquin Valley communities. The City has encouraged many regional nonprofit organizations to operate "satellite" offices within the City of Merced.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

The City's strategies related to CDBG & HOME-funded efforts relate to providing funds for public service activities, developing partnerships with housing organizations, providing secondary financing to affordable housing developments, providing grants to homeowners, and secondary financing loans to qualified First Time Homebuyers when funding is available.

One Year Goals for the Number of Households to be Supported		
Homeless	695	
Non-Homeless	12	
Special-Needs	85	
Total	792	

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through			
Rental Assistance	26		
The Production of New Units	200		
Rehab of Existing Units	5		
Acquisition of Existing Units	3		
Total	234		

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The figures noted above comprise of the following Program Year 2021 projects:

Homeless Households Supported:

- City of Merced Homeless Encampment Maintenance and Sanitation: 200 homeless individuals (based on January 2021 count of unsheltered homeless individuals)
- Merced County Human Services Agency Continuum of Care 224 unsheltered and 258 sheltered individuals who are homeless (total of 482)
- Gateway Terrace II 10 units of new Permanent Supportive Housing for homeless veterans
- Sierra Saving Grace Homeless Project 2 existing units acquired/rehabilitated and converted to

Permanent Supportive Housing

• Merced Rescue Mission - 1 existing unit acquired/rehabilitated and converted to Permanent Supportive Housing

Non-Homeless Supported:

• Sierra Saving Grace Homeless Project - Rental Assistance to support 12 non-homeless households to prevent homelessness

Special Needs Households Supported:

• Alliance for Community Transformations - Valley Crisis Center - Emergency Shelter for Victims of Domestic Violence, Sexual Assault, and Human Trafficking: 85 individuals/households supported

Households Supported Through Project Types:

- Short-term Rental and Rental Deposit Assistance Sierra Saving Grace Homeless Project: 12 households; Alliance for Community Transformations: 14 households
- Production of New Units Affordable Rental Housing Projects: 200 households
- Rehab of Existing Units Sierra Saving Grace and Merced Rescue Mission Acquisition with Rehabilitation Projects: 3 Units/Households; Central Valley Coalition for Affordable Housing: 2 Units/Households
- Acquisition of Existing Units Sierra Saving Grace Homeless Project: 2 households; Merced Rescue Mission: 1 household

For 2021, the aforementioned number of households assisted relies primarily on the ability of the City to provide financial assistance to multiple non-profit organizations. These organizations are tasked with assisting individuals and households within the City of Merced. Many of these programs are designed to assist a variety of individuals through either rehabilitation of existing units or by acquiring, improving, and expanding their housing stock portfolio.

Many of these programs are funded with non-Federal resources, but will achieve the overall goal of improving and increasing the number of affordable units within our community. To help achieve this goal, the Housing Division was able to budget other funding sources as part of the overall Housing Division Fiscal Year 2021-22 budget.

AP-60 Public Housing – 91.220(h)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderateincome families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. The City of Merced does not own public housing; however, it works in close collaboration with the Authority to provide public housing within the City and throughout the County. As of the 2021-2022 PHA Plan FY, the waiting list for this program has 25,732 families.

The City of Merced will continue to work independently and closely with the Authority and local nonprofits to provide assistance to low-income families as well as develop public housing projects in Merced. The Authority provides and manages public housing, including the Housing Choice Voucher program. As of the 2021-2022 PHA Plan FY, the waiting list for this program was over 3,556 families.

The Authority is the public housing agency serving the City of Merced and all others within the County of Merced. The Authority is independent of the City of Merced, and the City retains no control over their funding or implementation of programs. The Authority received 20 additional Veteran's Affairs Supportive Housing (VASH) Vouchers this past year, for a total of 123 VASH Vouchers being offered within the County of Merced. The City Housing Division and local non-profit developers continue to partner with the Housing Authority of Merced County to develop future multi-family projects within the community.

Additionally, the Authority continues to partner with the community's Community Housing Development Organization (CHDO) to offering additional vouchers by awarding 10 VASH vouchers for the Gateway Terrace II Development. The Authority may award PBV vouchers to Childs & B affordable housing project upon the developer(s) securing funding for the project and attaching PBV to those units either receiving full services or only the required percentage of PBV award. After these projects break ground, applications will be accepted from eligible households with vouchers from the Housing Authority.

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

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

The Housing Division continues to partner with multiple non-profit organizations to acquire existing housing units and construct new affordable housing units on an ongoing basis.

The City has continued to address the affordable housing needs with partnerships and leveraging the

fiscal resources received from HUD and other Federal and State agencies for the acquisition and development of new affordable housing units.

The Authority, over the course of the next 5-year agency plan, will be assessing its current Public Housing stock to see if it continues to meet the need of the City/County or how better to utilize the land and/or other types of affordable housing.

Authority Statement of Housing Needs and Strategy for Addressing Housing Needs

The following is the Authority's statement of housing needs and their strategy for addressing the housing needs of the County:

"The Housing Authority of the County of Merced offers affordable housing opportunities to our community by providing access to a variety of services and programs to promote self-sufficiency and to enhance the quality of life for those we serve.

We strive to provide housing assistance, training, education, and homeownership opportunities by participation in the acquisition, development, and operation of affordable housing through the utilization of various funding sources and partnerships that builds pride and responsibility in our residents.

We are committed to giving our clients and each other courtesy, respect, and quality customer care. We will ethically apply the laws, rules, and regulations that govern this Agency, and further affirm the value and dignity of each person we serve and with whom we work."

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

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

The Authority encourages public housing residents to participate in policy, procedure, and program implementation and development. Public housing residents participate in the development of the

Authority's five-year and annual plans.

HACM Homeownership Program

In the past, the Authority also offered a Homeownership Program. It is no longer available, however, as previous units available for Section 3 HOP for Public Housing were all sold. The following is a brief description and the success of their program:

The Authority created a Homeownership Program (HOP) for tenants residing in public housing. The Homeownership Program was established to provide an opportunity for low-income families who ordinarily could not afford to buy their own homes, to do so. Families were required to meet normal eligibility requirements for public housing and must have demonstrated the potential to achieve homeownership status. Such potential involved stable, sufficient income in order to pay any operating costs and build up equity towards the required down payment. Prospective tenants were required to attend a variety of classes which include homeownership, credit counseling, home maintenance, how to maintain a loan, etc. 75 families benefited from the program and achieved homeownership.

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

HACM is not designated as troubled.

Discussion

Current data, including the Authority's "PHA 5-Year and Annual Plan" and a wealth of other information on programs, housing resources, budgets, and financial planning, and reporting is available on their website at http://www.merced-pha.com.

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

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

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

The City's strategy related to the needs of the homeless, those at risk of homelessness, and other special needs populations involves the funding of supportive services in Merced or regional services.

Currently, there are many homeless services available within the City of Merced. These services are managed by a variety of organizations based in the County of Merced. Many of these programs work in collaboration with the Merced County Continuum of Care, which is the County's Collaborative Applicant that oversees Emergency Shelter Grant (ESG) Funds received on a yearly basis from the California Department of Housing and Community Development (HCD). The City will continue to work closely with the Continuum of Care and other organizations to determine how the needs of the homeless population can be met. In recent years, the City has assisted Central Valley Coalition for Affordable Housing, Merced Rescue Mission, and Sierra Saving Grace with grants to either preserve existing affordable housing or add additional affordable housing units to the community.

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

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

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

2021 Program funding to serve sheltered and unsheltered homeless:

- Harvest Time Food Distribution Program for Homeless and Very-Low-Income Families: this
 project will provide this existing homeless and LMI food distribution program with \$56,412 of
 CDBG funds, towards its "Food 4 You" program to help pay for staff, utility, and other eligible
 operating costs of the program. Included in this amount, the City will also consider Harvest
 Time's request for funds to construct an addition within the program's existing food storage
 warehouse to provide more storage area, which will enable it to expand its operational capacity.
- 2. Merced County Human Services Agency Continuum of Care Administrative Support: this project will receive \$38,000 of CDBG Administrative funds to support the Collaborative Applicant role that the Human Services Agency plays in applying for funding to support and shelter homeless populations in the City and County of Merced, both sheltered and unsheltered and those in emergency shelters and transitional housing.
- 3. Merced City Homeless Encampment Maintenance and Sanitation: this project will use \$60,000 of CDBG funds towards services to support homeless encampment residents throughout the City (approximately four sites) by providing weekly trash receptacles and removal services to the encampments, as well as providing porta-potty restroom units and shower facilities through partnerships with local organizations, such as Love, Inc.

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

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

A City representative regularly attends Continuum of Care homeless committee meetings, which bring together the region's homeless service providers and advocates to develop and consider the best ways to address homelessness. The meetings help to ensure that there is little duplication of services, which

increases the effectiveness of a limited amount of funding between all the participating organizations.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

2021 Program Funding to address emergency shelter and transitional housing needs:

1. Emergency Shelter/Employment Training assistance:

The City will provide Alliance for Community Transformations with \$33,480 of CDBG funding to provide 14 clients residing at the Valley Crisis Center (VCC) with security deposit or other such one-time housing assistance to establish separate housing within the City. Additionally, funds will help provide emergency shelter to victims of domestic violence, sexual assault, or human trafficking, provide case management to shelter residents, and will aid in providing weekly life skills classes to the shelter residents to help them find success and stable housing as they leave a violent situation. The VCC is an established emergency shelter for victims of domestic violence, sexual assault, and human trafficking, and works collaboratively with other agencies including the Merced County Human Services Agency, Central Valley Coalition for Affordable Housing, Central Valley Opportunity Center, New Direction, and WorkNet.

2. Administrative Support for the Merced City and County Continuum of Care:

As discussed in the homeless population one-year goals section above, the City will provide CDBG Administrative funding to the Merced City and County Continuum of Care to support the Merced County an Services Agency's role as the Collaborative Applicant. In addition to funding for programs to benefit homeless persons, the CoC also seeks federal, state, and other funding for programs that address the provision of emergency shelter and transitional housing needs in the community.

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.

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

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

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

Permanent Supportive Housing: the January 2021 Homeless Point in Time count indicated that there were at least 224 unsheltered persons in the City of Merced alone, and countywide, 209 were in temporary shelters, and 171 were in transitional housing. With the need for permanent supportive housing part of the long-term equation to successfully transition individuals into successful, fully-independent living, the number of permanent supportive units in the City and surrounding area must catch up to the number of individuals who will need them now and in the future.

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

Merced will continue to work with the City and County Continuum of Care in using Housing First and Rapid Re-housing approaches that were described on previously. The 2021 homeless count and survey data revealed that nearly half (49%) of the total number of 455 unsheltered persons counted countywide were in the City of Merced, and two-thirds (67%) of the total number of 380 sheltered persons counted county-wide were in the City of Merced. Though more detailed assessment data on these populations was not collected in the 2021 count due to safety concerns in the midst of the pandemic, it can be assumed that many of the unsheltered homeless population counted are 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. For those of the unsheltered homeless population that are not chronically homeless, they will likely need shorter-term assistance, such as a few months of rental assistance, and are not as reliant on social services. For these individuals, a Rapid Re-housing approach is needed.

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

2021 Program Funding to Address Homeless Prevention:

- 1. Since Program Year 2018, Sierra Saving Grace Homeless Project has successfully run a short-term (up to three months) rental assistance program for low- to moderate-income City of Merced residents who need help paying their rent. Too many of Merced's residents are living paycheck-to-paycheck and working multiple jobs just to make ends meet each month, and occasionally, these residents need help in making their rent payment so that their limited income can go towards other basic necessities such as transportation, food, or clothing for their children. In this way, these at-risk households are able to avoid losing their housing and becoming homeless. In program year 2019, the rental assistance program was successfully expanded to include help with mortgages and gas/electric utilities, which will continue with \$20,000 in CDBG funding for Program Year 2021.
- 2. The Alliance for Community Transformation's Valley Crisis Shelter proposes to assist up to 85 victims of domestic violence, sexual assault, or human trafficking at its emergency shelter, providing a temporary place to go to escape their situation and avoid being homeless. Additionally, as a part of this 2021 program, they will help up to 14 shelter clients with rental deposit assistance that will allow them to get into more permanent housing options.

Discussion

Continued from "Helping Homeless Persons" above:

2021 Program Year funding to continue to address deficiencies in supportive housing needs includes the

following projects:

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

<u>Other</u>:

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

The City does not administer the Housing Opportunities for Persons With AIDS (HOPWA) Program, but there is coordination and contact with the Merced Continuum of Care to provide services to individuals with AIDS within the City and County.

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

Introduction:

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

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

The City has undertaken a number of actions to reduce potential barriers and constraints to affordable housing, as well as promote housing for special needs populations. These include providing regulatory incentives, density incentives, and several other measures to affordable housing developers. These programs are described in more detail in the City's Housing Element. Additionally, the City is considering a number of policy changes and use of a combination of housing development tools that will ensure that affordable units get built alongside market rates ones.

Programs the Housing Division is funding within the 2021 HUD Annual Action Plan that are designed to reduce the barriers to Affordable Housing include:

 Fair Housing Services provided by a neutral party (Project Sentinel).Short Term Rental Assistance for homeless and at-risk households (Sierra Saving Grace).Rental Deposit Assistance to victims of domestic violence, sexual assault, or human trafficking with permanent, safe housing (Alliance for Community Transformations).Continuance of prior year program funding for forgivable loans to homeowners needing health and safety repairs to their property (Habitat for Humanity of Stanislaus County).Acquisition of property for permanent supportive housing programs propose acquiring a minimum of one property in FY 2021 (Sierra Saving Grace and Merced Rescue Mission).With separate funding, create new and strengthen existing zoning and development codes, policies, and tools that will strongly encourage and enforce the construction of affordable housing (City of Merced).

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

Efforts to Remove Constraints for First Time Home Buyers

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

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

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

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

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

Efforts to Provide Fair Housing

This is an on-going series of activities undertaken by the City of Merced's Housing Program to ensure that low and moderate-income households receive maximum benefit from the funds received by their

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local government. This area of activity includes constant attention to good communication between various service providing agencies in the community, knowledge of market conditions and forces that drive good policy decisions regarding the use of resources, and constant evaluation of program efforts. It also refers to the monitoring of the City's Analysis of Impediments to Fair Housing Choice.

Discussion:

2021 Program Funding to Provide Fair Housing Activities:

1. A total of \$30,000 in HOME administrative funds will be spent in FY 2021 on Fair Housing activities, including a contract with Project Sentinel to provide fair housing services for the residents of Merced. This is an annual program and provides tenant and landlord counseling, complaint-based investigations, legal services, and community-wide fair housing education and information. Project Sentinel will emphasize education of general housing rights to low-income tenants and housing providers, including property owner, managers, and property management companies.

Actions and 2021 Program Funding to help remove constraints for First-Time Home Buyers:

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

2. Oftentimes, residents looking to buy their first home lack the knowledge of the steps required in buying a home or what types of loans may be available, and oftentimes language barriers may be a factor in obtaining that knowledge. The entire buying process can be intimidating if the knowledge is inaccessible to them, and they may then believe that renting is their only housing option. First Time Home Buyer (FTHB) education to low- and moderate-income households is very important in helping these residents and in helping to free up rental units for others that need them. For the 2021 Program Year, the City will continue to pursue use of previously allocated 2020 funding towards FTHB education classes. This program was not able to be implemented in Program Years 2019 and 2020, due to both staffing constraints and the continuing COVID-19 pandemic.

2021 Program Funding for Low- to Moderate-Income Homeowners to Maintain Safe Housing:

1. For 2021, there is no new funding that will be provided towards homeowner rehabilitation programs. However, prior year funds through the Habitat for Humanity Chapters of both Merced County and Stanislaus County are still available and these organizations will continue to provide these services to existing low-income homeowners to help them maintain their homes in a safe condition free from

hazards.

Many of the City's efforts to foster and maintain affordable housing relate to the Housing Element. The City updated the Housing Element in 2015, which was subsequently certified by the State in 2016. Community input from public meetings substantiated much of what the Housing Authority and Housing Element had reported - that housing is still lacking for senior citizens, foster youth who are aging out, and special needs adults. With identified areas of need, this and future plans will work toward addressing these specific populations.

The City conducted a review of public policies as a part of its 2020 Analysis of Impediments to Fair Housing (AI) to determine actions that may impede the development of affordable housing. This review is found in Section 4 of the AI, which can be found on the City's website at: www.cityofmerced.org.

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
- Enhance coordination

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

Actions planned to address obstacles to meeting underserved needs

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

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

It is the mission of the City to use resources to assist with businesses, job development, and the provision of safe, affordable housing. In short, we will do our part to maintain Merced as a community its residents are proud to call "home". Given the aforementioned 6 priorities, the City identified five

main goals:

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

2021 Program Funding to Replace and Improve Public Infrastructure:

The following infrastructure projects are planned using CDBG funds (refer to the AP-38 Project Summary table for more details):

- 1. S. Canal Street/W. Childs Avenue street, sidewalk, curb, and gutter installation at future grocery store site
- 2. Water Mains and/or Services for LMI Homeowners for drought response
- 3. Loughborough Drive area storm drain, sidewalk, curb, and gutter repair and upgrade
- 4. W. North Bear Creek Drive new sidewalk, curb, and gutter repair and upgrade
- 5. E. 11th, E. 13th, and D Street sidewalk installation, repair, and upgrade
- 6. W. 20th and M Street sidewalk repair and upgrade

Actions planned to foster and maintain affordable housing

The City of Merced with support the development and maintenance of affordable housing through several planned projects during the 2021-2022 Action Plan Year. These projects include:

- Continue to develop subsidy layering strategies and partnerships with several affordable housing developers using ARPA, HOME-ARP, State Permanent Local Housing Allocation (PLHA), HomeKey and other funding sources in order to move to construction of approximately 200 new affordable housing units over the next 2-3 years.
- Using a portion of the local former Redevelopment Agency LMI Asset Funds that were received in the Grove Apartments payoff in January 2021, the City will repay to HUD a total of \$700,507 in CDBG and HOME funds for premature pre-construction cost payments that were made in error for the Gateway Terrace II affordable housing project. The remaining LMI Asset Funds that were received will be used to replace all other previously committed federal funds related to the project, enabling the project to move forward.
- Pursuit of disposition and subsequent development of former Redevelopment Agency properties for affordable housing; partnering with CHDO or local organizations to construct new

affordable housing units;

- Continuation of acquisition programs that convert market rate residential units to affordable and permanent supportive housing through aforementioned partnerships with Sierra Saving Grace Homeless Project and the Merced Rescue Mission;
- Monitoring of past projects to ensure they remain assets for safe, affordable housing.

Although the current economy offers significant challenges to many households, adequate housing has become less affordable as a result of increasing prices and a historically low inventory of houses available for purchase. Due to the limited supply, low income households struggle to find adequate and affordable housing because of high demand, rising costs, and competition from other buyers. Additionally, there is a severe shortage of rental housing available in the City of Merced. Vacancy rates are consistently under 1% availability.

Many of the City's efforts to foster and maintain affordable housing relate to the Housing Element. The City updated its General Plan Housing Element in 2015 (certified in 2016). Community input from public meetings substantiated much of what the Housing Authority and Housing Element had reported - that housing is still lacking for senior citizens, foster youth who are aging out, and special needs adults. With identified areas of need, this and future plans will work towards addressing these specific populations.

Actions planned to reduce lead-based paint hazards

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

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

Since most housing units in the City of Merced were built before 1978, the City routinely tests all rehabilitation projects using CDBG, HOME, NSP, or CALHOME grant funds for lead-based paint. If lead-based paint is detected within the project area, the Housing Division will have the lead-based paint properly abated prior to project closeout. As required by Federal and State funding sources, housing rehabilitation programs must comply with the Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X) and subsequent changes made in September 1999.

The procedures regarding lead based paint in both rehabilitation programs may include, but not be

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limited to, and in no particular order:

- Visual Inspection
- Notice to Occupants
- Identification
- Paint Testing
- Paint Stabilization
- Treatment (if necessary)
- Ongoing Lead Based Paint Maintenance

On January 13, 2017, HUD published an amendment to the Lead Safe Housing Rule (LSHR) on responding promptly to cases of children under age 6 living in certain categories of HUD-assisted housing. The City of Merced Housing Division is working to train existing and new staff on these changes and to ensure that all housing projects, including HUD-assisted multifamily new construction, acquisition, and rehabilitation projects, remain compliant with Lead Safe requirements.

Actions planned to reduce the number of poverty-level families

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

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

The City's anti-poverty strategy is based on funding and supporting a range of housing, employment, and family service opportunities aimed at enabling those in poverty to move into the workforce. The City will also continue to support activities that preserve and expand the supply of housing in Merced, to help make them more affordable to target income households.

Actions planned to develop institutional structure

The City supports cooperation in the development of affordable housing through financial and/or technical assistance. The City will cooperate with developers to provide housing opportunities for extremely low-, very low-, low- and moderate-income households. The City will 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, but not limited to, outreach to non-profit and for-profit housing developers, providing in-kind technical assistance, funding assistance/support, land write-downs, expedited processing, fee deferrals, and incentives and concessions that meet or exceed State density bonus law as appropriate. and expedited processing.

The City will especially encourage the development of housing units for households earning 30 percent or less of the Median Family Income for Merced County, as the housing need for this particular income level is great. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-resident occupancies (SRO's), accessory dwelling units (ADU's), transitional facilities, and housing units serving temporary needs.

The Development Services Department is responsible for the management, implementation, reporting, and monitoring of the Consolidated Plan documents, including the Annual Action Plan. The Housing Division within this Department is specifically charged with these tasks. The Division works in close coordination with the City's advisory committees and the City Manager.

The City has designated staff positions to administer the programs and activities funded with CDBG and HOME funds. These staff members work with the individual City departments, such as Public Works, Development Services, Economic Development, and Parks and Recreation Department to develop procedures and coordination for administering programs that will be carried out by these departments. This staff also provides technical assistance to non-profits (subrecipients) on properly administering CDBG and HOME funds and developing eligible activities.

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

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

The City will continue to work closely with the County of Merced, which surrounds the City on all sides. The City will also continue to work with many of the non-profit organizations in the community to address the regional issues that affect the needs of target income persons, as well as special needs populations. A City staff representative will continue to regularly attend the Continuum of Care

meetings to ensure homeless issues are being addressed.

Discussion:

Other Actions: Monitoring Plan Update

The City's Development Services Department is responsible for ensuring that the receipt and expenditure of HUD funds comply with program requirements through the monitoring of program performance. Careful evaluation of the housing and public service delivery system can be the most effective tool in detecting gaps and making appropriate modifications to ensure compliance with federal regulations. Procedures include in-house review of progress reports and expenditures and on-site visits. The monitoring system encourages uniform reporting to achieve consistent beneficiary information. Monitoring also aims to identify and resolve any program or other findings that may keep an organization from meeting its contractual obligations. Technical assistance is provided where necessary. Furthermore, project and financial data is maintained in HUD's IDIS (Integrated Disbursement Information System) software. Use of this system allows HUD easy access to local data for review and progress evaluation.

The City ensures compliance by:

- Checking project eligibility against regulations and staying in constant communication with the City's HUD CPD representative
- Following the City's Subrecipient Monitoring Plan
- Reviewing HUD's monitoring handbook to ensure compliance with national objectives of lowand moderate-income area benefit and low-and moderate-income limited clientele, financial management requirements, and other CDBG Entitlement Program requirements
- Reviewing CPD notices on CDBG program and planning requirements

As part of an overall update to its Housing Division Policies and Procedures hopes to achieve during the 2021-2022 program year, the City will strengthen its existing subrecipient monitoring procedures by ensuring that specific HUD-recommended monitoring plan elements are included and/or expanded, comprising of:

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

Annual Action Plan

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

Introduction:

The program-specific requirements that apply to the City are those for the CDBG and HOME programs.

During Program Year 2021-22, the City intends to repay a total of \$307,913.40 of CDBG funds that were pre-maturely spent towards soft/pre-construction costs for the Gateway Terrace II affordable housing project. The City will use local funds (LMI Asset Fund/former Redevelopment Agency funds) for this repayment. This total consists of the following amounts and years of funding: \$38,656.62 of pre-2015 CDBG funds and \$269,256.78 of pre-2015 and 2015 CDBG funds.

Expenditures were made towards the following using CDBG funds:

- Architect and Engineering Fees (\$19,827.50)
- Permits and Fees City of Merced (\$236,767)
- Housing Division Activity Delivery (\$51,318.90)

HOME funds will also be repaid as a part of this correction. Please see Item #1 below in this Section.

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	96,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the	
year to address the priority needs and specific objectives identified in the grantee's	
strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use	
has not been included in a prior statement or plan	307,913
5. The amount of income from float-funded activities	0
Total Program Income:	403,913

Other CDBG Requirements

1. The amount of urgent need activities	0
Annual Action Plan	125

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

70.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

During Program Year 2021-22, the City intends to repay a total of \$392,593.55 of HOME funds that were pre-maturely spent towards soft/pre-construction costs for the Gateway Terrace II affordable housing project. The City will use local funds (LMI Asset Fund/former Redevelopment Agency funds) for this repayment. This total consists of the following amounts and years of funding: \$357,812.46 of pre-2015 HOME funds, \$11,740.18 of 2015 HOME funds, and \$23,040.91 of 2016 HOME funds.

Expenditures were made towards the following using HOME funds:

- Appraisal and Market Studies (\$23,200)
- Permit Fees/Water State Water Resources Control Board (\$1,554)
- Architect and Engineering Fees (\$141,792.50)
- Permits and Fees City of Merced (\$42,711.79)
- CSCDA Performance Deposit (\$50,000)
- CTCAC Reservation (\$5,182)
- Financial Advisory Services/Construction Financing (\$7,000)
- CPA Accounting Fees (\$10,625)
- Merced County Recording Fees (\$96)
- Legal Fees (\$45,000)
- Housing Division Activity Delivery (\$65,432.26)
- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Income-eligible applicants must take an eight-hour home ownership class and will have covenants placed upon the home for a period up to thirty (30) years, depending on the loan amount and program. Depending upon the First Time Homebuyer Program funding source, homes can either be purchased community wide or based upon pre-approved Census Tracts with a high number of low-

income residents. This program is designed to assist families with incomes equal to or less-than 80% of Area Median Incomes. These are eligible households that range in size and have very-low to low-incomes. All HOME loans provided by the City Program to first-time buyers include conditions to ensure compliance with requirements of 24 CFR 92.254, except State CalHome Loans.

For HOME funded activities, if the home is sold or transferred within 10 years from the date of the loan origination, the applicant shall also pay the City a percentage of the difference between the price paid for the property and its value at the time of sale or transfer. The percentage share is determined on a declining scale, beginning at 10% in the first year, and decreasing one percentage point each year to 0% in Year 10. The City limits the amount subject to recapture to the sale's net proceeds, which is the sales price minus loan repayment and closing costs (other than HOME funds). The limitation applies to all units, regardless of the type of recapture provision used or the nature of the sale (voluntary sales including foreclosures). The funds collected are reused as program income for future HOME Program funded activities.

For CalHome (State) funded activities, the loan is not assumable and must be paid in full upon sale or transfer of the property. The borrower may prepay the loan in part or in full without penalty. The funds collected are reused as program income for future First Time Homebuyer Loans.

Please also see the HOME Loan Guidelines attached to this plan.

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

The HOME Loan Servicing Plan and Housing Division Policies and Procedures are attached to the Annual Action Plan. During the coming year, we plan to update the Housing Division Policies and Procedures to incorporate and clarify the HOME resale and recapture information.

Applicants for multi-family units are required to enter into a Development Agreement and designate a specific number of units for income eligible residents. The program calls for funds to be loaned for a 30 – 55 year period with a three (3) percent interest rate. The full amount of the HOME Loan subsidy is recaptured and is utilized for other HOME Loans meeting the HOME program income guidelines. If the development is sold, repayment of the loan is required so funds can be reused as program income.

The house must be owner-occupied and deed restricted against resale for the affordability term. Prepayment on the loan or a sale within 10 years from the date of loan origination results in a penalty of 4% on the original loan amount starting from the loan origination date and calculated on a per month basis. The loan is not assumable and must be paid in full upon sale or transfer of the property. Following the 10-year obligation, the borrower may prepay the loan plus interest, in part or in whole, at any time without penalty. Funds collected are reused as program income. If the

home is sold or transferred within 10 years from the date of the loan origination, the applicant shall also pay the City a percentage share of the difference between the price paid for the property and its value at the time of sale or transfer. The City limits the amount subject to recapture to the sale's net proceeds, which is the sales price minus the loan repayment and closing costs (other than HOME funds). The limitation applies to all units, regardless of the type of recapture provision used or the nature of the sale (voluntary sales including foreclosures).

All HUD and State loan programs have covenants based upon the amount invested into each house/unit. The City may require each house/unit assisted to have a "period of affordability" covenant recorded. The length of this period is determined by the amount of financial assistance invested into each property. The minimum period of affordability per house/unit and correlating period is: A) under \$15,000: 5 Years; B) \$15,000 to \$40,000: 10 Years; or, C) over \$40,000: 15 Years. For qualified homeowner rehabilitations, they may be eligible for a forgivable loan (grant) of up to \$50,000 worth of health and safety upgrades. As long as they do not sell their property within the agreed-upon term, the Housing Division will grant the funds to the homeowner.

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

Not applicable - The City does not intend to refinance debt.

CDBG 70% Overall Low-Mod Benefit Period

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

Attachments

Citizen Participation Comments

Proof of Publications/Affidavit of Publication

PUBLIC NOTICES and ADVERTISEMENTS

- Virtual Community Outreach Meetings (March 30 & 31, 2021) publish date 3/25/2021; published in English, Spanish, and Hmong; Merced Sun-Star and Merced County Times
- Notice of Funding Availability (NOFA) and Request for Project Proposals – publish date 4/7/2021; Merced Sun-Star and Merced County Times
- Public Hearing Notice and Notice of a Reduced 15-Day Public Review and Opportunity to Comment – publish date 6/3/2021; published in English, Spanish, and Hmong; Merced Sun-Star and Merced County Times
- 4. Posted on City Clerks webpage 6/9/2021 in English, Spanish, and Hmong

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AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Amount	Cols	Depth
36818	31732			\$649.02	3	10.18 in

Attention: Kim Nutt

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

Declaration of Publication 2015.5 C.C.P.

22 (

STATE OF CALIFORNIA)

County of Merced

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

No. of Insertions: 1

Beginning Issue of: 03/25/2021

Ending Issue of: 03/25/2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct and that this declaration was executed at Dalas. Texas on Date: 3rd, day of August, 2021

Notary Public in and for the state of Texas, residing in Dallas County



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

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STATE OF CALIFORNIA)

COUNTY OF MERCED

I am a citizen of the United States and the county aforesaid; I am over the age years, and not a party to or interested in entitled matter. I am the printer foreman clerk of The Merced County Times, a ne general circulation, printed and public City of Merced, County of Merced, and y paper has been adjudged a newspape circulation by the Superior Court of the Merced. State of California, under the cember 14, 1999, Case Number 1436 notice, of which the annexed is a print been published in each regular and en said newspaper and not in any suppler on the following dates, to-wit

LEGAL AD

PUBLIC NOTICE FOR MERCE COUNTY HOUSING DIVISION

Publication Date: 03-25-2021

I certify (or declare) under penalty of p foregoing is true and correct.

Dated this 25th of March 2021

Proof of Publication - Merceo County Adjudged a newspar This space is for the County Clerk's Filing Stamp

The City of Merced Housing Division invites you! La Ciudad de Merced División de Vivienda te invita! Lub Koos Haum saib xyuas VajTsev hauv Nroog Merced caw koj!

2021 Virtual Resident and Community Input meetings 2021 Reunión de aporte Virtual de Residentes y la Comunidad 2021 Tsoom Pej Xeem hu xov tooj tuaj koos thiab cov lus uas zej zog hais tuaj chia rau hauv lub rooj sib tham

To learn about and provide input to the development of the 2021 U.S. Department of Housing and Urban Development (HUD) Annual Action Plan and expenditure of Federal grant funding for the coming yearl

Para aprender acerca y proveer aportes para el Desarrollo del 2021 U.S. Departament of Housing and Urban Development (HUD) Plan de Acción Annual Y gastos del presupuesto del subsidio Federal para el proximo año!

Kawm bog thab musb tawy yim rau boj key txhim kho 2021 U.S lub chaw ua hauj lwm Lub Chaw ua hauj lwm saib xyuas bog Vajtaev Department of Housing thiab Urban Development (HUD) boj Key Npaj ua bhua xyool

The City of Merced is required by HUD to direct at least 70% of its funding to low-income residents and households in the City, so we especially request the participation of these populations.

La Ciudad de Merced es requenda por HUD en dirigir al menos 70% de su presupuesto para residentes y hogares de bajos recursos en la ciudad, entonces estamos especialmente pidiendo la participación de esta población.

Lub Nroog Merced yuav tsum tau ua raws HUD hais tseg, yam tsawg kawg i 70% ntawm yuav muab pab rau tsoom pej xeem uas tau nyiaj tsawg thiab cov tsev neeg uas nyob hauv lub Nroog, uas peb yeej xav kom cov pej xeem li hais no tuaj koom xwb.

TUESDAY, MARCH 30, 2021, 5:30 P.M. MARTES, 30 DE MARZO DEL 2021, 5:30 P.M. HNUB TUESDAY, LUB 3 HLIS 30, 2021, 5:30 P.M.

Focused to residents of the City (Enfocado para los residentes de la ciudad) (Ua rau tsoom Pej xeem uas nyob hauv lub Nicog) To attend this meeting via Microsoft Teams Meetings (para assistir a esta reunión atraves de Microsoft Teams Meetings) (Tual koom lub rooj sib tham



no los ntawm via Microsoft Teams Meetings); ENGLISH; tinyuri.com/63/d8/bu, SPANISH: tinyuri.com/tv7v4vfz, HMONG; tinyuri.com/46juy29p By Telephone (Por teléfono) (Los ntawm hu xov tooi); 1-209-888-0720 (Id4) ENU (ISU accession)

(Id#: ENGLISH: 452639327#. SPANISH: 765811790#. HMONG: 517212011#) -- OR ---

WEDNESDAY, MARCH 31, 2021, 5:30 P.M. MIERCOLES 31 DE MARZO DEL 2021, 5:30 P.M.

HNUB WEDNESDAY, LUB 3 HLIS 31, 2021, 5:30 P.M.

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Can't stend? No problem' No puedes saistr? No hay problemal Yog tug) koom tais tau? Los tais us il cast You can also participate in the development of the 2021 Annual Action Plan by singly taking this unitie survey by April 30th/ Tumbién puedes participat en el Desarrola del 2021 Plan Annual de Acción simplemente lomando este encueste antes del 30 de Abril

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Annual Action Plan 2021 133

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AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Amount	Cols	Depth
36818	40738	Print Legal Ad - IPL0017958	1 2 2 2 2 2 2	\$221,86	2	52L

Attention: Kim Nutt

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

NOTICE OF FUNDING AVAILABILITY AND REQUEST FOR PROJECT PROPOSALS CITY OF MERCED HOUSING DIVISION FISCAL YEAR 2021 HUD COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS

FIGLA YEAR 20.7 HUC COMMUNITY DEVELOPMENT BLOCK GRAPT (CDBG) FUNDS The US Department of Housing and Lifean Development HUC) has recently immunously the S1, "16.225 milocation of Community Development HUC) has recently immunously the S1, "16.255 milocation of Community Development HUC) has recently immunously the S1, "16.255 milocation of Community Development HUC) has recently information of the S1, "16.255 milocation of the induction or "foreign Rep dulines, the D1/ Councel may choose to taskcale a classimum of 15% to huc bulks and community drobse to taskcale a classimum of 15% to huc bulks and community drobse to inside the site of the foreign rep of project and the using Development huc bulks and the sectors and project proposite by qualified borse in the provide copusitions and project 21 horneles prosperity in most the site of the site of the horse bulk a site of the sector hub most in the site of the site of the horse bulk a site of the sectors and phones bulk end to the site of the horse bulk a site of the sectors and the sectors and the sectors and project 21 horneles prosperity in motions and the sectors horse bulk a site of the sectors and the marks the theorem is a sector and household's 21 horneles prosperity in project and the sectors and the sectors house of chores and community 22, hornesses and the sectors and sectors and an energy in the terms and phones to a site is envices, particularly house and the sectors and community 22, hornesses and the sectors and sectors house and the sector and community 22, hornesses and the sectors and sectors and a sector with the phoneses and phoneses that and whorks the sectors and a sector who sectors and the constance of the sectors and sectors and the sector who sectors and bound and the sector and sectors and the sector and community 22, hornesses and the sectors and sectors and the sector who sectors and bound and the sector and sectors and the sector development and the sectors and the sector and sectors and the sector de

Kim Nurt, Housing Program Supervisor PL0017958 APT 2 2021

Declaration of Publication 2015.5 C.C.P.

22 (

STATE OF CALIFORNIA)

County of Merced

I am a citizen of the United States: I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal derk of the printer of the Merced Sun Star, a newspaper of general circulation, printed and published in the city of Merced. County of Merced, and which newspaper has been. adjudged a newspaper of general circulation by the Supenor Court of the County of Merced, State of California, under the date of July 14, 1964 Case Number 13224 that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

No. of Insertions: 1

Beginning Issue of 04/07/2021

Ending Issue of: 04/07/2821

Tcertify (or cectare) under penalty of perjury that the foregoing is true and correct and that this declaration was executed at Dallas. Texas on: Date: 3rd, day of August, 2021

Notary Public in and for the state of Texas, residing in **Dallas** County



Extra charge for lost or duplicate affidavits. Legal dos ient please do not de

Annual Action Plan 2021

STATE OF CALIFORNIA))ss.) COUNTY OF MERCED

Lam a citizen of the United States and a resident of the county aforesaid; Lam over the age of eighteen years, and not a party to or interested in the aboveantitled matter. Lam the printer foreman or principal olerk of The Merced County Times, a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced. State of California, under the date of De cember 14, 1995, Case Number 143600; that the notice, of which the annexed is a printed cocy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

LEGAL#8606

NOTICE OF FUNDING AVAILABILITY

Publication Date: 04-08-2021

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

Dated Sth of April 2021

This space is for the County Clerk's Filing Stamp

AVALABILITY State on the community of Ude AND REQUEST FORPRO () Programs and planning JECT PROPOSALS that encourageeconomic CITY OF MERCED HOUS success of ultrens and cont munity; 2) increased public ING DIVISION services particularly pro-EISCAL YEAR 2021 HUD COMMUNITY DEVEL: grams that provide services OPMENT BLOCK GRANT to the homeless at risk of be (CDBG) FUNDS coming homeless youth The U.S. Department of and seriors 3) permenent Housing and Urban Develop-Isopportive holleing , for the ment (HUD) has recently an of voncally homeless, and, A) rounced the \$1,16,224 programs that promote altocation of Community De, and/or create fair and efford-velopment - Block: Grant able housing, especially bits (CDBO) funds that the City of geting "extremely, low- and Menoed will receive for the 1, d w . 1, n, c, or m, e period July 1, 2023 through households. Specifically, the June 30, 2022 for the 2021 property and the second secon Program Year. Of this allo canoment supportive servcation (per Federal Regula ises, including the provision tions, the City Council may of portable restrooms/wash choose to reallocate a maxistallons with scheduled sepmum of 15% to fund public tis waste remover and the service programs serving div routpet cleanup of solid izena living within the city lime waster and other accumulaits. Accordingly the Oity of tion of debris (in order to Merced Housing Division Inmaintain the sendary condivites fünding request sppli tions and controlled appear-ance of homelessi encampments in addition cations and project procesals by geallfied-local intreprofit organizations that have the the Housing Division invites current capacity to provide applications from fair housing eligible public service and/or aenvices and continuum of tare providers for available preservation, activities that CD9G and HOME Program will reach the following taradministrative dundings: All geted populations within the program proposals, must City of Merced city milis: 1) mpot hasic eligible activities extremely low income and specified in Title 24 of U.S. low-soconie households; 2) Code of Foderal Regulations homoless persons; 3) sen-(CFR) 570 201 5nd a Naions and frail elderly; 4) youth; fidital Objective specified in 24 CPR 670 208 to move for and 5) persons with disabilities. Project types that have

Proof of Publication - Merced County Times, 2221 K St., Merced, Catifornia, 95341 Telephone 385-0433 Adjudged a newspaper of general circulation by court decree No. 143600.

STATE OF CALIFORNIA))ss.) COUNTY OF MERCED

> I am a citizen of the United States and a resident of the county aforesaid; I am over the age of eighteen years, and not a party to or interested in the aboveentitled matter. I am the printer foreman or principal clork of The Merced County Times a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which rewspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1999, Case Number 143600; that the notice, of which the annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

LEGAL#8606

NOTICE OF FUNDING AVAILABILITY

Publication Date: 04-08-2021

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

Dated this :9th of Apr:L,2021

This space is for the County Clerk's Filing Stamp

ward, through the NOFA process, and adhere to all other applicable deduine Ments and 24 CFR Part 570 Information and applications can be obtained online at www.eliyo.friciced.org/hous-ing or trom the City of Merced Housing Division at znd Floor City Hall 678 W 18th Street Merced, CA 95340; Paper submittal is required (no electronit submit-Thursday, April 29, 2021. A meeting will be held on April 15, 2021, et 5:30 p.m. m the Sam Pipes Room on the. First Floor of Merced Cwip Center/City Hall 678 W 1811 Street, Merced(masks and social distancing are required. Awards of funding will be finalized at the Public Heating to be held, by the Merced City Council/2nd Floo[®] City Council Chambers at 6.00 P.M. on Tuesday Jülyő, 2021 (proposáls deter-miped (obereligib) évőt ba fitroduced et the june 21, 2021: Public Heating et the same time and location). For additional information pleases call 385-6863 (yoice), or send E-mail: 6, 10 housing@eltyofmerced.org: /s/ Kim Nutt Rubiish Date '04-08-2021

Proof of Publication - Merced County Times, 2221 K St., Merced, California, 95341 Telephone 383-0433 Adjudged a newspaper of general circulation by court decree No. 143600.

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AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Amount	Cols	Depth
36818	74470	MER-6-3-2021	REVISED 30 DAY	\$450.00	3	15.00 in

Attention: Kim Nutt

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

Declaration of Publication 2015.5 C.C.P.

1

STATE OF CALIFORNIA)

County of Merced

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

No. of Insertions 1

Beginning Issue of: 05/03/2021

Ending Issue of 06/03/2021

I certify (or declare) under penalty of perjury that the foregoing is true and correct and that this declaration was executed at Dallas, Texas on: Date 3rd, day of August, 2021

Notary Public in and for the state of Texas, residing in Dallas County



Extra charge for lost or duplicate affidavits. Legaldo nent please do not destroy!

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Annual Action Plan 2021

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STATE OF CALIFORNIA))ss.)

COUNTY OF MERCED

I am a citizen of the United States and a resident of the county aforesaid; I am over the age of eighteen years, and not a party to or interested in the aboveentitledmatter. I am the printer foreman or principal clock of The Merced County Times, a newspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced, State of California, under the date of December 14, 1999, Case Number 143600; that the notice, of which the annexed is a printed copy has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

LEGAL#8696

PUBLIC HEARING NOTICE

Publication Date:06-03-2021

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

Dated this :27th of July ,2021

This space is for the County Clerk's Filing Stamp

Legal#8696	for residents and inter-
CITY OF MERCED	ested organizations to pro- vide their comments
PUBLIC HEARING NO-	vide their comments
	regarding the City's one-
AND NOTICE OF A RE-	vear goals and the planned
DUCED 15-DAY PUBLIC	use of Community Devel-
REVIEW AND OPPORTU-	ownent Black Grant
NITY TO COMMENT	(CDBG) and HOME lovest-
This public notice litends	ment Partnerships Pro-
to inform Merced City/rasi-	gram, (HOME) Federal
dents about opportunities	grant funds. During this
to participate in the City of	period, comments will be
Merced's preparation of	accepted and considered
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Lither Development (HIID)	plan, HOW TO VIEW
2021 Appual Action Plan	PLANS: a DRAFT of the
1. MATIOE OF REDINCES	DODDA AND A DEVICE CONTRACT
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MENU	person, City of Merced, Housing Division, 2nd
Annual Action Plan Re-	Housing Division, 2nd
Panod	Floor City Hall, 678 W. 18th
Penoa	Street Merced; 2) Housing
NOTICE IS HEREBY	Division Website:
GIVEN that the City o	www.cityofmerced.org/hou
Merced will conduct a re	sing 3) Emailed to you by
duced 15-day public re	request email hous-
view beginning on June 8	ing@cityofmerced.org
2021, and ending on June	Due to restrictions to re-
22, 2021, regarding the de	duce the spread of the
velopment of the DRAF.	COVID-19 Coronavirus, no.
2021 Annual Action Plan	other: physical viewing lo-
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HUD-jesued waiver of cer	l cations vill be available at this time. Updates will be
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Proof of Publication - Mercael County Times, 2221 K St., Merced, California, 95341 Telephone 383-0433 Adjudged a newspaper of general circulation by court decree No. 143600. STATE OF CALIFORNIA) lee.

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Dated this

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couraged and preferred of July 8, 2021, at 5 p.m. You may email comments Public comments for both to: housing@city-schedbled.Public Hearings ofmerced.org: and please will be accepted via normal enter: (2021, AAP / Com- City Council dilizer partici-menus in the subject line of pation procedures. For inyour email: Written come structions, please, stall: ments may also be mailed www.clivofmerced.org/deto: City of Merced Housing partments/city clerk/coun-Division 678 W., 18th (1.1. m. e.p. (1.1. g.s. Street/Marced CA 95340, ACCESSIBILITY: In com-Comments may also be pliance with the Americans submitted in person to the With Disabilities Act if spe-Housing Duision office (locial accommodations are cation listed above). All comments must be reneeded to participate in this process, please conlact the City Clerk's Office at (209) 388-8650 Notificeived by 5:00 p.m. on June 22, 2021 2. NOTICE OF PUBLIC HEARINGS AND FUR cation at least 48 hours prior 10 when services are THER OPPORTUNITY TO needed will assist City staff in assuming that reasonable arrangements cart be made to provide accessi-COMMENT For Residuance and Final Review of the 2021 Annual blitty of schulce Himong and, Spanish language Action Plan NOTICE' IS HEREBY GIVEN that the Merced translation is provided at all City Council will hold two. City Council meetings, For Public Hearings to receive willien comments submitfurther public contaitent, In ted in Spanish of Hmongi addition to the comment for-either Public Hearing, period described above. please submit your comments at least 48 bours In The 2021 Annual Action edvance of the meeting date; to allow City Staff Plan will be presented in Pretiminary Final Draft form at the first Public reasonable time to trans-Hearing to be held at the City Council Meeting of June 21, 2021 at 6 p.m. late: your comment in preparation for it to be (ead into the record in English by the Gity Clerk during the Following this first Public Hearing the Draft Plan will Inceting WHAT IS THE ANNUAL ACTION PLAN? then be finalized and pre-- Each year, the City of Merced receives a for sented for Final Review and Approval at a second Public Hearing to be held mula-based allocation of arthe City Council Meeting CDBG and HOME entitle-

Proof of Publication - Merced County Times, 2221 K St., Merced, California, 95341 Tolephone 383-0433 Adjudged a newspaper of general circulation by court decree No. 143600.

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vision; Kim Nutt, Housing	período de comentarios a
Program Supervisor	no menos de tres (3) días,
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DUCIDA DE 15 DIAS Y	es brinder une oportunidad
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Intención de informar a los	lanos con respecto a las
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Merced sobre las oportu-	dad viel uso nienificano del
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a preparación de la Ciu-	Block Grant (CDBG) y el
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an al plan final, COMO pueden enviate por VER LOS PLANES un compo a City of Merced BORRADOR, del Plan de Housing Division, 678 W Acción Anuel 2021 estara 18th Street, Merced CA disponible para su revisión 95340. Los comentarios de las siguientes maneras: también pueden enviarse En Spersona: City of en persona a la oficine de Merceg: División de la División de Vivienda Vivienda, Segundo piso (ubicación indicade ambe). del Ayuntamiento 678 W. Todos : los comentarios 18th Street, Marced, 2) deben recibirse antes de Sido web de la División de Jas 5.00,p.m. el 22.05 junio. Vivienda: www.city. de 2021 ofmerced org/houting: 3) 2 AVISO DE AUDIENCIAS Se le envio por corteo PÚBLICAS Y C MAYOR electrónico mediante solo OPORTUNIDAD PARA Ilud; correo dectrónico: COMENTAR housing@cityofmerced.org. Para la revisión pretiminar Debido a las restricciones y linal del plan de acción para i reducir (a propa-anual de 2021 gación del coronavirus POR LA PRESENTE SE COVID-19, no habra otras DA AVISO que el Concejo ubicaciones de visual. Municipal de la Cludad de Ización física disponibles Merced Ilevará a cabo dos en este momento. Las ac. Audiencias Públicas para recibir mas ; comentarios tuelizaciones se publiceran en la pégina webide la Di- públicos, además: del visión de vivienda men- período para comentarios clonada ... enteriormente, descrito enteriormente. El COMO ENVIAR COMENT Plac de Acción Acual 2021 TARIOS: Para avuidar a.vo. da presentara an forma de ducir la propagación da Borrador Final Proliminar COVID-19, se recomienda en la primera Audiencia encarecidamente y se pre- Publica, que se llevara a fiere enviar comentarios cabo en la Reunion del por correo electronico Concejo Municipal del 21 Puede envier comentarios de junio de 2021 a las 6 por correo electrónico a: p.m. Después: de lesta primera audiencia pública, hausing dicityofmerced org s ingrese 2021 AAR Com- el borrador del plan se fi-ments en la linea de nalizará y se presentará asunto de su correo elecipara su revisión y y tronice. Los, comentarios eprobación trial en una se por secure stantien gunda audiencia pública que se celebrara en la re-

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Lam a citizen of the United States and a resident of the county aforessid; Lam over the age of eighteen years, and not a party to or interested in the aboveantitled matter. Lam the printer foreman or principal clerk of The Marced County Times, a nowspaper of general circulation, printed and published in the City of Merced, County of Merced, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Merced. State of California, under the date of December 14, 1999. Case Number 143600; that the notice, of which the annexed is a printed poly has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

LEGAL#8696

PUBLIC HEARING NOTICE

Publication Date:06-03-2021

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

Dated this :27th of July ,2021

This space is for the County Clerk's Filing Stamp

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Proof of Publication - Merced County Times, 2221 K St., Merced, California. 95341 Telephone 383-0433 Adjudged a newspaper of general circulation by court decree No. 143600.
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STATE OF CALIFORNIA))ຣຣ.

COUNTY OF MERCED

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Proof of Publication - Merced County Times, 2221 K St., Merced. California, 95341 Telephone 383-0433 Adjudged a newspaper of general circulation by court decree No. 143600.

CITY OF MERCED PUBLIC HEARING NOTICE

AND NOTICE OF A REDUCED 15-DAY PUBLIC REVIEW AND OPPORTUNITY TO COMMENT This public notice intends to inform Merced City residents about opportunities to participate in the City of Merced's preparation of the U.S. Housing and Urban Development (HUD) 2021 Annual Action Plan.

1. NOTICE OF REDUCED 15-DAY REVIEW AND OPPORTUNITY TO COMMENT

Annual Action Plan Reduced 15-day Comment Period

NOTICE IS HEREBY GIVEN that the City of Merced will conduct a reduced 15-day public review beginning on June 8, 2021, and ending on June 22, 2021, regarding the development of the DRAFT 2021 Annual Action Plan, and will implement a recent HUD-issued waiver of certain regulatory requirements associated with the normally-required 30-day comment period, allowing grantees to reduce the comment period to no less than three (3) days, in order to address a allocation calculation error made by HUD. The purpose of the reduced 15-day review is to provide an opportunity for residents and interested organizations to provide their comments regarding the City's one-year goals and the planned use of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) Faderal grant funds. During this period, comments will be accepted and considered for inclusion in the final plan. HOW TO VIEW PLANS: a DRAFT of the 2021 Annual Action Plan will available for review in the following ways: 1) In person: City of Merced, Housing Division, 2rd Floor City Hall, 678 W. 18th Street, Merced; 2) Housing Division Website; www.cityofmerced.org/housing; 3) Emailed to you by request, email: housing@cityofmerced.org. Due to restrictions to reduce the spread of the COVID-19 Coronavirus, no other physical viewing locations will be available at this time. Updates will be posted on the Housing Division webpage listed above. HOW TO SUBMIT COMMENTS: To help reduce the spread of COVID-19, comment submissions by email are strongly encouraged and preferred. You may email comments to: <u>housing@cityofmerced.org</u>, and please enter "2021 AAP Comments" in the subject line of your email. Written comments may also be mailed to: City of Merced Housing Division, 678 W. 18th Street, Merced CA 95340. Comments may also be submitted in person to the Housing Division office (location listed above). All comments must be received by 5:00 p.m. on June 22, 2021.

2. NOTICE OF PUBLIC HEARINGS AND FURTHER OPPORTUNITY TO COMMENT

For Preliminary and Final Review of the 2021 Annual Action Plan

NOTICE IS HEREBY GIVEN that the Merced City Council will hold two Public Hearings to receive further public comment, in addition to the comment period described above. The 2021 Annual Action Plan will be presented in Preliminary Final Draft form at the first Public Hearing to be held at the City Council Meeting of June 21, 2021, at 6 p.m. Following this first Public Hearing, the Draft Plan will then be finalized and presented for Final Review and Approval at a second Public Hearing to be held at the City Council Meeting of July 6, 2021, at 6 p.m. Public comments for both scheduled Public Hearings will be accepted via normal City Council citizen participation procedures. For instructions, please visit: www.cityofmerced.org/departments/cityclerk/council-meetings. ACCESSIBILITY: In compliance with the Americans (Mth Disabilities Act, if special accommodations are needed to participate in this process, please contact the City Clerk's Office at (209) 388-8650. Notification at least 48 hours prior to when services are needed will assist City staff in assuring that reasonable arrangements can be made to provide accessibility or service. Hmong and Spanish language translation is provided at all City Council meetings. For written comments submitted in Spanish or Hmong for either Public Hearing, please submit your comments at least 48 hours in advance of the meeting date, to allow City Staff reasonable time to translate your comment in preparation for it to be read into the record in English by the City Clerk during the meeting. WHAT IS THE ANNUAL ACTION PLAN? - Each year, the City of Merced receives a formula-based allocation of CDBG and HOME entitlement grant funds from HUD. The principal purpose of the Annual Action Plan is to show how these allocations will be expended during the coming year in a way that addresses the needs, priorities, and objectives contained in the City's Consolidated Plan. The 2021 Annual Action Plan implements the second program year of the 2020-2024 Consolidated Plan. The City's 2021 CDBG allocation is expected to be \$1,132,674, and the expected 2021 HOME allocation will be \$548,734.

Publish Date: June 3, 2021

City of Merced Housing Division; Kim Nutt, Housing Program Supervisor

CIUDAD DE MERCED. AVISO DE AUDIENCIA PÚBLICA

Y AVISO DE UNA REVISIÓN PÚBLICA REDUCIDA DE 15 DÍAS Y OPORTUNIDAD PARA COMENTAR Este aviso público tiene la intención de informar a los residentes de la Ciudad de Merced sobre las oportunidades para participar en la preparación de la Ciudad de Merced del Plan de Acción Anual 2021 de Vivienda y Desarrollo Urbano de EE. UU. (HUD).

1. AVISO DE REVISIÓN REDUCIDA DE 15 DÍAS Y OPORTUNIDAD PARA COMENTAR Plan de acción anual reducido Período de comentarios de 15 días

POR LA PRESENTE SE DA AVISO de que la Ciudad de Merced llevará a cabo una revisión pública reducida de 15 días a partir del 8 de junio de 2021 y que finalizará el 22 de junio de 2021, con respecto al desarrollo del BORRADOR del Plan de Acción Anual 2021, e implementará una exención reciente emitida por HUD de ciertos requisitos regulatorios asociados con el período de comentarios de 30 días normalmente requerido, lo que permite a los beneficiarios reducir el período de comentarios a no menos de tres (3) días, con el fin de abordar un error de calculo de asignación cometido por HUD. El propósito de la revisión reducida de 15 días es brindar una oportunidad para que los residentes y las organizaciones interesadas brinden sus comentarios con respecto a las metas de un año de la Ciudad y el uso planificado del Community Development Block Grant (CDBG) y el Investment Partnership Program (HOME) Fondos de subvenciones federales, Durante este período, los comentarios serán aceptados y considerados para su inclusión en el plan final. CÓMO VER LOS PLANES: un BORRADOR del Plan de Acción Anual 2021 estará disponible para su revisión de las siguientes maneras; 1) En persona: City of Merced, División de Vivienda, Segundo piso del Ayuntamiento, 678 W. 18th Street, Marced; 2) Sitio web de la División de Vivienda: www.citvofmerced.org/housing; 3) Se le envió por correo electrónico mediante solicitud, correo electrónico: housing@cityofmerced.org. Debido a las restricciones para reducir la propagación del coronavirus COVID-19, no habra otras ubicaciones de visualización física disponibles en este momento. Las actualizaciones se publicarán en la pagina web de la División de Vivienda mencionada anteriormente. CÓMO ENVIAR COMENTARIOS: Para ayudar a reducir la propagación de COVID-19, se recomienda encarecidamente y se prefiere enviar comentarios por correo electrónico. Puede enviar comentarios por correo electrónico a: housing@citvofmarcad.org e ingrase "2021 AAP Comments' en la línea de asunto de su correo electrónico. Los comentarios por escrito también pueden enviarse por correo a: City of Merced Housing Division, 678 W. 18th Street, Merced CA 95340. Los comentarios también pueden enviarse en persona a la oficina de la División de Vivienda (ubicación indicada arriba). Todos los comentarios deben recibirse antes de las 5:00 p.m. el 22 de junio de 2021.

2. AVISO DE AUDIENCIAS PÚBLICAS Y MAYOR OPORTUNIDAD PARA COMENTAR Para la revisión preliminar y final dal plan de acción anual de 2021

POR LA PRESENTE SE DA AVISO que el Concejo Municipal de la Ciudad de Merced llevará a cabo dos Audiencias Públicas para recibir más comentarios públicos, además del período para comentarios descrito anteriormente. El Plan de Acción Anual 2021 se presentará en forma de Borrador Final Preliminar en la primera Audiencia Pública que se llevará a cabo en la Reunión del Concejo Municipal del 21 de junio de 2021 a las 6 p.m. Después de esta primera audiencia pública, el borrador del plan se finalizará y se presentará para su revisión y aprobación final en una segunda audiencia pública que se celebrará en la reunión del consejo de la ciudad del 6 de julio de 2021 a las 6 p.m. Los comentarios públicos para ambas Audiencias Públicas programadas se aceptarán a través de los procedimientos normales de participación ciudadana del Concejo Municipal. Para obtener instrucciones, visite: www.cityofmerced.org/departments/city-clerk/council-meetings. ACCESIBILIDAD: De conformidad con la Ley de Estadounidenses con Discapacidades, si se necesitan adaptaciones especiales para participar en este proceso, comuniquese con la Oficina del Secretario de la Ciudad al (209) 388-8650. La notificación al menos 48 horas antes de que se necesiten los servicios ayudará al personal de la Ciudad a asegurar que se puedan hacer arregtos razonables para brindar accesibilidad o servicio. Se proporciona traducción al hmong y al español en todas las reuniones del Concejo Municipal. Para comentarios escritos presentados en Español o Hmong para cualquiera de las audiencias públicas, envie sus comentarios al menos 48 horse antes de la fecha de la reunión, para permitir que el personal de la ciudad tenga un tiempo razonable para traducir su comentario en preparación para que se lea en el registro en inglés, por el secretario de la ciudad durante la reunión. <u>ZOVAL ES</u> EL PLAN DE ACCIÓN ANUAL? - Cada año, la Ciudad de Merced recibe de HUD una asignación basada en fórmulas de fondos de subvención de derecho de CDBG y HOME. El propósito principal del Plan de Acción Anual es mostrar cómo se gastarán estas asignaciones durante el próximo año de una manera que aborde las necesidades, prioridades y objetivos contenidos en el Plan Consolidado de la Ciudad. El Plan de Acción Anual 2021 implementa el segundo año del programa del Plan Consolidado 2020-2024. Se espera que la asignación de CDBG de la Ciudad para 2021 sea de \$1,132,674, y la asignación de HOME prevista para 2021 será de \$548,734. Fecha de publicación: 3 de junio de 2021

City of Merced Housing Division; Kim Nutt, Housing Program Supervisor

LUB NROOG MERCED DAIM NTAWV RAU TSOOM PEJ XEEM TUAJ MLOOG THIAB TSO CAI LI NTAWM 15-HNUB RAU TSOOM PEJ XEEM LOS SAIB THIAB SIJ HAWM MUAB LUS NOOG

TUAJ

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1. TSO CAI LOS NTAWM KEV SAIB XYUAS 15-HNUB SAIB THIAB SIJ HAWM MUAB LUS NOOG TUAJ Daim Qauv Khiav Hauj Lwm Txhua Xyoo raug txo ngis <u>15-hnub Lus Qhia lub sijhawm</u>

LUS CEEB TOOM YOG HEREBY GIVEN tias Lub Nroog Merced yuav ua ghov kev txo ngis 15-hnub rau cov pej xeem pib txij lub Rau Hil 8, 2021, thiab xaus rau lub Rau Hil 22, 2021, hais txog kev tsim DRAFT 2021 Kev Npaj Ua Haujiwm Xyoo, thiab yuav siv HUD tsis ntev los no -kev zam txoj cai zam rau gee ghov kev cai tswjfwm uas cuam tshuam nrog ibyam li ntawm 30-hnub yuay tsum hais tawm lub sijhawm, cia cov neeg pab cuam txo lub sijhawm muab lus tso tawm kom teis pub tsawg tshaj peb (3) hnub, txhawm rau daws ghov kev suav kev yuam kev ua los ntawm HUD. Lub hom phiaj ntawm key txo gis 15-hnub key soj ntsuam yog muab txoj hauv key rau cov pej xeem thiab cov koom haum xav paub txog lawy cov lus hais txog Lub Nroog cov phiaj xwm ib xyoos thiab kev siv lub Zej Zog Key Txhim Kho Coy Nyiaj Pab (CDBG) thiab HOME Investment Partnership Program (HOME) Coy nyiaj pab los ntawm tsoomfwy. Lub sijhawm no, cov lus pom zoo yuav raug lees txais thiab txiay txim siab suav nrog hauv daim phiaj xwm kawg. YUAV UA LI CAS XAV Cov phiaj xwm: ib gho DRAFT ntawm 2021 Kev Npaj Ua Hauv Ib Xyoo 2021 yuav muaj rau kev tshuaj xyuas raws li hauv qab no: 1) Tus neeg: Lub Nroog Merced, Lub Tsev Saib Xyuas Vaj Tse, Tsev Thib Ob Lub Nroog, 678 W. 18th Street, Merced; 2) Lub Chaw Haujiwm Vaj Tse nyob: www.cityofmerced.org/housing; 3) Siv Email rau koj los ntawm kav thov, email: housing@cityofmerced.org. Vim muaj key txwy txiay kom txo tau cov key pab cuam ntawm COVID-19 Coronavirus, tsis muaj lwm ghov chaw pom lub cey tam sim no. Covintawy kho tshiab yuav tsum muab tso rau ntawm Lub Tsev Haujiwm Vaj Tse lub web page uas teevi rau saum toj. YUAV UA LI CAS XEEM COV LUS QHIA: Yuav kom txo tau ghov kev pab them ngi ntawm COVID-19. kev tso tawm cov lus pom hauv email yog kev txhawb zog thiab nyiam. Koj sau email tau rau: Housing@cityofmerced.org, thiab thoy sau '2021 AAP Comments' hauv kab ntawy ntawm koj tus email. Cov ntsiab lus sau cia kuj tseem tuaj yeem xa rau: City of Merced Housing Division, 676 W. 18th Street, Merced CA 95340. Cov lus xa tuaj kuj tseem yuav raug xa mus tim ntsej tim muag rau Lub Chaw Haujiwm Vaj Tse nyob (chaw nyob saud). Txhua cov lus yuav tsum tau txais 5:00 p.m. thaum lub Rau Hli 22, 2021.

2. CEEB TOOM TSO CAI RAU PEJXEEM TUAJ MLOOG THIAB LWM LUB SIJHAWM TAWM TSWV

YIM

Rau Qhov Muaj Kev Soj Ntsuam thiab Ua Ntej zaum 2021 Xyoo Npaj Ua Haujiwm

LUS CEEB TOOM YOG HEREBY GIVEN tias Merced Cov Nom Tewy yuay tuay ob Lub Rooj Sib Hais Rau Pej Xeem kom txais cov lus hals ntxiv rau pej xeem, ntxiv rau lub sijhawm hais tawm saum toj no. Daim 2021 Kev Npai Ua Haujiwm Txhua Xyoo yuay muab nthuay tawm nyob rau hauy Daim Ntawy Sau Tseg Qhoy Kawg Thawj Zaug ntawm Kev Hais Plaub Hauv Tshav Pob Hauv Pej Xeem Lub Rooj Sib Tham Hauv Nroog Lub Rau Hli 21, 2021, thaum 6 teev Tom gab thawj zaug ntawm Lub Rooj Sib Hais Hauv Zej Zog no, Daim Qauv Tom Qab yuav raug muab ua tiav thiab nthuav ghia zaum kawg rau Kev Tshuaj Xyuas thiab Kev Pom Zoo ntawm Lub Rooj Sib Tham zaum Thib Ob uas yuay muaj nyob hauy Lub Nroog Coy Nom Tswy Lub Rooj Sib Tham thaum Lub Xya Hii 6, 2021, thaum 6 teev tsaus ntuj. Cov lus qhuab qhia pej xeem rau ob qho Kev Hais Dua Hauv Zej Tsoom yuav txais los ntawm cov txheej txheem pej xeem nyob hauv lub nroog kev koom tes cov txheej txheem. Yog xav paub cov lus ghia, thov mus saib: www.cityofmerced.org/departments/city-cterk/council-meetings, TXOJ CAI; Raws li Asmeskas Txoj Cai Xiam Oob Qhab, yog tias xav tau kev pab tshwj xeeb los koom rau hauv tus txheej txheem no, thov hu rau Lub Nroog Chav Fais Fab Chaw Haujiwm ntawm (209) 388-8650. Key ceeb toom tsawg kawg 48 teev ua ntej thaum cov key pab xay tau yuay pab cov neeg ua hauj lwm hauv nroog los xyuas kom meej tias kev npaj kom tsim nyog yuay ua tau kom muab kev nkag yooj yim lossis kev pab. Kev txhais lus Hmoob thiab lus Mev yog muai nyob rau hauv tag nrho City Council cov rool sib tham. Txog cov lus sau sau ua lus Spanish lossis Hmoob rau pej xeem Key Sib Hais, thov xa koj cov lus pom tsawg kawg 48 teev ua ntej ntawm lub rooj sib tham, kom Lub Nroog Cov Neeg Ua Haujiwm siv sijhawm los txhais koj cov lus hais txog kev npaj rau nws kom nyeem rau hauv cov ntaub ntawv sau ua lus Askiv los ntawm Tus Neeg Saib Xyuas Nroog thaum lub rooj sib tham. TXOJ KEV UA TXHUA YAM TXUJ CI YOG DAB TSI? -Txhua xyoo, Lub Nroog Merced tau txais cov nyiaj pab dawb los ntawm CDBG thiab HOME phov nyiaj pab uas tau txais los ntawm HUD. Lub hom phiaj tseem ceeb ntawm Kev Npaj Ua Txhua Xyoo yog los ghia saib cov nyiaj no yuav raug siv nyob rau xyoo yuav los ntawm txoj kev uas xav tau li cas, kev xav tau ua ntej, thiab cov hom phiaj uas muaj nyob hauv Nroog Txoj Kev Npaj Kho Kom Zoo. Dalm 2021 Phiaj Xwm Txhua Xyoo ua haujiwm siv xyoo thib ob ntawm 2020-2024 Qhov Key Npaj Ua Kom Tau Zoo. Lub Nroog 2021 CDBG key faib nyiaj yuav tsum yog \$1.132,674, thiab key cia siab 2021 HOME yuav muaj txog \$548,734.

Hnub luam tewm: Lub Rau Hii 3, 2021

City of Merced Housing Division; Kim Nutt, Housing Program Supervisor

Nutt, Kim

From: Sent: To: Subject: Lotez, Devin Wednesday, June 9, 2021 11:01 AM Nutt, Kim; Levesque, Jennifer; Tresidder, John RE: Housing public notices

Done.



Devin Lotez Records Clerk

City of Merced | 678 W. 18th Street | Merced, CA 95340 (209) 385-6202 | lotezd@cityofmerced.org | www.cityofmerced.org

From: Nutt, Kim <NuttK@cityofmerced.org> Sent: Wednesday, June 9, 2021 10:38 AM To: Lotez, Devin <LotezD@cityofmerced.org>; Levesque, Jennifer <LevesqueJ@cityofmerced.org>; Tresidder, John <TresidderJ@cityofmerced.org> Subject: Housing public notices

Good morning,

I should have sent these sooner - can we request these notices be posted on the Clerks' public notice page? Please see attached. Thank you!

I've got them up on Housing's page, if it helps at all: https://www.cibyofmerced.org/departments/economic-development/housing-division/public-notices

Kim Nutt

Housing Program Supervisor City of Merced Housing Division | Development Services Department 678 W. 18th Street | Merced, California 95340 *Main:* 209-385-6863 | *Direct:* 209-388-8988 | *eFax:* 209-388-7317 www.cityofmerced.org | nuttk@cityofmerced.org What does Housing do? Check us out here: www.cityofmerced.org/housing



Annual Action Plan 2021

-1-

PUBLIC COMMENT SUMMARIES AND COMMUNICATIONS

- 1. Public Hearings (June 21 and July 6, 2021) public comment
- Letter to Community Organizations Informing community non-profits of Funding Availability, invitation to apply for funding, and informing them of the date, place, and time of an information meeting; mailing list and copy of PowerPoint presentation
- Affordable Housing and Inclusionary Zoning Community Input Meeting (April 8, 2021) – public comment, meeting summary, and copy of PowerPoint presentation
- <u>Virtual Community Input Meetings (March 30 and 31, 2021)</u> public comment/meeting summaries; invitation letter to nonprofit organizations and mailing list; social media flyers, and PowerPoint presentation
- 5. Summary of statistical responses from Resident Community Needs Assessment Survey; flyer; utility bill insert
- Town Hall Meetings (February 11 and February 18, 2021) summary of citizen comments that could be addressed with CDBG and HOME-funded projects; flyer; City Council Priorities
- 7. Social Media posts

City Council Public Hearings - Public Comments Received

Monday, June 21, 2021; 6:00 p.m. - Agenda Item K.6

Merced Civic Center - City Council Chambers, 678 W. 18th Street, Merced (In-person meeting)

Notes: Housing Program Supervisor Kim Nutt presented the Draft 2021 Annual Action Plan, proposed CDBG and HOME project funding, and reviewed the citizen participation process and needs assessment results to date and invited community members in attendance to provide further input.

Comments and Suggestions from the public included:

- Comment emailed to City Clerks prior to meeting: None
- In-person comments received during the Public Hearing: Sheng Xiong/Leadership Counsel for Justice and Accountability asked two questions: 1) regarding 2021 funding In relationship to the City budget, if the funding reflected in the draft Annual Plan is reflected in the budget, or is it additional funding amounts; and 2) what is the process for allocating the expected \$1.9 million HOME-ARP funds. The City Manager responded that the CDBG and HOME allocations were included in the City budget, and that a discussion regarding HOME-ARP funds will occur at a future Council meeting.
- Voicemail comments played during the meeting included: None
- Other: The Mayor asked staff to clarify the "to be determined" infrastructure projects. Ms. Nutt answered that
 they include funding for installation of new water main segments in low-income former County areas of the City
 in anticipation of the need to connect to municipal water during the ongoing drought and in future years, and also
 included new sidewalk and storm drain replacement projects that prepare for a South Merced grocery store and
 help areas of the City with storm system upgrades to alleviate seasonal flooding. The Grove Apts. Ioan payoff in
 January 2021 brought in CDBG program income that will enable these projects to be funded during the 2021-22
 program year. The Public Hearing was continued to the next meeting (July 6, 2021).

Monday, July 6, 2021; 6:00 p.m. Agenda Item J.2

Merced Civic Center - City Council Chambers, 578 W. 18th Street, Merced (In-person meeting)

Notes: Housing Program Supervisor Kim Nutt presented the final plan, reviewing public participation and comments received to date, reiterating that projects proposed in the 2021 plan fully address the residents' expressed needs and priorities collected from the needs assessment survey and through the virtual outreach meetings held in March, including dedicating all available HOME funds towards new construction of rental/affordable housing.

Comments and Suggestions from the public included:

- Comments submitted to City Clerks prior to meeting: None
- Comments received during the Public Hearing: Sheng Xiong/Leadership Counsel for Justice and Accountability - expressed that it is important that low-income households be able to connect to municipal water sources if they want to [rather than depend on their existing "grandfathered" water wells that remain after annexing to the City limits], and that there needs to be a way that the City could provide funding to those residents so that they can afford to pay the connection fees. She also explained that the City is also required to follow SB244, regarding adopting long-range goals for disadvantaged communities. Development Services Director Scott McBride explained that SB244 concerns land-use issues that have been examined by the Local Area Formation Commission (LAFCo) and that are addressed in the City's General Plan and does not directly relate to the approval of federal funding in the 2021 Annual Action Plan. By providing funding for water main installations, the City is addressing the water service needs of low-income homeowners that live within the city timits. The City also provides long-term payment options to qualifying low-income homeowners currently and provides options for out-of-bound connection agreements. Michael Belluomini/Sierra Saving Grace Homeless Project - stated he is a board member of Sierra Saving Grace, who is an applicant for 2021 CDBG project. funding, explained SSG's mission statement, and that continued funding through the 2021 Annual Plan to SSG would allow them to keep providing permanent supportive housing and services to homeless and low-income residents.
- Voicemail comments played during the meeting included: None
- Other: After closing the Public Hearing, the City Council approved the 2021 Annual Action Plan unanimously,

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Morced Givic Center 679 W. 18th Street Morced, CA 95340

Legislation Details (With Text)

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File #:	21-4	154	Version:	1	Name:		
Туре:	Pub	lic Hearing	Item		Status:	Agenda Ready	
File created:	5/28	/2021			In control:	City Council/Public Fina Development Authority/	and the second se
On agenda:	6/21	/2021			Final action:		
Title:	and	Urban Dev	velopment (2021-2022;	HUD) 2021 Annual A	and Review of the Draft U.3 ction Plan: Proposed Expe c Comment During a Redu	S. Department of Housing inditure of CDBG and HOM ced 15-Day Public Review
	Pres		nd discussi		the Preliminary n opportunity to		nual Action Plan: and Public
		COMMEND Council -	ATION				
						omment regarding the Dra nd other funds for Fiscal Ye	ft 2021 Annual Action Plan ear 2021-2022; and,
						ndations for the distribution t 2021 Annual Action Plan;	
						ndations regarding the Con Year 2021-2022.	nmunity Organization CDBC
Sponsors:							
Indexes:							
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Attachments:						2. 2021 Project Funding A tructure improvement Proj	
Date	Ver.	Action By	i i		Ac	lion	Result
6/21/2021	1	Economi	ncil/Public F c Developn /Parking Au	ient	dealer of the	ntinued	Pass

Report Prepared by: Kimberly Nutt, Housing Program Supervisor, Housing Division, Development Services Department

SUBJECT: Public Hearing for the Introduction and Review of the Draft U.S. Department of Housing and Urban Development (HUD) 2021 Annual Action Plan; Proposed Expenditure of CDBG and HOME Funds for FY 2021-2022; and, Receipt of Public Comment During a Reduced 15-Day Public Review and Comment Period

REPORT IN BRIEF

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Presentation and discussion of the Preliminary Draft of the HUD 2021 Annual Action Plan; and Public Hearing to provide the public an opportunity to comment.

RECOMMENDATION

City Council -

A. Conduct a public hearing to receive public comment regarding the Draft 2021 Annual Action Plan and proposed expenditure of CDBG, HOME, and other funds for Fiscal Year 2021-2022; and,

B. Provide comment, if any, on staff recommendations for the distribution of projects, goals, and objectives, and allocation of funding in the Draft 2021 Annual Action Plan; and,

C. Provide comment, if any, on staff recommendations regarding the Community Organization CDBG funding request applications received for Fiscal Year 2021-2022.

ALTERNATIVES

No Council Motion or Approval is necessary for this Public Hearing.

AUTHORITY

U.S. Department of Housing and Urban Development (HUD) requires, per 24 CER 91,105, requires that participating local government jurisdictions involve citizens in the development of the Annual Action Plan and any subsequent substantial amendments; the Charter of the City of Merced, Section 405, 409, and 411 et seq of the City of Merced; and, pursuant to 24 CER Subpart F, the City is required to submit the Council-approved Annual Action Plan to HUD for approval.

CITY COUNCIL PRIORITIES

As provided for in the 2020-21 Adopted Budget; and Council Priorities that include Future Planning, Sustainability, Housing and Homelessness, and Agency Partnerships.

DISCUSSION

Staff is requesting that Council hold a Public Hearing to receive public comment on the Draft HUD 2021 Annual Action Plan (Attachment 1).

Additionally, staff is requesting Council recommendations regarding the Preliminary Draft Plan and the public service funding request applications received from community non-profit organizations (Attachment 2). Any requested changes will be incorporated into the Final Draft of the Plan that will be presented back to Council on July 6, 2021, at the final Public Hearing. Staff will be requesting Council's approval and permission to submit the plan to HUD after that public hearing.

Staff plans to submit the approved plan to HUD by July 15, 2021. HUD's regulatory "last day to submit" is August 15, 2021. If an Annual Action Plan is not submitted by the August deadline, the City will fose its CDBG and HOME funding for the 2021-22 year. Unlike the previous program year (2020), HUD has not issued any extension waivers for submission of 2021 plans.

Effect of the Grove Apartments Loan Payoff on 2021 Project Funding

The Grove Apartments' payoff of CDBG, HOME, and Section 108 loans in January of 2021, caused a large influx of CDBG, HOME, and Housing Successor Agency (HSA) former redevelopment LMI

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Asset fund program income that the City must allocate with this plan towards 2021 project funding.

The below recaps the amounts and type of funds received in the Grove payoff, the amount/type already allocated through the 2020 Annual Plan substantial amendment for Childs and B Street project funding approved by Council in May of 2021, and the amounts remaining to be allocated:

Fund Type:	CDBG	HOME	LMI Assets
Amount Received	\$ 3,877,752	\$ 1,468,861	\$ 1,582,488
Allocated to Date	< 2,400,000 >	< 0>	< 0>
Payoff funds remaining:	\$ 1,477,752	\$ 1,468,861	\$ 1,582,488

The next sections below discuss: 1) total combined 2021 funds available and, 2) further below, staff's recommendations for allocating funds by type of project.

2021 HUD Allocations and Total Funds Available for Project Funding

The CDBG allocation of funding for Fiscal Year 2021-2022 is expected to be \$1,132,674, plus \$96,000 of program income (PI) and \$258,135.26 in prior-year resources. The FY 2021 HOME allocation is expected to be \$548,734, with an estimated \$60,000 in program income during the year and \$563,203.88 in prior-year resources. Combined, the total of HUD FY2021 program allocations and other revenue will be \$2,658,747.14. The Housing Division does not receive any revenue from the General Fund.

Combined with the Grove Apartments' payoff remaining funds, the below figures are the total funds available for 2021 program funding.

Revenue/Fund type	CDBG	HOME	LMI Assets
2021 Allocation + Pl	\$ 1,486,809	S 1,171,937	(N/A)
Payoff funds	\$ 1,477,752	S 1,468,861	\$ 1,582,488
Total 2021 Funds available:	\$ 2,964,561	\$ 2,640,798	\$ 1,582,488

2021 Public Service Project Funding

Attachment 2 provides a summary of the Public Service funding applications received for 2021, the requested funding amount, and the *tentative* funding recommendations by staff in assessing each proposed project for HUD eligibility. The Final Draft of this plan that will be presented to Council for approval at the July 6th scheduled public hearing will have staff's final recommendations, with each project having been fully assessed for HUD National Objective eligibility, federal regulation compliance, and allowed costs.

This year, the Grove payoff had a major effect on the CDBG 15% cap for public services (15% Cap = 15% of CDBG allocation + prior year program income). Therefore, the 15% cap is much higher than in normal years - which means that, once fully assessed for compliance to HUD regulations, full funding of all eligible projects funding requests should not be an issue for use of CDBG funds.

It should be noted that the 2020 CDBG funding approved in last year's plan for the amount of \$4,920

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for a first-time homebuyer education program is still available to use during the 2021 program year. Due to the furtherance of the pandemic this year, the program was still not achieved during 2020. If pandemic restrictions continue to lift as they have been recently, this program may see fruition during the 2021 program year.

2021 Housing Project Funding

CDBG - Acquisition & Rehabilitation projects for Permanent Supportive Housing:

For the last few recent years, both CDBG and HOME funds have helped finance two programs that purchase existing homes or duplexes/triplexes, rehabilitate/repair them, then rent them to homeless families with provision of separate case management that helps them transition from chronic homelessness to sustainable independent living. Both organizations, Sierra Saving Grace Homeless Project and the Merced Rescue Mission, have again applied for project funding for these programs, and staff is recommending full funding of their requests with CDBG funds. Additionally, due to current rising market values in a competitive "seller's market," staff is recommending additional CDBG funding be granted to their request to ensure successful acquisition/close of escrow of those properties.

HOME - Affordable Rental Housing/Apartments:

Development Services staff has been in recent discussions with two affordable rental housing developers who are looking to build affordable apartment complexes in North Mercad, both of whom have inquired about any available HOME funds that could be used towards each project. Construction of affordable housing units is an eligible use of HOME funds.

From the "Total Funds Available" table above, there will be \$ 2,069,940 in HOME funds that could be used towards one or both of these projects. Additionally, separate from this Annual Plan, HUD will be issuing an over \$1.9 million American Rescue Plan Act entitlement community HOME-ARP allocation and implementing instructions to the City of Merced sometime during the 2021 program year that can also be used towards construction of affordable units. And finally, the recent announcement that the City of Merced will be issued over \$27 million from the U.S. Treasury through other American Rescue Plan Act funds will add additional available funding for affordable unit construction projects.

Staff is recommending that all available HOME funds go towards the construction of affordable housing units for the 2021 program year. A substantial amendment is expected to be needed sometime during the coming year to accept and allocate the pending HUD HOME-ARP and the U.S. Treasury ARP allocations, as well as Council approvals for commitment of specific funding to projects.

HSA LMI Asset Funds - Gateway Terrace II project funding:

The Housing Division has worked diligently for the last several years to get HUD's final approval on the Gateway Terrace II Apartments, a 50-unit affordable housing project that will be located on K Street between W. 12th and W. 13th Streets. The project has been Important to Merced City's issue with a lack of affordable units since its inception, as it also will provide 10 units to homeless veterans.

As referenced at the April 5, 2021, affordable housing presentation by the Development Services Director, with the January 2021 Grove Apartments loan payoff that included \$1,582,488 of repaid

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Housing Successor Agency (HSA) LMI Asset funds, the City will now be able to fully cover the overall project cost amounts the City originally committed to the project. By switching funding sources to entirely LMI Asset Funds, the project will now have the path to be able to move forward unobstructed from HUD involvement, as it will no longer involve any federal funding. The math involved is as follows:

HSA LMI Asset Fund program income received:	\$ 1,582,488
Committed project costs (CDBG + HOME)	< 1,501,751 >
Remaining LMI Asset program income:	\$ <u>80,737</u>

The 2021 Annual Action will be the mechanism that accomplishes this change of funding source, pending HUD approval of the plan after submission following Council approval on July 6th. From there, there will be other tasks that will need to be accomplished for the project, including reassessing total project costs due to rising costs of materials, new State Tax Equity and Fiscal Responsibility Act (TEFRA) hearings, and amendment of loan documents, before the project can actually move forward.

Lastly, it should be noted that a separate sewer and water main replacement project associated with Gateway Terrace II that was previously approved by Council will still use \$250,000 of CDBG, \$200,072 In Sewer Main Replacement Funds, \$236,208 of Water Main Replacement funds, and \$50,000 of re-allocated CDBG funds from a previous-year project. A separate National Environmental Protection Act (NEPA) environmental review and prior-year funding has already been approved and cleared by HUD to proceed. This project will move forward in coordination with the housing project, as part of the main replacement runs through an existing city utility easement on the vacant parcel.

2021 Infrastructure Project Funding

With the Grove payoff's CDBG program income funds, staff is proposing several infrastructure projects to make effective and beneficial use of the additional CDBG funding that will remain after subtracting the suggested public service project allocations discussed above. The cost of installing and improving public infrastructure is an eligible use of CDBG funds.

A summary of suggested projects is listed at Attachment 3 and below:

- Approximately \$750,000 to install missing sidewalk/curb and gutter at the southeast corner of South Canal Street and W. Childs Avenue extending east to the W. Childs Ave and S. Hwy 59 intersection to prepare the site for anticipated future development
- Approximately \$350,000 to upgrade storm drain infrastructure in the Loughborough area
- Approximately \$150,000 to install new curb/gutter/sidewalk at Shadowbrook Drive and Bear Creek Drive
- Approximately \$75,000 to install new curb/gutter on D Street, E. 11th Street, and E. 13th Street
- Approximately 25,000 to replace sidewalk at M Street and W. 20th Street
- Remaining \$393,030, plus \$75,000 carryover from 2020 funds project to be determined; or, a new water main installation project in a predominantly low-income area of the city where there are existing residential water wells in danger of drying up with the current drought.

Above all, it is imperative that all the CDBG program income received this Spring be used up, as if

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more than 1.5% of our CDBG fund balance is unspent by May 1^{el} of 2022, it will negatively affect future allocations. Infrastructure projects coordinated with the Engineering Division typically include an extra 10% of the engineer's cost estimate that goes towards direct civil improvement plan design hours and for Housing staff's administrative time on each project.

With a severe drought underway and the County being under a State Drought Emergency, Staff suggests that Council consider any additional remaining CDBG funding be dedicated to the installation of new water mains and residential water line stubs in predominantly low-income areas of the city where water mains are missing and where there are still existing "grandfathered" residential water wells that have a higher potential of drying up completely with the current and ongoing drought. Likening back to previous drought years, particularly more recently in 2014, many low-income homeowners could not afford to pay the City's water connection fees where there was a water main available. In other areas, a water main was not available at all, resulting in some homeowners being forced to temporarily abandon their homes for lack of water. This assistance will be three-fold in allowing residents to stay in their homes, providing a sanitary water source, and in eliminating potential water contamination sources within the City limits by permanently sealing the dry wells.

History and Past Actions; and the Effects of the Coronavirus Pandemic on the Process :

Normally, this process is completed and final plans are approved for an "on time" submittal to HUD by May 15th of each year, which is 45 days before the start of the new program year (July 1). Late submittals, however, are accepted through the normal regulatory deadline of August 15th, annually. This has not, by any means, been a normal year, but unlike submissions of last year's plan, HUD has <u>not</u> walved the regulatory deadline for submission of 2021 plans nationwide. Housing staff has been in contact with HUD's Regional CPD Representative, who oversees the City's program, and taking staff's backlog under consideration, and under heavy workload themselves, have agreed upon a July 15th submittal target. This gives the CPD Rep enough time after submittal to approve the plan before the August 15th drop dead date.

Since the pandemic began in early 2020, HUD has issued waivers that give jurisdictions flexibilities of various deadlines and required processes, including citizen participation, in considering the hurdles most, if not all, grantees are facing from the additional, but necessary, workload resulting from multiple tranches of emergency funding that have come available over the last year. The latest waiver was issued on May 14, 2021, after HUD discovered a miscalculation of the CDBG allocations issued nationwide, allowing grantees to reduce their public comment periods for 2021 Annual Action Plans to no less than three days. Housing staff chose a 15-day review and comment period to accommodate more consideration to our local residents.

The Coronavirus has had a cumulative and lasting effect on the citizen participation process, outreach methods, and staff workload during the development of last year's ConPlan/Annual Plan and this year's 2021 Annual Plan. Beginning in March 2020, over one year ago, Housing staff were unable to safely hold any extensive in-person outreach meetings as the threat of spread grew in the community. As staff gained proficiency in switching to internet-based virtual outreach methods, the tasks involved in these new outreach methods also had to adapt, moving to more meeting preparation in the form of creating meeting links and social media posts, preparation of detailed presentations for online meetings, technical coordination with IT staff and language interpreters, and attendee registration lists. Together with three substantial amendments that include citizen comment and public hearing processes during the year, these overlapping tasks and continuing insufficient staffing in the Housing Division has created a snowball effect on staff capacities. Recruitment to fill

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the third and vacant staff position in Housing is in progress.

What is the 2021 Annual Action Plan?

In order to receive Federal Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding from HUD each year, the City is first required to develop a Consolidated Plan, a five-year strategic plan that describes how the funds will be used, as well as evaluating local conditions in determining the City's needs for housing and other concerns, and goals and priorities in addressing those needs. The Consolidated Plan establishes the goals and objectives to be carried out through Annual Action Plans over the five-year period. Therefore, the Consolidated Plan and Annual Action Plan, between them, provide long- and short-term goals, budgets, anticipated development, and public service activity project lists for use of the HUD funding allocations granted to the City of Merced for distribution in the community.

HUD approved the 2020-2024 Consolidated Plan and First Year (2020) Annual Action Plan and granted access to funds on March 10, 2021. Due to the late approval attributed to the multiple delays caused in part by the Pandemic, two additional outreach meetings and a resulting restarted public hearing process, and two additional Substantial Amendment public hearing and approval processes to award Third Round CARES Act funding and amend funding sources for the Childs and B Street project, Housing staff continues to working diligently to implement programs that were awarded funding last year.

The 2021 Annual Action Plan implements the second year of the 2020-2024 Consolidated Plan that was approved by Council on November 30, 2020. The 2021 plan includes a description of how this year's funding will be used to address identified objectives for housing, homelessness, and economic development.

Citizen participation in this process is crucial to a complete and thorough plan. Focus group workshops and informational meetings, announcements of project funding availability, online community needs assessment surveys, town hall meetings, and public hearings give citizens the opportunity to participate in and give input to the community's needs and this plan as it is being developed. These plans are essentially guided by the needs and the priorities expressed by residents and community stakeholders who participated in the process.

IMPACT ON CITY RESOURCES

No budget or appropriation action is required at this time.

After its initial miscalculated allocation announcement in March of 2021, HUD issued a correction notice on May 14, 2021, which notified the City of its corrected CDBG and HOME allocations for Program/Fiscal Year 2021-22, and the budget outlined in the Draft 2021 Annual Action Plan is based upon those corrected expected allocation amounts.

ATTACHMENTS

- 1. Preliminary Draft 2021 Annual Action Plan
- 2. 2021 Project Funding Applications and Recommendations
- 3. CDBG Proposed Infrastructure Improvement Projects

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Merced Civic Center 678 W. 18th Street Merced, CA 95340

Legislation Details (With Text)

File #:	21-530	Version:	1 N	ame:		
ype:	Public Hea	ring Item	s	tatus:	Passed	
File created:	6/21/2021))r	control:	City Council/Public Finance Development Authority/Park	
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Fitle:					dditional Public Comment and it (HUD) 2021 Annual Action P	
	2021 Annu or other ite all docume	e Public Hear al Action Plan ms; Approval o	and prov of the 202 to submi	ide direction 1 1 Annual Act	to receive additional public in to staff regarding any final cha ion Plan; and, Authorizing the plan to HUD and to accept the	nges to funding activities City Manager to execute
	RECOMMI City Counc	ENDATION				
		n and conduct lion Plan; and,		ic Hearing to	receive any final public input re	egarding the Draft 2021
		direction to st tion Plan; and,		ding any final	changes to be made to any pa	art of the Draft 2021
	And, Adop	t a Motion:				
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	any modifie		essary to	submit the Fi	execute all related documents nal Draft of the 2021 Annual A HUD.	
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Attachments:	Administra	21 Annual Acti tive, 3, 2021 C 21), 5. Draft Re	DBG Infr	2. 2021 Proje astructure Pr	ct Funding - Public Service, H bjects, 4. HUD Designated Inc	ousing, and ome-Eligible Census
Date	Ver. Actio	n By		Act	ion	Result
7/6/2021	Econ	Council/Public iomic Developi ority/Parking A	ment	and ap	proved	Pass
Report Prepai Department	ed by: Kin	nberly Nutt, H	lousing I	Program Sup	ervisor, Housing Division/D	evelopment Services
CITY OF MERCED	_		-	Page 1 dl 6		Printed on 8/9/20

MERCED

SUBJECT: Final Public Hearing for Receipt of Additional Public Comment and Approval of the U.S. Department of Housing and Urban Development (HUD) 2021 Annual Action Plan

REPORT IN BRIEF

Re-open the Public Hearing from June 21, 2021, to receive additional public input regarding the Draft 2021 Annual Action Plan and provide direction to staff regarding any final changes to funding activities or other Items; Approval of the 2021 Annual Action Plan; and, Authorizing the City Manager to execute all documents necessary to submit the finalized plan to HUD and to accept the CDBG and HOME grants after approval by HUD.

RECOMMENDATION

City Council -

A. Re-open and conduct the Public Hearing to receive any final public input regarding the Draft 2021 Annual Action Plan; and,

B. Provide direction to staff regarding any final changes to be made to any part of the Draft 2021 Annual Action Plan; and,

And, Adopt a Motion:

C. Adopting **Resolution 2021-65**, A Resolution of the City Council of the City of Marced, California, Approving the 2021 HUD Annual Action Plan, Certifying Compliance with the Requirements of the Community Development Block Grant (CDBG) Program and HOME Investment Partnership (HOME) Program, and Authorizing Staff to Submit All Approved Documents and Certifications to the U.S. Department of Housing and Urban Development; and,

D. Authorizing the City Manager or designee to execute all related documents and allow staff to make any modifications as necessary to submit the Final Draft of the 2021 Annual Action Plan and to accept the CDBG and HOME grants after approval by HUD.

ALTERNATIVES

1. Approve, as recommended by staff; or,

2. Approve, as revised by the City Council; or,

3. Deny the request; or,

4. Refer back to staff for reconsideration of specific items (specific items to be addressed in City Council motion); or,

5. Continue to a future City Council meeting (date and time to be specified in City Council motion).

AUTHORITY

The U.S. Department of Housing and Urban Development (HUD), per 24 CFR 91.105, requires that participating jurisdictions involve citizens in the development of each Five-Year Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance and Evaluation Report (CAPER), including any substantial amendments to the plans; the Charter of the City of Merced, Section 405, 409, and 411 et seq. of the City of Merced; and, pursuant to 24 CFR Subpart F, the City is required to submit the Annual Action Plan to HUD for approval to receive 2021 Program Year grant funds.

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CITY COUNCIL PRIORITIES

As provided for in the 2021-22 Adopted Budget; and Council Priorities that include Economic Development - Workforce Development, Housing and Homelessness, and Public Works - Streets.

DISCUSSION

After re-opening the Public Hearing continued from the June 21, 2021, meeting and accepting final public comment, staff requests that Council review and approve the Draft HUD 2021 Annual Action Plan (Attachment 1).

Additionally, staff is requesting any final recommendations and/or changes from Council regarding the project funding and the draft plan before a motion to approve. Attachments 2 and 3 summarize the proposed projects and recommended funding amounts. Any requested final Council changes will be incorporated into the final version to be submitted to HUD. Following submittal to HUD, HUD may require subsequent required corrections to the submitted plan in order to meet their specific requirements for acceptance.

Staff plans to submit the approved plan to HUD by July 15, 2021. HUD's regulatory "last day to submit" is August 15, 2021. If an Annual Action Plan is not submitted by the August deadline, the City will lose its CDBG and HOME funding for the 2021-22 year. Unlike the previous program year (2020), HUD has not issued any extension waivers for submission of 2021 plans.

Quick Review of Eligible Activities for CDBG and HOME Funds

At the June 21, 2021, Public Hearing and subsequent Council discussion, staff heard a concern expressed that suggested not enough 2021 funding is being directed to address the affordable housing unit shortage in Merced.

To review, expenditure of CDBG and HOME grant funds is entirely regulated by HUD and the City is required to follow those laws - CDBG funding is regulated under Title 24 of the Code of Federal Regulations (CFR) Part 570, and HOME by 24 CFR Part 92.

CDBG funds can only be spent on certain eligible activities under the general categories of Acquisition/Disposition, Public Facilities and Improvements, Public Services, and Housing - but <u>not</u> the construction of new housing. In addition, activities must meet at least one of three HUD National Objectives, being: 1) activities benefitting low- and moderate-income persons; 2) activities which aid in the prevention or elimination of slums or blight; and, 3) activities designed to meet community development needs having a particular urgency (such as during a national or locally declared emergency). A maximum of 15% of the combined sum of the yearly CDBG allocation plus program income can be directed to activities HUD considers public services. Therefore, the City is limited by this sum as to how much we can award to local organizations proposing such activities. Acquisition of homes/duptexes/triplexes for rehab and subsequent conversion to permanent supportive housing is considered a "housing" activity, not a public service and, therefore, is not subject to this 15% public services cap. Finally, the City is required to spend all or most of its CDBG allocation and have no more than 1.5% funds remaining by May 1st of each year ("timeliness deadline") or HUD will penalize with a smaller allocation the following year.

HOME funds, unlike CDBG, can be directed specifically to construction of new affordable housing units, and the 2021 Annuat Action Plan proposes to direct all its 2021 allocation, remaining prior-year

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funds, and program income received during the year, including funds received from the Grove Apartments payoff in January 2021, towards such construction. Additionally, HUD requires HOME grantees to set aside a minimum of 15% towards activities to be carried out by a Community Housing Development Organization (CHDO), which can also be directed to affordable housing projects. Other eligible uses of HOME funds include homeowner rehabilitation, homebuyer (acquisition, new construction, or rehabilitation), and tenant-based rental assistance (TBRA) activities.

Further discussions as to specifically how and where to direct 2021 and prior year HOME and the Grove Apartments re-paid HOME funds will be discussed with Council in September 2021 as part of its overall review of and strategizing for affordable housing. This discussion will include uses for the expected \$27 million of U.S. Treasury and \$1.9 million of special HOME-ARP funds allocated to Merced City through the American Rescue Plan Act (ARPA) passed by the U.S. Congress earlier this year. The City has not yet received direction from HUD regarding how to implement the forthcoming HOME-ARP funds or when they will become available.

Project Funding - Public Services and Housing Projects

In April 2021, Housing staff mailed individual Notice of Funding Availability (NOFA) letters directly to 121 non-profit and faith-based organizations, notifying them that funding and technical assistance to develop their programs was available and of an informational meeting that would be held on April 15, 2021, to provide information regarding eligible activities and how to apply for funding. Notices were also published in the Merced Sun-Star and Merced County Times. In response, eight organizations attended the meeting, and nine applications were received.

Staff recommends fully funding all the requested programs and amounts (Attachment 2), particularly as each is a basic HUD-eligible activity and meets a National Objective, addresses the community's needs as reported in the five-year strategic plan (ConPtan), and the total of public service programming is within the 15% CDBG public service cap. Staff will continue to work with HUD on specific program and eligible expense requirements for each organization to be assisted moving forward.

Project Funding - Infrastructure projects

As explained above, CDBG funds cannot be used towards new construction of housing. The Community Needs Assessment survey conducted over March and April of 2021 showed that City residents felt that "neighborhood infrastructure improvements," including water and sewer lines, streets, sidewalks/crosswalks, and drainage installations and improvements, was the number one need in the "neighborhood improvements" category, over other choices such as maintenance of vacant lots or trash/litter pickup (#2) or upgrade of parks and recreational facilities (#3).

In response to this, and to designate efficient use of the unusually large amount of CDBG funds currently on hand as a result of the January 2021 Grove Apartment Ioan payoff, staff recommends tackling several outstanding public works projects in HUD income-eligible census tract areas (Attachments 3 and 4). In these low-income areas where old domestic water wells still remain, staff also recommends using CDBG funds to install missing sections of water main in anticipation of the domestic water needs of low-income homeowners whose wells may dry up with the ongoing drought cycle,

2021 HUD Allocations and Total Funds Available

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The CDBG allocation of funding for Fiscal Year 2021-2022 is expected to be \$1,132,674, plus \$96,000 of program income (PI) and \$258,135.26 in prior-year resources. The FY 2021 HOME allocation is expected to be \$548,734, with an estimated \$60,000 in program income during the year and \$563,203.88 in prior-year resources. Combined, the total of HUD FY2021 program allocations and other revenue will be \$2,658,747.14. The Housing Division does not receive any revenue from the General Fund.

Combined with the Grove Apartments' payoff remaining funds, the below figures are the total funds available for 2021 program funding and include the CDBG, HOME, and Housing Successor LMI Asset fund program income (PI) received from the Grove Apartment payoff.

Revenue/Fund Type	CDBG	HOME	LMI Assets
2021 Allocation + PI	\$ 1,486,809	\$ 1,171,937	N/A
Grove Payoff Funds	\$ 1,477,752	\$ 1,468,861	\$ 1,582,488
Total Funds Available:	\$ 2,964,561	\$ 2,640,798	\$ 1,582,488

As discussed in the June 21, 2021, Administrative Report and referenced in the April 5, 2021, affordable housing presentation to Council, the LMI Asset funds received from the Grove Apartments payoff will be used to fund the 50-unit Gateway Terrace II affordable rental housing project on K Street between W. 13th and W. 12th Streets. The project has been important to the City's affordable housing issues since its inception and will provide 10 units of permanent supportive housing to homeless veterans, in addition to the provision of more low-income housing options for Merced residents.

History and Past Actions / Public Review and Comment Period

In the June 21, 2021, Administrative Report, staff reviewed HUD's regulatory deadlines for submittal of this Annual Plan and are still on-target to meet an anticipated submittal date of July 15th, ahead of HUD's August 15 regulatory submittal requirement. Staff is working concurrently to this public hearing process to further develop the plan with details such as public agency consultation and citizen participation comments received to ready it for final submission.

Since the pandemic began in early 2020, HUD has issued waivers that give jurisdictions flexibilities of various deadlines and required processes, including citizen participation, in considering the hurdles most, if not all, grantees are facing from the additional, but necessary, workload resulting from multiple tranches of emergency funding that have come available over the last year. The latest waiver was issued on May 14, 2021, after HUD discovered a miscalculation of the CDBG allocations issued nationwide, allowing grantees to reduce their public comment periods for 2021 Annual Action Plans to no less than three days. Housing staff chose a 15-day review and comment period to accommodate more consideration to our residents.

The 15-day public review and comment period was held from June 8 through June 22, 2021, and housing staff received no written, in-person, or other comments, other than those received in-person at the first public hearing held on June 21, 2021, during the comment period. The draft plan was posted for public viewing on the Housing Division website (<u>www.cityofmerced.org/housing</u>) and viewing locations and comment submission methods were published in the Merced Sun-Star and Merced County Times newspapers on June 3, 2021, as

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well as on the Housing webpage.

Citizen participation in this process is crucial to a complete and thorough plan. Focus group workshops and informational meetings, announcements of project funding availability, online community needs assessment surveys, town hall meetings, public hearings, and even social media comments on the City's Instagram and Facebook pages provide citizens the opportunity to participate in and give input to the community's needs and this plan as it is being developed. These plans are essentially guided by the needs and the priorities expressed by residents and community stakeholders who participated in the process.

The 2021 Annual Action Plan implements the second year of the 2020-2024 Consolidated Plan that was approved by Council on November 30, 2020, and by HUD on March 10, 2021. Housing staff continues to work diligently to implement programs that were awarded 2020 funding, but have been delayed in receiving it due to the tumultuous year. The 2021 plan includes a description of how this year's funding will be used to address identified objectives for housing, hometessness, and economic development, and some 2020 recipients will receive 2021 funding that enables them to continue beneficial services to the low-income and homeless in our community.

IMPACT ON CITY RESOURCES

No budget appropriation action is required at this time. The Housing Division expects that it will not need any funding from General Fund as a supplement for 2021-22 Fiscal Year.

After its initial miscalculated allocation announcement in March of 2021, HUD issued a correction notice on May 14, 2021, which notified the City of its corrected CDBG and HOME allocations for Program/Fiscal Year 2021-22, and the budget outlined in the Draft 2021 Annual Action Plan is based upon those corrected expected allocation amounts.

ATTACHMENTS

- 1. Draft 2021 Annual Action Plan
- 2. 2021 Project Funding List Public Services, Housing, and Administrative
- 3. 2021 CDBG Infrastructure Projects
- 4. HUD-designated Income-Eligible Census Tract Map
- Draft Resolution

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DEVELOPMENT STRVICES DEPARTMENT, HOUSING DIVISION 1 (2091)385-6863 | HOUSING RETYOPMENCED.ORC

April 1. 2021

Dear Community Organization:

The City of Merced Housing Division is pleased to invite funding request proposals for U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds for the 2021 Program Year (July 1, 2021, to June 30, 2022). A link to information and applications have been posted on this webpage: www.cityofmerced.org/housing.

Interested parties should visit the linked website to download the fill-in application packet. Applications must be received by the Housing Division <u>no later</u> than 5:00 p.m. on **April 29, 2021** (sorry, no electronic submittals). Due to the strict timelines in coordination with the concurrent work discussed further below, no applications submitted after this date will be considered unless funding has already been budgeted for your particular program in advance (i.e., Fair Housing Services or Continuum of Care).

To assist in building your proposals, the City will be holding an in-person, socially-distanced information meeting at the below date, time, and location (masks will be required). The meeting will provide information regarding CDBG public service funding apportunities for local non-profit community organization programs. HUD allows the City of Merced to allocate <u>up to 15%</u> of its CDBG funds towards public service grants. HUD allocations have been announced, and the City of Merced is due to receive \$1,116,224 in CDBG funding for the 2021 Program Year. Attendance at the below meeting is strongly encouraged, however, one-on-one technical assistance appointments are also available through April 28, 2021, for additional individual help.

Date	Time	Location
Thursday, April 15, 2021	5:30 p.m.	Sam Pipes Room, First Floor Merced City Hall/Civic Center 678 W. 18 th Street, Merced

* For special accommodations, interpretation services, or more information, please call (209) 385-6863.

Concurrent to this meeting during the month of April, we are also gathering community-wide input with an <u>online</u> <u>Community Needs Assessment survey</u> to help us identify the needs and priorities that should be focused on this program year as we develop the 2021 Annual Action Plan. The data collected will be used in prioritizing public service program funding that address those needs. <u>We ask for your help</u> in distributing this survey to your contacts and, especially, to the very low- to moderate-income individuals and households you are serving through your organization's and advocacy efforts. Input from our citizens is hugely important in addressing the deep need in our community – thank you in advance for your cooperation. *A flyer is enclosed with this letter*, and electronic links are provided on the Housing Division website noted above.

A 30-day Public Review and Comment Period will be held from May 21-June 21, 2021, and the Draft Annual Plan will be available for viewing from the Housing Division website during that time. The City Council will hold two public hearings: 1) June 21, 2021 - to introduce the Draft 2021 Annual Action Plan and Proposed Projects submitted through this process and to receive public comment; and, 2) July 6, 2021 - final public comment, Award of Project Funding, and Council final review/adoption of the 2021 Annual Action Plan. Both meetings will be held at 6pm in the City Council Chambers. Our website will be kept current as to all steps of the process.

If you have questions, please contact the Housing Division at 209-385-6863, or email: nuttk@cityofmerced.org.

In Partnership and Thanks, u

Kim Nutt Housing Program Supervisor City of Merced Housing Division

678 WEST 18TH STREET, MERCED, CA 95340

	D STREET SHELTER	PLANNED PARENTHOOD	ALPHA CRISIS PREGNANCY CENTER
	PO BOX 2085	3165 COLLINS DRIVE	700 LOUGHBOROUGH DRIVE STE A
	MERCED CA 95344	MERCED CA 95348	MERCED CA 95348
	CENTRAL CALIFORNIA LEGAL SERVICES	BEAR CREEK COMMUNITY CHURCH	MERCED CO ASSOC OF GOVERNMENTS
	1640 N STREET STE 200	1717 E OLIVE AVE	369 W 18 ^{T4} STREET
	MERCED CA 95340	MERCED CA 95340	MERCED CA 95340
	BIBLE CHRISTIAN CHURCH	ATWATER UNITED METHODIST CHURCH	LIBERTY FELLOWSHIP
	PO BOX 259	2550 LINDEN ST	PO BOX 794
	JEGRAND CA 95333	ATWATER CA 95301	ATWATER CA 95301
	COMMUNITY SOCIAL MODEL ADVOCATES	ASPIRANET	CALVARY ASSEMBLY OF GOD
	S08 MENDOCINO COURT	3360 N HWY 59 #K	1021 R STREET
	ATWATER CA 95301	MERCED CA 95348	MFRCED CA 95340
	CALVARY CHAPEL MERCED	CALVARY TEMPLE	CATHOLIC CHARITIES
	PO BOX 3906	2740 N HWY 59	336 W MAIN STREET STE 1
	MERCED CA 95344	MERCED CA 95348	MERCED CA 95340
1			
	CENTRAL VALLEY OPPORTUNITY CENTER	MERCED LAO FAMILY COMMUNITY INC	CHURCH OF CHRIST
	PO BOX 1389	1748 MILES COURT STE B	2050 YOSEMITE PARKWAY
	WINTON CA 95388	MERCED CA 95340	MERCED CA 95340
	CHURCH OF NAZARENE	MERCED CO COMMUNTY ACTION AGENCY	COMMUNITY CATALYST DF CA
	1374 SHAFFER RD	PO 30X 2085	301 W 18 TH STREET #204
	ATWATER CA 95301	MFRCED CA 95344	MERCED CA 95340
	JMJ MATERNITY HOMES 1694 GROVE AVE ATWATER CA 95301	MERCED CO BEHAVIORAL HEALTH AND RECOVERY SERVICES PO BOX 2087 MERCED CA 95344	SIERRA SAVING GRACE HOMELESS PROJECT PO BOX 1301 MERCED CA 95341
	DOS PALOS YOUTH CRISIS & OUTREACH	EVANGELICAL FREE CHURCH	LOVE INC
	PO BOX 113	2876 NORTH G STREET	PO BOX 2141
	DOS PALOS CA 93620	MERCED CA 95340	MERCED CA 95344
	FAITH MISSION MINISTRIES	ST ANTHONY'S CATHOLIC CHURCH	FIRST ASSEMBLY OF GOD
	909 W 18 TH STREET	1799 WINTON WAY	1350 YOSEMITE PKWY
	MERCED CA 95340	ATWATER CA 95301	MERCED CA 95340

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HEALTHY HOUSE WITHIN A MATCH 301 W 18Th STREET STE 101 MERCED CA 95340 UNITED WAY 531 W MASN STREET

COUNTY

PO BOX 423

HOBIE HOUSE

MERCEDICA 95340

MERCED ART HOP

1205 W 18TH STREET

1205 W 18⁷⁶ STREET

MERCED CA 95340

MERCED CA 95340

MERCED RESCUE MISSION 644 W 20TH STREET

MERCED CA 95340

PO BOX 3351 MERCED CA 95344

MERCED CA 95340

HABITAT FOR HUMANELY - MERCED

ATWATER CA 95301-0423

FIRST CHURCH OF GOD

3022 N PARSONS AVE MERCED CA 95340

1301 YOSEMITE PARKWAY

FIRST BAPTIST CHURCH 500 RUENA VISTA DR MERCED CA 95348

TEMPLO IGLESIA BAUTISTA 500 BUENA VISTA DRIVE MERCED CA 95348

VALLEY CRISIS CENTER 1960 P STREET MERCED CA 95340

ALLIANCE FOR COMMUNITY TRANSFORMATIONS PO BOX 2075 MARIPOSA CA 95338

COMMUNITY HOUSING COUNCIL OF FRESNO 2560 W SHAW LANE #101 FRESNO CA 93711

NEW LIFE COMMUNITY CHURCH 2124 FIRST S7 ATWATER CA 95301

PLANADA COMMUNITY CHURCH PO BOX 247 PLANADA CA 95365

SALVATION ARMY 1440 W 12^{TE} STREET MERCED CA 95341 CENTRAL VALLEY TRAINING CENTER INC 965 PIPER AVE MERCED CA 95341

MERCED CO WORKFORCE INVESTMENT

WORKNET OF MERCED COUNTY

ST MATTHEW BAPTIST CHURCH 1057 N STREET MERCED CA 95340 MERCED COUNTY NAACP BRANCH 1047 PO BOX 1107 MERCED CA 95341 ERST BAPTIST CHURCH 1583 FIFTH ST ATWATER CA 95301

FIRST CHRISTIAN CHURCH 1345 E OLIVE AVE MERCED CA 95340

MERCED COUNTY HOUSING AUTHORITY 405 U STREET MERCED CA 95341

TURNING POINT COMMUNITY PROGRAMS 3333 M STREET MERCED CA 95348

HORIZONS UNLIMITED HEALTHCARE PO BOX 25970 FRESNO CA 93729-5970

LANDMARK MISSIDNARY BAPTIST PO BOX 7412 MERCED CA 95344

MERCED COUNTY FOOD BANK 2000 W OLIVE MERCED CA 95348

MERCY DOMINICAN HOSPITAL 315 E 13^{CH} STREET MERCED CA 95340

NEW HOPE FOR YOU IH 2876 NORTH G STREET MERCED CA 95340

MERCED BICYCLE COALITION 731 E YOSEMITE AVE STE B #427 MERCED CA 95340

Annual Action Plan 2021

1455 E YOSEMITE AVE MERCED CA: 95340 HABITAT FOR HUMANITY - STANISLAUS 630 KEARNEY AVE MODESTO CA: 95350 ST VINCENT DEPAUL MERCED COUNTY ARTS COUNCIL SYMPLE EQUAZION 645 WIMAIN STREET MERCED CA 95340 ERIN MEYER OFFICE OF LEADERSHIP, SERVICE & 3312 N G STREET CAREER 5200 NORTH LAKE RD MERCED CA 95340 LOVE FAITH AND HOPE INC. PO BOX 1162 MERCED CA 95341 CHALLENGED FAMILY RESOURCE CENTER THE ENRICHMENT CENTER 645 W MAIN STREET MERCEDICA 95340 CENTER FOR VISION ENHANCEMENT. RAINBOW VALLEY FOSTER CARE 2841 G STREET MERCED CA 95340 PO BOX 2362 GOLDEN VALLEY HEALTH CENTERS FOUNDATION 737 W CHILDS AVE MERCED CA 95340 CALIFORNIA CANINE ACADEMY

POTTERS PLACE

1057 N STREET

LINDA D MCMURRAY

MERCED CA 95341

SHEPHERD OF THE VALLEY LUTRERAN

MERCED CO HUMAN SERVICES AGENCY PO BOX 112 MERCED CA 95341

CENTRAL CAUFORNIA ALBANCE FOR HEALTH 530 W 16TH STREET STE B MERCED CA 95340

GRACE COMMUNITY CHURCH 3144 N G STREET STE 125 PMB308 MERCEDICA 95340

2093 NEBELA DRIVE ATWATER CA 95301

VALLEY BAPTIST CHURCH MERCED CA 95340

BOYS AND GIRLS CLUB 615 W 15TH STREET MERCED CA 95340

CENTRAL VALLEY COALITION FOR AFFORDABLE HOUSING 3351 M STREET STE 100 MERCED CA 95348

COURT APPOINTED SPECIAL ADVOCATES OF MERCED COUNTY MERCED CA 95344

LIFELINE COMMUNITY DEVELOPMENT CORPORATION OF MERCED COUNTY. 731 E YOSEMITE AVE STE B MERCED CA 95340

NORTH STAR FAMILY CENTER. 759 W 18^{TF} STREET MERCED CA 95340

YOSEMITE CHURCH 2230 E YOSEMITE AVE MERCED CA 95340

SECOND BAPTIST CHURCH 501 Q STREET MERCED CA 95340

ST MARY MAGDALENE ORTHODOX PO BOX 3704 MERCED CA 95340

131 W MAIN ST MERCEDICA 95340

UNITED FAMILIES OF MERCED 3932 FINCH COURT MERCED CA 95340

CRAIG POTTER O'RHYAN CAPITAL MANAGEMENT LLC 823 N HARBOR BLVD FULLERTON CA 92832

827 W 20TH STREET MERCEDICA 95340

(COVE) 1901 G STREET MERCED CA 95340

PROJECT SENTINEL 1231 8TH STREET STE 425 MODESTO CA 95354

RESTORE MERCED INC. 419 W 19Th STREET MERCED CA 95340

1741 RASCAL CT MERCED CA 95340

ACE OVERCOMERS OF MERCED COUNTY PD BOX 734 MERCED CA 95341

AMERICAN HEART ASSOCIATION PO BOX 1325 MERCED CA 95341

UNIVERSITY OF CALIFORNIA, MERCEO OFFICE OF THE CHANCELLOR 5200 NORTH LAKE RD MERCED CA 95343

MERCED COUNTY ASSOCIATION OF REALTORS 3190 M STREET MERCED CA 95348

SIERRA HEALTH FOUNDATION 2409 MERCED STREET #101 FRESNO CA 93721

CREATIVE ALTERNATIVES INC 3195 M STREET STE D MERCED CA 95348

THE AMERICAN LEGION 939 W MAIN STREET MERCED CA 95340

FEET CHANGING LIVES PO BOX 932 MERCED CA 95341

ACCOUNTABILITY

FRESNO CA 93721

2210 SAN JOAQUIN STREET

THE MENTOR NETWORK 3567 SAN JOSE AVE MERCED CA 95348

MERCED COUNTY PROBATION DEPT 2150 M STREET MERCED CA 95340

GREATER MERCED CHAMBER OF COMMERCE 531 W MAIN STREET STE B MERCED CA 95340

MERCED COMMUNITY COLLEGE 3600 M STRFFT MERCED CA 95348

EURS LODGE 1910 M STREET MERCED CA 95340

AMERICAN RED CROSS - CENTRAL VALLEY 1300 W SHAW AVE STE 48 FRESNO CA 93711

HEALING HEARTS 1022 W 18^m STREET MERCED CA 95340

HARVEST TIME C/O SHEILA GARCIA 1251 WEAVER AVE MERCED CA 95341

MERCED MAIN STREET ASSOCIATION 1640 N STREFT #120B MERCED CA 95340N

SMALL BUSINESS DEVELOPMENT CENTER 1735 M STREET MERCED CA 95340

LEADERSHIP COUNSEL FOR JUSTICE AND

MERCED BREAKFAST LIONS CLUB PO BOX 1065 MERCED CA 95341 CENTRAL CA CHILD DEVELOPMENT SERVICES 401 LESHER DRIVE MERCED CA 95340

BUILDING HEALTHY COMMUNITIES 431 W MAIN STREET MERCED CA 95340

MERCED CO HISPANIC CHAMBER OF COMMERCE 855 W 18¹⁴ STREET STE B MERCED CA 95340

MERCED COUNTY PUBLIC HEALTH 260 F 15TH STREET MERCED CA 95341

MERCED WOMEN'S CLUB HOUSE PO BOX 1164 MERCED CA 95341

CENTRAL VALLEY REGIONAL CENTER 3172 M STREET MERCED CA 95348

COMMUNITY INTEGRATED WORK PROGRAM 1735 ASHBY RD STE D MERCED CA 95348

SHARING LOVE MINISTRIES 2020 ASHBY RD SP 37 MERCED CA 95348

DOWNTOWN NEIGHBORHOOD ASSOC PO BOX 7 MERCED CA 95341

MERCED SYMPHONY ASSOCIATION PO BOX 894 MERCED CA 95341 CALIFORNIA TEACHERS ASSOCIATION 3351 M STREET STE 105 MERCED CA 95348

8/9/2021



CONSOLIDATED PLAN & ANNUAL ACTION PLAN

CONSOL DATED PLAN

- 5-YEAR STRATEGY MAIN COMPONENTS:
- NEEDS ASSESSMENT (NA) HOUSING, HOMELESS, NON-HOMELESS, NON-HOUSING
- HOUSING MARKET ANALYSIS (MA) NUMBER OF UNITS, COST, CONDITION, FUELC/ASSISTED UNITS, BARRIERS, NON-HOUSING/ECONOMIC DEVELOPMENT.
- STRATEGIC PLAN /EVE YEAR PLAN (\$P) PRIORITY NEEDS, MARKET INFLIENCE, EVE-YEAR GOALS

ANNUAL ACTION PLAN

- ONE YEAR PLAN THAT CAPRY OUT THE GOALS OF THE CONPLAN
- ADDRESSES THE IDENTIFIED NEEDS OF THE COMMON IN EACH YEAR
- GOALS AND NEEDS RE-ASSESSED EACH YEAR
- NAPROWS FOCUS INTO ONE YEAR COALS
- SPECIFIC PROJECTS & ACTIVITES F ENTITED, \$ 1,CT C SUDGET CATEGORIES.
- PUBLIC SERVICES DVDS = 15 % OF YEARLY CDBG ALLOCATION + PROGRAM, NOTICE

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 STRATEGIC PLAN NEEDS ASSESSMENT

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8/9/2021

2021 NEEDS ASSESSMENT IN PROGRESS!

WHAT WE'RE SEEING SO FAR - AS OF 4/15:

- Examples the overlap of period of the antice taken in the antice takes in the second of the baseling of operating of the second of the second
- Ринист <u>Stevice Netros</u> 1 Брал 1. на коло 3922. Значена на вована и съказа и доказат. На съказа и странита на съказа на съказа на каказа има от 13 година на компърт съказа. На съказа на съказа на съказа на съказа на съказа има от 13 година на компърт на компърт съказа. На съказа н По съказа на съказа н По съказа на съказ на съказа на съказ
- $\frac{Economic Development}{3} = \exp(g_1) (1 + m) \exp(g_2) (1 + m) \exp(g$
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5

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HOME INVESTMENT PARTNERSHIP PROGRAM

DESIGNED TO:

- INCREASE HOMEOWREESHP AND AFFORCASE HOUSING OFFORTUNITES FOR LOW- AND YORY LOW- INCOME
- · Fodeset to HOUSING

Required 15 % set-aside to Community Housing Development Org. (CHDO)

- ELIGIBLE USE OF FUNDS:
 - · ADMINISTRATIVE: FAIR HOUSING &

 - - 10% of UNIT # 90% AM /90% OF UNITS # 60% AMI

6

8/9/2021

COMMUNITY DEVELOPMENT BLOCK GRANT

- + PLAUC SERVICES (MAY 15%)

COMMUNITY DEVELOPMENT BLOCK GRANT NATIONAL OBJECTIVE

- MUST KERL LOK SHUD MARQAN, OK KETAVES HUD RESID MIDA 24 CER PART 570 208
 - And Reck, The Carl Research and the Construction of the Carl And Annual And Annual Annu

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8/9/2021

ORGANIZATIONAL REQUIREMENTS

Established Organization -

- 50 (c)(3) Non-Proff Organization
- For Profit Community Organization
- Sam Bated Organization, or
- Government/Public Agency
- I Edith-Based Org. Junos may be used to inherently religious octivities such as worship, prayer, bible study – must be conducted at separate time and location
- Audit requirements keep records of <u>all</u> transactions using Federal Funds (Poyroll, Equipment Purchases, Poyours to Providers, etc.).
 - a garig ank of \$300,000 was require could by private independent cut de legal at accounting firm.
- Yon-Frei HD/EIN4 www.iscrossicher.tias-andier.anatelits
- DUNS Number: www.cho.npm/cumwindler: (used to verify legitimocy of organization)
- System for Awards Management register to de business with the Federal Covernment - www.arm.gov/SAM - need DUNS Number and Taxaaver Identification Number (IN)
- COMPLETED W-9 Form www.iii.gon/to micoubsectors. Total and

11

LOCAL PARTNERSHIPS & PROGRAMS - PAST YEARS

MERCED RESCUE MISSION

- WAREARG CENTER
- RAPID RE--CUSING OUPOSIT ASSIST
- Acquisition of Rental Profesity For Permanent Supportive Housing
- HEALTHY HOUSE
- ELDER HOMELESS HOUSING/REMAN
 PERPARTS
- HABITAT FOR HUMANITY -MERCED/STANISLAUS COUNTIES
 - HOMEOWINER REHABUTATION
- * SIERRA SAVING GRACE
 - ACQUISTION OF RENTAL PROPERTY FOR PERMANENT SUPPORTIVE HOUSING
 - SECRETERM RENCAL/WOP/CAGE/UTIL: AND CAUCE

RESTORE MERCED, INC.

Netteksierokse di Paradessevetse

- Public Works/Engineering Dept.
 Public Interasts Johnee Projects –
 Scewark INPROVEMENTS
- SDEWALK IMPROVEMENTS
 LIFELINE COMMUNITY DEVELOPMENT COMP.
 - EMPLOYMENT/FINANCIAL SALLS TRAINING FOR LOUG-BOROLCH AREA RESIDENTS
- HABVEST TIME
 - HOM-LESS/EMILIOCE DU ININ- 100
 - ALLIANCE FOR COMMUNITY TRANSFORMATIONS / SYMPLE EQUATION
- POR SHEEP RESIDENTS
 PIGLECT SENTINEL FAIR HOLISING SERVICES
- County of Mexceld CONTINUES OF CARL/COLLAPO (ADVE APPLICAN)

12

8/9/2021





Annual Action Plan 2021 * WELCOME - PLEASE SIGN IN! *

2021 HUD ANNUAL ACTION PLAN NOTIICE OF FUNDING AVAILABILITY MEETING April 15, 2021 – 5:30 p.m.

April 15, 2021 – 5:30 p.m. Merced City Hall, 678 W 18th Street, Merced

NAME	BUSINESS/ ORGANIZATION	ADDRESS	PHONE	E-MAIL
10 La Lause Anderson	2	The Hope Stells 6551 Hastings Dry (209)		VlanderSuns 728
1.1.1	N'N	1251 WERVENCINE MARCES		Sheila GHT 70 @
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Ruce Metale	Rescue Massidu	and Micside 644W 20th St. Merch 450-3899 Brussmitalfuserementer	20-389 9	brucametralfy 50 Smoil cr
Durbert STI	of Vallan Criss	Allow Crists 734 Homen	300 756	Kurke Kalo
Montha Graley	Aitthine CDC	731 E Yosemile Are St BAllos		209-201- Montheyro Wey &
Suft medide	City of Maccol	COPW 18th St. Moregel	205-395 6812	205-355 to El En manides & C. And Anard via
Celly Turner	Symple Equazion	Symple Equazion 1810T St Mercel	23000 Chu	Churrersympeograzion 88 com

Affordable Housing & Inclusionary Zoning Community Input Meeting April 8, 2021; 6:00pm

This was a virtual meeting held via Microsoft Teams software. All interested residents were invited to attend through social media posts, newspaper advertisements, letters to non-profit organizations, and mention in radio interviews and other public meetings. The meeting was available for attendance in English. Spanish, and Hmong sessions attended by translators, and the links and call-in numbers to the meetings were published in the meeting advertisements. Questions could be asked directly or through the chat feature on Microsoft Teams. Citizens could also watch the meetings on Facebook Live and via cable TV on the Xfinity/Comcast Channel 96 and AT&T Channel 99 Government Access stations, and an email address was provided for any questions submitted after the meeting.

Summary of discussion topics and ideas

15 Attendees

Presenter: Scott McBride, Development Services Director

Speakers: John Backman/BIA, Jakemy Mumford, Sheng Xiong/Loadorship Counsel for Justice and Accountability

Highlights:

- Inclusionary Zoning concept explained
- Recap of March 24 Stakeholder meeting ettended by John Seckman Building Industry Association (BIA). Anna Newlark and Mary Camper - Merced County Board of Realtors, and Sheng Xlong – Leadership Counsel for Justice and Accountability; broad topics to encourage affordable housing. Two main ideas emerged: inclusionary Zoning through the Zoning Code and Affordable By-Design by subdivision standards.
- Discussed Inclusionary Zoning Considerations: when do requirements apply and any exclusions, with clear language, development size (number of units and housing type – single family vs. multifamily or rental vs. ownership), and target goals (percentage of units or targeted to specific income levels)
- Other Inclusionary Zoning Considerations: In Iku optione; off-arte locations (units can be built on another site); land dedication process; targeted income levels – extremely low, very low, low, and moderate incomes. Very low typically accomplished by arranging an off-site location.
- Other Considerations for Inclusionary Zoning: Housing Market Analysis and Economic/Financial Feasibility Analysis ---how-inclusionary zoning might affect local housing production and the housing market
- Other Tools: Affordable by design: build affordable housing provisions/densities in standards for subdivision, requiring a nartain number of ADU's; density bonus; commercial linkage fee; impact fee applied to non-residential development – provides a funding source for affordable housing; housing trust; market rate affordable housing fee; impact fee on market rate housing for downpayment assistance, gap financing, housing production/acquisition/ rehab
- Diversity housing partners through an RFQ process
- Additional subsidy and Financial tools subsidy necessary to underwrite costs to make housing affordable; infill and affordable housing impact fee; design standards or requirements. BIA corrected that it would support use of subsidies, provided that the subsidy is not coming solely from one source, such as new development impact fees, and is not taxing business transactions, property, and sales.
- Housing Consortium used in Stanislaus and Fresho Countries; countywide approach to affordable housing; County
 provides funding to smaller county communities.

Resident Input:

- Corinthia Hurley: Fees on development is helping to make units affordable for residents who live here, not a
 publishment to developers; homeless shallers are more reactive inclusionary zoning in proactive; 8 of the 10 UC
 communities have IZ policies; 80% of the 8 UC communities are under population of 100.000; IZ units can be on
 smaller lots/shared driveways without expensive materials
- · Katelyn: what is cost of doing nothing; equity and inclusivity is important
- Jeremy Mumford: Very little low-mome housing has been built when developers have been given options; one of highest poverty rates & lowest levels of education in CA; have to provide places to live
- Shang Xlong: No housing being being being being being being being and the burden shouldn't be on one entity maybe some flexibilities could be built in to a policy that works for the community; reduced or waived faes/fee deferrals for the affordable units to help the developer: if workforce is on the birth of homelessness, is a bad sign, increasing market rates will push out the moderate-income families; also create economic and social inclusion planning equitably, schools need income diversity, so schools are currently busing students from across town, which takes more hours before/after school for transportation for each student.
- John Beckman; dilemma is that a very low-income family can afford a \$100k home, but a home is costing builders
 approximately \$350k to build. The \$200k subsidy per unit is the issue and should be shared equally by everyone in the
 city, not only the developer or anyone doing business in Merced. The City of Patterson charges a \$3k fee and provides
 the remaining \$197k use as example; the most profitable homes are custom homes on large lots, but that is not the
 only thing that gets build. Income levels in every community must be examined before building
- Noelle Anderson: incentives can be provided to developers; prices are only going to increase what can we do now to
 ensure that everyone gets housing they need
- Will Kelly/Northside Labor Foundation: important to make sure working people don't get priced out of market; since iorprofit builders will build what makes money, it's appropriate for the city to make some sort of correction to make sure there is an equitable mix of housing in terms of pricing and location in the city; land grants and in-lieu fees are used by Patterson
- Aracely Gercia-Gonzales: has studied how UC's impact housing in communities and how residents are displaced in each, and feels IZ makes the most sense because median income will be going up, and the UC will keep growing in student numbers; important to be ontical and understand how the UC's growth will affect the house; City should use its influence with the UC.







Programs and Tools	ols
 Housing Division 	
Housing and Urban Development (HUD) – CDBG & HOME	CDBG & HOME
Housing Successor Agency – former Redevelopment	development
General Plan – Housing Element	
Zoning Ordinance	
 Other Standards and Policies 	
 Subdivision Map 	
 City Engineering Standards 	4
Inspection Services	MERCED
Impact and other Fees	



	(Runner) Runemont & Implemental
What is it? A tool that requires affordable housing to be built as part of a market rate development.	sing to be built as
Why is it being discussed? The Merced City Council provided direction to engage the community and solicit input.	ouncil provided input.
2006 Merced County Workforce Housing Taskforce	force
Representative Communities - Patterson, Davis, Windsor, Petaluma, Ripon, any others?	is, Windsor,
	MERCED

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	Stakeholder Meeting held on March 24 th
 Building Industry Association (BIA) Merced County Board of Realtors Leadership Council City Staff 	
Discussed approaches to increasing affordable housing options and production.	ffordable housing options
Primary focus was on Inclusionary Zoning and also By Design	ning and also By Design



Target goals - how many or what percentage of units? What income levels – Area Median Income (AMI)





	-
Income Levels	
Extremely Low-Income Households: Households with annual income of 30% or less of the AMI	
Very Low-Income Households: Households with annual income of 50% or less of the AMI	
Low Income Households: Households with annual income of 80% or less of the AMI	
Moderate Income Households: Households with annual income of 120% or less of the AMI	
MERCED	

		Ince	ome	Income Levels	els					
Number o	Number of Persons in Household:	÷	2	B	4	υ.	9	1	œ	
	Extremely Low	\$14,700	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120	
	Very Low Income	\$24,500	\$28,000	\$31,500	\$34,950	\$37,750	\$40,550	\$43,350	\$46,150	
Merced County	Low Income	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	05E'69\$	\$73,800	
	Median Income	\$49,500	\$56,550	\$63,650	\$70,700	\$76,350	\$82,000	\$87,650	\$93,300	
	Moderate Income	\$59,400	\$67,900	\$76,350	\$84,850	\$91,650	\$98,450	\$105,200	\$112,000	
								4	4	
								MEA	MERCED	
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What is it? An impact fee applied to non-residential development

conversation involving Inclusionary Zoning as a potential tool Why is it being discussed? Discussed as part of the broader

Housing Trust Fund – the fund where revenue would be deposited

Annual Action Plan

2021

Different from a Housing Trust



Representative Communities?





Affordable by Design & Opportunity Housing What is it? Built in standards with specific development
What is it? Built in standards with specific development
ramiraments
 Smaller lot sizes with smaller home footprints providing more
 Variety in pricing and options Dunley units on corner lots - integration of trinley units
 A percentage of lots to include ADU's
Often supported by Density Bonus Programs and other subsidies
Representative Communities?

Annual Action Plan

2021







Virtual Community Input Meeting #1 and #2 March 30 and 31, 2021; 5:30pm

There were two virtual meetings held via Microsoft Teams software during evening hours. All interested residents and public service groups were invited to attend through multiple social media posts, the City's website, in quarter-page newspaper advertisements, letters mailed directly to non-profit organizations, and mentioned in all housing-related public meetings held during that time. The meetings were available for attendance in English. Spanish, and Himong sessions attended by translators, and the links and call-in numbers to the meeting sessions were published in all of the meeting advertisements and posted on the Housing Division website. Questions could be asked directly or through the chart feature on Microsoft Teams. Citizens could also watch the meetings on Facebook Live and via cable TV on the Xfinity/Comcast Channel 96 and AT&T Channel 99 Government Access stations, and an email address was provided for any questions submitted after the meeting.

Virtual Meeting #1: March 30, 2021 - Focused to Residents Summary of discussion topics and comments

9 Resident Attendees

Presenters: Derek Parker, Fire Chief; Scott McBride: Development Services Director: Kim Nutt, Housing Program Supervisor (PowerPoint presentation by Kim Nutt)

The Fire Chief Parker explained that the City is establishing a Rental Registry Program, which will help ensure that residents have quality living opportunities that are not in substandard condition. The Fire Department is taking the lead in working with the Building and Code Enforcement Divisions to establish the program details and develop the new ordinance. Chief Parker informed altendees that he would be making a presentation to the City Council on April 5, 2021, that Council will be giving direction at that time and encouraged interested residents to provide their input to their District Councilmember. Chief Parker answered questions regarding the potential fee structure of the program.

Development Services Director Scott McBride informed attendees about two California state grant programs the City has either been awarded funding or have applied for, the SB2 State Planning Grant and the Local Early Action Planning (LEAP) Grant, which will assist City staff with amending and creating ordinances that will streamline permitting and encourage production of new units in the city, including establishing pro-housing policies and programs.

Housing Program Supervisor Nutt gave an informative PowerPoint presentation through Microsoft Teams, explaining the differences between CDBG and HOME funding, eligible uses, and largeted populations, and encouraged all in attentiance and watching the meeting on Facebook or cable IV feed to take the Community Neede Survey. She also explained what the Annual Action Plan is, its close relationship to the ConPlan 5-year strategy developed last year, the Analysis of impediments to Fair Housing Choice, the Cittaen Pantcipetion Plan, reporting requirements to HUD and the role of the CAPER report, and the importance of gathering input from citizens of the community to determine where funding should be diracted each year. A GR code was provided on-screen and a direct link was posted on the Housing Division website, with the webpage address mentioned during the meeting on where to find the survey link.

Ws. Nutt explained the difficulties and adaptations to the citizen input process the Housing Division has experienced and had to implement in order to still gather the citizen input that is crucial to development of last year's ConPlan and this year's annual plan – City staff relied heavily on the electronic needs survey, the results of which were reflected in the input received in the virtual outreach meetings held in September 2020; with the pandemic still active, City staff is again relying on electronic surveys and virtual outreach meetings to getter resident input.

Resident Questions and Commant:

- Director McBride answered questions from attendees regarding ADU units and the City's recent update to the ADU
 ordinance and the types of units allowed in residential zones.
- Me, Nutt answered questions regarding where to find the approved Consolidated Plan and CAPER reporting from past years and how to reach the City for questions. This information is provided on the Housing Division webpage.
- Other questions answered; how long has the City been a CDBG/HOME grant recipient and how does the City
 determine what to focus funding toward (based on expressed needs of community): Ms. Nult encouraged all
 participants to take the Community Needs Survey by April 30th to help focus funding for the 2021 plan; the survey
 questions outlines examples of eligible uses of funding and asks residents to choose which of those eligible uses they.

- Residents in attendance expressed the desire to see funds directed towards projects that create and promote fair and
 affordable housing. Mr. McBride and Ms. Nutt explained that the City is required by HUD to promote fair housing
 policies and practices that ensure equity in housing opportunities within the City limits. Mr. McBride explained that the
 City has been directing funding towards multiple affordable housing programs and projects both large and small for
 many years.
- Questions were asked about how to access past performances and funded activities towards efforts to encourage
 affordable housing dovolopment, infrastructure improvements, homebuyer assistance, and other activities, and staff
 raterred them to multiple prior-year CAPER reports that are posted on the City's website.
- Ouestions were asked about homebuyer assistance funding, whether there is available funding. Staff explained that in recent years, the majority of HOME funds have been directed towards affordable housing projects, but that program income from prior homebuyer loans has accumulated enough to be able to re-use towards new homebuyer assistance opportunities in the next year, pending market conditions. The City has also applied for State CalHOME FTHB funds for the last two years and has not accred high enough to receive an award of funds. The City will continue to apply for these funds, as the community need is large.
- There was a request from a resident to receive the results of the community needs survey. Staff noted that a summary of the needs survey would be described in the Annual Plan to help determine where to spend CDBG and HOME funds, but that the answers themselves would not be posted for public review, as some questions in the survey ask for explanation by respondents and, as such, contain personal experiences with fair housing discrimination and other matters that should remain physics and anonymous, as was the intent of the survey. Staff explained that any personal experiences expressed in the anonymous survey would be used to focus outreach, education, and service efforts with the City's fair housing services provider. Residents suggested that future surveys include the contact information to fair housing services provider to help them find assistance for issues they are having with landords. Staff explained that a new webpage dedicated to providing residents with fair housing resources and education is a planned action fiem in the Analysis of Impediments to Fair Housing Choice completed with the Consolidated Plan.
- Residents in attendance expressed that they would like to see 2021 funding directed to benefit extremely low-income, homeless, and youth populations, and be targeted to programs that provide affordable and fair housing, infrastructure connections for new housing developments, permanent supportive housing, and public services to benefit homeless, youth, and seniors.
- Residents asked for the direct link to the Community Needs Survey during the meeting. Staff explained there is a OR Code and a URL link to the survey at the top of the Housing Division webpage: www.cityofmerced.org/housing
- Residents thanked City staff for providing the opportunity with the broadcasted outreach meetings for residents to participate virtually.

Virtual Meeting #2: March 31, 2021 – Focused to Public Service Providers Summary of discussion topics and comments

4 Attendees (includes one public service provider and one local news media representative)

Presenters: South McBride, Development Services Director; Kim Nutt, Housing Program Supervisor (PowerPoint presentation by Kim Nutt)

Housing Program Supervisor Nutt gave an informative PowerPoint presentation through Microsoft Teams, explaining the differences between CDBG and HOME funding, eligible uses, and targeted populations, and encouraged all in attendance and watching the meeting on Pacebook or cable to feed to take the Community Needs Survey. She also explained what the Annual Action Plan is, its close relationship to the ConPlan 5-year strategy developed last year, the Analysis of impediments to Pair Housing Choice, the Citizen Participation Plan, reporting requirements to HUD and the role of the CAPER report, and the importance of gathering input from citizens of the community to determine where funding should be directed each year. A QR code was provided on-screen and a direct link was posted on the Housing Division website, with the webpage address mentioned during the meeting on where to find the survey link.

Attendee Questions and Comments:

- Monika Grasley/LifeLine Community Development. Inc. (public service parener) spoke about how the Lifeline CDC program utilizes CDBG funding and how helpful it is to her program and the residents her program serves. She explained that her program works with WorkNet to help Loughborough find employment and partnered with the City of Merced for a community cleanup event. She explained multiple education and services she is able to provide with funding, including tax preparation assistance, provisions for a resident resource center, and assistance to residents who are re-entering the workforce from incerceration.
- Ouestions were asked regarding homeowner (chab programs for low-income homeowners, whether CDBG lunds could help. Staff explained the partnership with Habitat for Humanity of both Stanislaus and Merced County chapters, the program dollar limits, forgivable loan parameters, and how to apply.
- Questions were asked regarding how information is disseminated on how to apply for public service funding and any
 workshops. Staff explained the NOFA process, that invitations are mailed to over 120 local non-profit and faith-based
 organizations informing them of how to apply, workshop dates, the availability of technical assistance, and application
 deadlines. Staff explained that organizations are typically encouraged to discuss program ideas at the workshops and
 to form and faster cooperative relationships.
- Residents in attendance stated that it is important for the community to have a first time nomebuyer program in the community, and suggested allocating HOME funds to fund a program.
- Needs expressed by attendees, homeowner rehabilitation programs, first time homebuyer programs
- · Requests by residents:
 - Create a new webpage that provides grassroots to non-profit technical assistance/information (i.e., how to start a nonprofit, links to apply for SAM Check, DUNS numbers, Tax i.d. numbers, etc.)
 - Create a new webpage that lists current service programs, services offered, and how to contact them Social media posting to advertise current programs (advertise more)
- Social media posting to advenuse current programs (adv Tion bounded)
- Tiny homes as an idea for affordable housing.
- Residents in attendance requested a copy of the PowerPoint presentation be provided on the website.



DEVICEPMENT S-RVICES DEPARTMENT, HORITIN DIVISION 1 (2091585-68653 | HORISINGSOCTIVOFNERCED.ORD

CITY OF MERCED

March 24, 2021

Attention Community Service Partner:

The City of Merced Housing Division will be hosting two Virtual Community Input meetings to gather resident, business, and community service group input for the development of the 2021 Annual Action Plan.

The first meeting on Tuesday. March 30 will be focused entirely to all residents of the City, and we encourage all interested residents to attend and spread the word to others.

The second meeting on Wednesday, March 31 seeks to expand Housing staff's presentation and discussion to include the valuable insight of our business partners and non-profit service providers that work directly in the community, and will also briefly provide information regarding the April 2021 Notice of Funding Availability and application process for 2021 non-profit organization program funding; however, residents may still attend, if they wish.

The <u>primary objective</u> of these meetings will be to ask attendees to identify community need priorities for the coming program year, July 2021 through June 2022, that will help direct Federal Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Program funding to appropriate community needs. Suggested needs and activities that align with the approved 2020-2024 Consolidated Plan and HUD's National Objectives will be taken under consideration during the preparation of the 2021 Annual Action Plan and the funding of programs.

Date:	Time:	Focused To:	How to Attend:
Tuesday, March 30, 2021	5:30 p.m.	Residents	Virtual on Microsoft Teams Meetings – depending on your speaking language preference, please type any of the following links into your browser window to attend: English: tinyurt.com/63fd8fbu Spanish: tinyurt.com/107v4vfz Hmong: tinyurt.com/48juyz9p
Wednesday, March 31, 2021	5:30 p.m.	Businesses & Service Groups - but Residents welcome!	<u>Virtual on Microsoft Teams Meetings</u> – depending on your speaking language preference, please type any of the following links into your browser window to attend: <u>English</u> : tinyurl.com/38ufmmms <u>Spanish</u> : tinyurl.com/654wz4wr <u>Hmong</u> : tinyurl.com/34k8kza2

We would also like to invite you to a <u>Community Housing Stakeholder's Discussion</u> regarding inclusionary zoning policies and other potential community housing solutions to be held virtually on <u>Thursday, April 8th at 6:00 p.m.</u> Please use any of the following links to access the April 8th meeting on Microsoft Teams Meetings – <u>English</u>: tinyurl.com/hxa9tupw <u>Spanish</u> tinyurl.com/9fpx7n8j <u>Hmong</u>: tinyurl.com/vmxztsun

If you have questions, please contact the City of Merced Housing Division at 209-385-6863.

In Appreciation,

W Kim Nutt

Kim Nutt Housing Program Supervisor City of Merced Housing Division

078 WEST INTH STREET. MERCED. CA 85340

D STREET SHELTER PO 50X 2085 MERCED CA 95344

CENTRAL CALIFORNIA LEGAL SERVICES 2640 N STREFT STE 200 MERCED CA 95340

BIBLE CHRISTIAN CHURCH PO BOX 259 LEGRAND CA 95833 PLANNED PARENTHOOD 3166 COLLINS DRIVE MERCED CA. 95349

BEAR CREEK COMMUNITY CHURCH 1717 E CLIVE AVF MERCED CA 95340

ATWATER UNITED METHODIST CHURCH 2550 LINDEN SI ATWATER LA 95303

COMMUNITY SOCIAL MODEL ADVOCATES -508 MENDOCING COURT ATWATER CA 95301

CALVARY CHAPEL MERCED PO BOX 3906 MERCED CA 95344

CENTRAL VALLEY OPPORTUNITY CENTER PO BOX 1389 WINTON CA 95388

CHURCH OF NAZARENE 1374 SHAFFER RD MIWATER CA 95301

INU MATERNITY HOMES 1694 GROVE AVE ATWATER CA 95301

DOS PALOS VOLTH ERISIS & OUTRFACH PO BOX 113 DOS PALOS CA 193620

FAITH MISSION MINISTRIES 909 W 18TH STREET MERCED CA 95340 MERCED CA 95348

3360 N HWY 59 #K.

ASPIRANET

CALVARY TEMPLE 2740 N HWY 59 MERCED CA 95348

MERCED LAO FAMILY COMMUNITY INC. 1748 MILES COURT STE D MERCED CA 95340

MERCED CO COMMUNTY ACTION AGENCY PO BOX 2085 MERCED EX 95344

MERCED CO BEHAVIORAL HEALTH AND RECOVERY SERVICES PO BOX 2087 MERCED CA 05344

EVANGELICAL FREE CILURCH 2876 NORTH & STREET MERCED CA. 95340

ST ANTHONY'S CATHOLIC CHURCH 1799 WINTON WAY ATWATER CA-85301 ALPHA CRISIS PREGNANCY CENTER 700 LOUGHBOROUGH DRIVE STE // MERCED CA 95348

MERCED CO ASSOC OF EDVERNMENTS 360 W 18^{T4} STREET MERCED CA 95340

LIBERTY FELLOWSHIP PO BOX 794 ATWATER CA 95301

CALVARY ASSEMBLY DF GOD 1021 7 STREET MERCED CA 95340

CATHOLIC CHARINES 336 W MAIN STREET STE 1 MERCED CA 95340

CITURCH OF CHRIST 2050 YOSEMITE PARKWAY MERCED CA 95340

COMMUNITY CATALYST OF CA 301 W 18Th STREET #203 MERCED CA 195340

SIERIRA SAVING GRACE HOMELESS PROJECT PO POX 1301 MERCED CA 95341

LOVE INC PC BOX 2141 MERCED CA 95344

FIRST ASSEMBLY OF GOD 1350 YOSEMITE PKWY MERCED CA 95340 HEALTHY HOUSE WITHIN A MATCH 301 W 1.8^{-M} STREET STE 101 MERCED CA. 95340

FIRST BAPTIST CHURCH 500 BUENA VISTA DR MERCED CA 95348

TEMPLO IGLISIA BAUTISTA SOD BUENA VISTA DRIVE MERCED CA 195348

VALLEY CRISIS CENTER 1960 P STREET MERCED CA 95340

ALLIANCE FOR COMMUNITY TRANSFORMATIONS PO-BOX 2075 MARIPOSA CA. 95338

COMMUNITY HOUSING COUNCIL OF FRESING 2560 W SHAW LANE #101 FRESING CA. 93711

NEW LIFE COMMUNITY CHURCH 2124 FIRST ST ATWATER C4: 95301

PLANADA COMMUNITY CHURCH PO BOX 247 PLANADA CA, 95365

SALVATION ARMY 1440 W 12⁻⁷ STREET MERCED CA 95341

ST MATTHEW BAPTIST CHURCH 1057 N STREET MERGED CA '95340 UNITED WAY 531 W MAIN STREET MERGED CA 95340

HABITAT FOR HUMANITY - MERCED COUNTY PO BOX 123 ATWATER CA: 95301-14123

FIRST CHURCH OF GOD 3022 N PARSONS AVE MERCED CA 95340

HOBIE HOUSE 2301 VOSEMITE PARKWAY MERCED CA 95340

MERCED ART HOP PO BOX 3351 MERCED CA: 95344

MERCED CG WORKFORCE INVESTMENT 1205 VV 18⁻¹¹ STREET MERCED CA. 95340

WORKNET OF MERCED COLINTY 1705 W 18^{/8} STREET MERCED CA. 95340

MERCED RESCUE MISSION 644 W 20th STREET MERCED CA 95340

CENTRAL VALLEY TRAINING CENTER INC. 965 PIPER AVE MERCED CA. 95341

MERCED COUNTY NAACP BRANCH 1047 PO BOX 1107 MERCED CA. 95341 FIRST BAPTIST CHURCH 1683 FIFTH ST ATWATER CA. 95301

TIRST CHRISTIAN CHURCH 1345 E GLIVE AVE MERCEO CA 195340

MERCED COUNTY HOUSING AUTHORITY -405 U STREFT MERCED CA 95341

TURNING POINT COMMUNITY PROGRAMS 3333 M STREET WERCED CA 95348

HORIZONS UNLIMITED HEALTHCARF PO BOX 25970 FRESNO CA 93729-5970

LANDWARK MISSIONARY BAPTIST PØ BOX 2412 MERCED CA 95344

MERCED COUNTY FOOD BANK 2000 W OLIVE MERCED CA 95348

MERCY DOMINICAN HOSPITAL B15 E 13TH STREET MERCED CA, 95340

NEW HOPF FOR YOUTH 2876 NORTH & STREET MERCED CA 95910

MERCED BICYCLE COALITION 731 E YOSEMITE AVE STE BW427 MERCED DA 95940

1

VOSEMITE CHURCH 2230 E VOSEMITE AVE MERCED GA 95340

SECOND BAPTIST CHURCH 501 (2 STREET MERCED CA 95340

ST MARY MAGDALENE ORTHODOX PO BOX 3704 MERCED CA. 95340

ST VINCENT DEPAUL 131 W MAIN 51 MERCED CA 95340

UNITED FAMILIES OF MERCED 3982 FINCH COURT MERCED CA 95340

CRAIG POTTER O'RHYAN CAPITAL MANAGEMENT LLC 823 M HARBOR BLVD FULLERTON CA 92832

CHALLENGED FAMILY RESOURCE CENTER 827 W 20⁷⁰ STREET MERCED CA 95340

CENTER FOR VISION ENFANCEMENT (COVE) 1902 G STREET MERCED CA. 95340

PROJECT SENTINEL 1231 8⁷⁴ STREET STE 425 MODESTO CA 95354

RESTORE MERCEDINC 419 W 19THSTREET MERCEDICA 95340 POTTERS PLACE LINDA D MCMURRAY LOST NISTREET MERCED CA 95341

SHEPHERD OF THE WILLEY LUTHERAN 1455 E VOSEMITE AVE MERCED CA: 95340

HABITAT FOR HUMANITY - STANISLAUS 630 XEARNEY AVE MODESTO CA 95350

MERCED COUNTY ARTS COUNCIL 645 W MAIN STREET MERCED CA \$5340

ERIN MEYER OFFICE OF LEADERSHIP, SERVICE & CAREER 5200 NORTH LAKE RD MERCED CA 95340

LOVE FAITH AND HOPE INC PO BOX 1152 MERCED CA 95341

THE ENRICHMENT CENTER 645 W MAIN STREET MERCED CA. 95340

RAINBOW VALLEY FOSTER CARE 2841 G STREET MERCED CA: 95340

GOLDEN VALLEY HEALTH CENTERS FOUNDATION 737 /// CHILDS AVE MERCED CA: 95340

CALIFORNIA CANINE ACADEMY 1741 RASCAL UT MERCED CA. 95340 MERCED CO HUMAN SERVICES AGENCY PO BOX 112 MERCED CA 93341

CENTRAL CALIFORNIA ALLIANCE FOR HEALTH 530 W 16¹¹ STREET STE B MERCED CA 95340

GRACE COMMUNITY CHURCH 3144 N G STREET STR 125 PMB308 MERCED CA 95340

SYMPLE EQUAZION 1040 CANAL ST WERCED EA 95340

VALLEY BAPTIST CHURCH 3312 N G STREET MERCED CA 95340

BOYS AND GIRLS CLUB 615 W 15/^F STREET MERCED CA 95340

CENTRAL VALLEY COALITION FOR AFFORDABLE HOUSING 3351 M STREET STE LOO MERCEDICA 95348

COURT APPOINTED SPECIAL ADVOCATES OF MERCED COUNTY PO BOX 2352 MERCED CA 95344

LIFEUNE COMMUNITY DEVELOPMENT CORPORATION OF MERCED COUNTY 731 E YOSEMITE AVE STE B MERCED CA 95340

NORTH STAR FAMILY CENTER 759 W 18TH STREET MERCED CA 95340 ACE OVERCOMERS OF MERCED COUNTY =D BOX 734 MERCED CA '95341

AMERICAN HEART ASSOCIATION PO BOX 2325 MERCED CA 95341

UNIVERSITY OF CALIFORNIA, MERCED OFFICE OF THE CHANCELLOR 5200 NORTH LAKE RD MERCED/CA, 95343

MERCED COUNTY ASSOCIATION OF REALTORS 3190 M STRFET MERCED CA 95348

SIERRA HEALTH FOUNDATION 2409 MERCED STREET #101 FRESNO CA 93721

CREATIVE ALTERNATIVES INC. 3195 M STREET STE D MERCED CA. 95348

THE AMERICAN LESION 939 W MAIN STREET MERCED CA 95340

FEET CHANGING LIVES 1779 GROGAN AVE STE D MERCED CA \$5341

LEADERSHIP COUNSELFOR JUSTICE AND ACCOUNTABILITY 2210 SAN JOAQUIN STREET FRESNO GY 93/21

SMALL BUSINESS DEVELOPMENT CENTER 1735 M STREET MERCED CA 95340 THE MENTOR NETWORK 3567 SAN JOSE AVE MERCED CA 95948

MERCED COUNTY PROBATION DEPT 2150 M STREET MERCED CA 95340

GREATTR MERCED CHAMBER OF COMMERCE 531 W MAIN STREET STE B MERCED CA. 95340

MERCED COMMUNITY COLLEGE 3600 M STREET MERCED CA: 95348

ELKS LODGE 1910 M STREET MERCED CA 95340

AMERICAN RED CROSS - CENTRAL VALLEY 1300 W SHAW AVE STE 48 FRESNO CA 937 (1

HEALING HEARTS 1022 W 18¹⁴ STREET MERCED CA 95340

HARVEST TIME C/O SHEILA GARCIA 1251 WEAVER AVE MERCED CA 95341

MERCED MAIN STREET ASSOCIATION 1640 N STREET #1208 MERCED CA 95340N

MERCED BREAKPAST LID VS CLUB PO BOX 1065 MERCED C4 95341 CENTRA, CA CHILD DEVELOPMENT SERVICES 401 LESHER DR VE MERCED CA 95340

SUILDING HEALTHY COMMUNITIES 481 W MAIN STREET MERCED CA. 95310

MERCED CO HISPANIC CHAMBER OF COMMERCE 855 W 187 STREET STE R MERCED CA 95340

MERCED COUNTY PUBLIC HEALTH 26D B 1,5⁻¹ STREET MERCED CA 95341

MERCED WOMEN'S CLUB HOUSE PO BOY 1154 MERCED CA. 95341

CENTRAL VALLEY REGIONAL CENTER 3172 IV STREET MERCED CA. 95348

COMMUNITY INTEGRATED WORK PROGRAM 1735 ASHBY RD 57E D MERCED CA 95948

SHARING LOVE MINISTRIES 2020 ASHBY RG SP 37 MERCED CA. 95348

DOWNTOWN NEIGHBORHOOD ASSOC PO BOX 7 MERCED CA. 95341

MERCED SYMPHONY ASSOCIATION PO BOX 894 MERCED CA. 95341 CALIFORNIA TEACHERS ASSOCIATION 3351 M STREET STE 105 MERCEO CA. 95348

City of Merced Housing Division

@City of Merced and MS Teams Virtual meeting

20 2 Plan Me 1

Federal funding each year and how your input can help Learn about how the Merced community benefits from direct funding towards the needs, goals, and priorities expressed by YOU - our residents.



0212-289-612-1 Jul W PTSCALASS 02.00-988-602-0 QCitychilarced, At sta Taar municom/284 url com634 Tues

March the meeting Facebook Line

INCIDENT 200-265

Information at www.cityafmerced.org/housin

March 30, 2021, 5:30 pm, designed for City residents March 31, 2021, 5-30 pm. designed for realtors, service groups, (residents welcome)

Copies of the Consolidated Action Plan and other

April 8, 2021, 6 p.m., a stakeholders discussion ar Affordable Housing and Inclustanary Zoning Policies

Diffe

wisting to City's Zoning Ordinance, Housing Elemon

ments are available online and in the Housing e diming regular business hours at 678 W. 18th St. Merced. Information: 209-385-6863.

additional information

Contrast of the

and Consolidated Plan documents. Interested residents are welcome. Email: housing&cityatmorced.org for



The City of Merced Housing Division invites you! La Ciudad de Merced División de Vivienda te invita! Lub Koos Haum saib xyuas VajTsev hauv Nroog Merced caw koj!

2021 Virtual Resident and Community Input meetings

2021 Reunión de aporte Virtual de Residentes y la Comunidad 2021 Tsoom Pej Xeem hu xov tooj tuaj koos thiab cov lus uas zej zog hais tuaj ghia rau hauv lub rooj sib tham

To learn about and provide input to the development of the 2021 U.S. Department of Housing and Urban Development (HUD) Annual Action Plan And expenditure of Federal grant funding for the coming year!

Para aprender acerca y proveer aportes para el Desarrollo del 2021 U.S. Departament of Housing and Urban Development (HUD) Plan de Acción Annual Y gastos del presupuesto del subsidio Federal para el proximo año!

Kawm Log thiab muab tswy yim rau txuj key txhim kho 2021 U.S lub chaw ua hau) hym Lub Chaw ua hauj lwm sajb xyuas txog Vajtsey Department of Housing thiab Urban Development (HUD) txoj Key Npaj ua txhua xyuo!

The City of Merced is required by HUD to direct at least 70% of its funding to low-income residents and households in the City, so we especially request the participation of these populations.

La Ciudad de Merced es requerida por HUD en dirigir al menos 70% de su presupuesto para residentes y hogares de bajos recursos en la ciudad, entonces estamos especialmente pidiendo la participación de esta población.

Lub Nroog Merced yuav tsum tau ua raws HUD hals tseg, yam tsawg kawg li 70% ntawm yuav muab pab rau tsoont pej xeem uas tau nylaj Isawg thiab cov tsev neeg uas nyob hauv lub Nroog, uas peb yeej xav kom cov pej xeem li hais no tuaj koom xwb. TUESDAY, MARCH 30, 2021, 5:30 P.M. MARTES, 30 DE MARZO DEL 2021, 5:30 P.M. HNUE TUESDAY, LUB 3 HLIS 30, 2021, 5:30 P.M. Focused to residents of the City (Enfocado para los residentes de la ciudad) (Ua rau tsoom Pej xeem uas nyob hauv lub Nrope] To attend this meeting via Microsoft Teams Meetings (para assistir a esta reunión atraves de Microsoft Teams Meetings) (Tuaj koom lub rooj sib tham no los ntawm via Microsoft Teams Meetings): ENGLISH: tinyorl.com/63fd8fbu, SPANISH: tinyorl.com/tv7v4vfz, HMONG: tinyorl.com/46juyz9p By Telephone (Por teléfono) (Los ntawm hu xov tooi): 1-209-888-0720 (Id#; ENGLISH; 452639327#, SPANISH; 765811790#, HMONG: 517212011#) - OR -WEDNESDAY, MARCH 31, 2021, 5:30 P.M. MIERCOLES 31 DE MARZO DEL 2021, 5:30 P.M. HNUB WEDNESDAY, LUB 3 HLIS 31, 2021, 5:30 P.M. Focused to realtors/landlords, business community, and non-profit community service groups. Residents are also welcome (Enfocado para los agentes de bienes raices/propietarios, negocios en la comunidad, y grupos de servicio comunitario sin fines de lucro. Residentes tambien son bienvenidos.) (Ua rau cov muag vajtsev/cov tsev, cov lag luam nyob hauv zej sog, thiab rau tej koos haum pab pej xeem. Txais tos toom pej xeem txhua tus uas nyob hauv nroog.) To attend this meeting via Microsoft Teams Meetings (Para assistir a esta reunión atraves de Microsoft Teams Meetings) (Tuai koom lub rooi sib tham no los ntawm via Microsoft Teams Meetings):

ENGLISH: tinyurl.com/38ufmmms, SPANISH: tinyurl.com/e54wz4wr, HMONG: tinyurl.com/34k8kza2

By Telephone (Por teléfono) (Los ntawm hu xov tooj): 1-209-888-0720

(Idfl: ENGLISH: 89480670#, SPANISH: 389578521#, HMGNG: 264783892#)

Translation services in Spanish and Hmong is available.

Please confirm by 5:00 pm on Friday, March 25^m by colling (209) 385-6863, or emailing (Por favor confirme antes de 5:00 pm el Viernes, 26 de Marza llamando al (209) 385-6863, o envia un correo electronico) (Thav hais tuaj ua ntej 5:00 pm nyob rau hnub Friday, Lub 3 hiis tim 26 uas ha tus xoy 100j (209) 385-6863, las yog xa empiling rau ntawrn): Hausing@cityofmerced.org

Also - on April 8, 2021, at 5:30 p.m., we are hosting a Virtual Stakeholders Discussion that will include topics on Affordable Housing and Inclusionary Zoning Policies. Interested residents are also welcomel Please email for more information.

También el 8 de Abril del 2021 a las 5:30 p.m. tendremos una Discusion Virtual de partes interesadas que tendra temas en Póliza de Vivienda Accesible y Zonificación Inclusiva, Residentes interesados son también bienvenidos) Por favor envia un correo electronico para mas información.

Uas yog – nyob rau lub 4 hils tim 8, 2021, thaum sij hawm 5.30 p.m., peb yuav muaj ib lub rooj sib tham hauv xov tooj (Virtual Stakeholders Discussion) nyob hauv vuav muaj cov ncauj lus hais txog vajtsev thiab yuav muaj cov cai rau tej thaj tsam. Zoo slab txais tos tsoom pej xeem uas txaus siab tuaj koom! Thov xa email rau uas yog xav paum ntau dua no. Housing@cityofmerced.org



Can't attend? No problem! No puedes asistir? No hay problema!

LINK (ENLACE) (TXUAS): https://tinyorl.com/ynkym2jw







MERCED

2021 Annual Action Plan community meetings links

Tuesday March 30

English: tinyurl.com/63fd8fbu

https://teams.microsoft.com/l/meetup-

Loin/19%3ameeting_MThiOWZiYIYtNiMaNCDOODBkLThINGfttV2hYzA4NzizMW/li%40thread.v2/07context=%7b%22Tid%22%3a %22c9671a04-843b-43d0-bbb4-ffb23b7fb0bf%22%2c%22Oid%22%3a%22911e2cc5-3e0a-4d00-8e71-4704a22eb433%22%7cl

English call-in: 1-209-888-0720 (id# 452639327#)

Spanish: tinyurl.com/tv7v4vfz

https://teams.microsoft.com/l/meetup-

join/19%3ameeting_NGZmN1c4MjY1Njj2Yl00MDlhLWJkY2YIZTZjOWE3NThiYmIz%40thread.v2/07context=%7b%22Tid%22%3g% 22c9571a04-843b-43d0-bbb4-f(b23b7fb0bf%22%2c%22Oid%22%3a%27911e2cc5-3e0a-4d00-8e71-4704a22eb433%22%7d

Spanish call-in: 1-208-888-0720 (id# 765811790#)

Hmong: tinyurl.com/46juyz9p

https://teams.microsoft.com/l/meetuo-

Ioin/19%3ameeting_MWEzNjk4MDAtM2izZS00NmM2LWEwZTHZTEmNzQ32[U1M0I]%40thread.v2/07context=%7b%22Tid%22 %3a%22c9671a04-843b-43d0-bbb4-ffb23b7fb0bf%22%2c%22Oid%22%3a%22911e2cc5-3e0a-4d00-8e71 4704a22eb433%22%7d

Hmong call-in: 1-209-888-0720 (id# 517212011#)

Wednesday March 31

English: tinyurl.com/38ufmmms

https://teams.microsoft.com/l/meetup-

join/19%3ameeting_YzL*ODdmNmQtNTkxMS00ZDBhLTgSNTEtYWVmM/ztyM2YxZ0Ay%40thread.y2/07context=%7b%22Tid%22 %3a%22c9671a04-843b-43d0-bbb4-ffb23b7fb0bf%22%2c%22Oid%22%3a%22911e2cr5-3e0a-4d00-8e71-4704a22eb433%22%7d

English call-in: 1-209-888-0720 (ld# 89480670#)

Spanish: tinyurl.com/e54wz4wr

https://teams.microsoft.com/l/meetup-

lo/n/19%3ameeting_ZTIINGM2ZTQtMGQxMy0DNWYwLWI1MDktMTQ3NWI3YIMzYTE1%40thread.v2/0?context=%7b%22Tid%2 2%3a%22c9671a04-843b-43d0-bbb4-ffb23b7fb0bf%22%2c%22Oid%22%3a%22911e2cc5-3e0a-4d00-Se71 -4704a22eb433%22%7d

Spanish call-in: 1-209-888-0720 (id# 389578521#)

Hmong: tinyuri.com/34k8kza2

https://teams.microsoft.com/l/meetup-

join/19%3ameeting_MGE0MWY2NzctNzY0M500YjQ0LTIhYzctMDIhMGE0MGRh0TRi%40thread.v2/07context=%7b%22Tid%22 %3a%22c9671a04-843b-43d0-bbb4-ffb23b7fb0b6%22%22Oid%22%3a%22911c2cc5_3e0a-4d00-8e71

4704a22eb433%22%7d

Hmong call-in: 1-209-888-0720 (id# 264783892#)








Contraction of the contraction
Following each Annual Plan year - usually due by September 30
HUD requires the City to evaluate the performance of the activities carried out with the Annual Plan
Reports:
 # of affordable housing units built
> # of homeowner housing units rehabilitated
 Demographic statistics of beneficiaries to ensure we are reaching protected groups
 Number and income level of individuals and households served with CDBG/HOME funds
2 % of funding spent on low-to-moderate income persons/households
 Amount of funding spent on programs
 How we assisted homeless persons, especially unsheltered
What areas of the City funds were spent/Eligible Census Tracts
Reports progress on ConPlan goals - % of SP goals - how did we do?
Evaluation of why some programs may not have performed as expected
Why some programs DID do well
How we can improve mon activities







 MUST meet 1 of 3 HUD National Objectives: LMI Benefit: Area benefit or Limited Clientele ("all or some"/+51% LMI) Elimination of Slum/Blight (rarely used due to qualifying criteria) Urgent Needs (alleviate conditions that pose an immediate threat to health/welfare) Performance Measurement System Objectives, Outcomes, & Indicators Housing Dev. & City Infrastructure Property Acquisition & Rehabilitation for rental housing Senior/Disabled/Homeless Facilities









Yearly Fiscal Investment	Actual Reported (CDBG & HOME Only) Expenditures Invested in our Community:	Fiscal Year 2013/14 = \$1,486,516	Fiscal Year 2014/15 = \$1,388,043	Fiscal Year 2015/16 = \$1,196,856	Fiscal Year 2016/17 = \$1,973,662	Fiscal Year 2017/18 = \$977,742	Fiscal Year 2019/20 = \$1,179,823	Federal Grants Received: CDBG, HOME, NSP3, DOE, HPRP State Grants Received: CalHome 6, CalHome 12, State HOME, HRPP, BEGIN, AHSC
	Ac							Federal Grants Recei State Grants Receive





Page 1 of 12 City of Merced 2021-2022 Housing and Community Needs Survey (Edit) Microsoft Forms 111 Forms(https://www.office.com/launch/forms?auth=2) City of Merced 2021-2022 Housing and Community Needs Survey 101 32:59 Closed Average time to complete Status Responses 1. Are you a Merced City resident? 98 Yes 2 No Not sure 0 2. If you answered "Yes" to Question #1, how long have you lived in Merced? Less than one year 2 13 1 - 4 years 4 - 9 years 13 More than 10 years 70

Page 2 of 12

3. What best describes your living situation?



4. How much of your household income do you spend on housing (including insurance and utilities i.e., water/sewer/electricity/gas)?





5. Have you experienced any of the following in the past two years? (select all that apply)



6. What are barriers to good housing options in Merced that you have experienced or observed? (Select all that apply)



7. The following list has some potential ways the City of Merced could spend federal money to address HOUSING NEEDS. Please identify how you would like to see funding spent by rearranging the below choices from top to bottom, with the top being the most important.



8. The following list has some potential ways the City of Merced could spend federal money to address PUBLIC SERVICE NEEDS. Please identify how you would like to see funding spent by rearranging the below choices from top to bottom, with the top being the most important.



9. In general, how would you rate the housing, safety, and environment of the area in which you live, or spend most of your time, on a scale where 10 is the best and 1 is the worst?

7.18
Average Number

10. Why did you rate the area in which you live that way (regarding your rating to question 9 above)?

87 Responses Latest Responses "Increased Homelessness Monthly." "Too many people shoot weapons and light rockets at night.." "crime, litter and bad attitudes of residents."

11. The following list has some potential ways the City of Merced could spend federal money to address NEIGHBORHOOD IMPROVEMENT NEEDS. Please identify how you would like to see funding spent by rearranging the below choices from top to bottom, with the top being the most important.



12. The following list has some potential ways the City of Merced could spend federal money to address ECONOMIC DEVELOPMENT. Please identify how you would like to see funding spent by rearranging the below choices from top to bottom, with the top being the most important.

Rank	Options

- 1 Financing projects that increas...
- 2 Making low-interest business
- 3 Providing financing for job tra
- Exterior rehabilitation (facade...



13. For this question, please rearrange the below options in the order you feel are the most underfunded but have the greatest need in Merced City, with the top being the option with the greatest need and the bottom being the least needed.



14. Please write any other comments regarding housing and community development in the space below that you would like to share with us, including if there are other potential options not listed above for how to the use the funds.

15	Latest Responses
45	"Not having enough Gated Senior Development"
Responses	"Merced lacks a coherent identity as a city, It needs to be clearly branded

15. How familiar are you with Fair Housing or Anti-discrimination Laws?

۰	Not Familia	18	
	Somewhat familiar	46	
	Familiar	19	
0	Very familiar	11	
	Unsure	a	



16. Are you aware of your rights under Fair Housing or Anti-discrimination laws?



 I believe that people are protected by federal, state, or local fair housing or anti-discrimination laws because of: (select all that apply)





18. Are you aware of any incidents of housing discrimination in Merced City in the last five years?





19. If your response to the previous question was yes, or if you're not sure, on what basis do you believe that the discrimination occurred or may have occurred? (select all that apply)





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20. Please share any additional comments regarding fair housing or discrimination.

	Latest Responses
20	'Too Many People living in 1 house We see that a lot and several cars'
Responses	'Fair housing laws would protect landlords as well as tenants. Squatters

21. So that we can understand more about what populations of our citizens we are reaching with this survey, the following questions will ask some information about you. All information is anonymous and will be kept confidential. We appreciate your participation and input. What is your gender?

Male	31	
female	63	
Non-binary	2	
Prefer not to say	4	

 What is your race? (pick the best answer – origins of Hispanic/Latino will be asked in the next question)



23. Are you of Hispanic or Latino origin?



26 72



24. What is the primary language you speak?

87
1
4
3



25. Do you have a disability or disabling condition?

۰	Yes		
0	No		



26. How many people do you live with, including children?

16 84





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27. What is your annual gross household income (before taxes)? Please choose one.



28. What is your age?

15 - 18	3
19-29	7
30 - 44	32
@ 45 - 64	33
🍵 65 or older	26



29. What is the highest level of formal education you have completed?

	Less than high school	0	35
	Earned GED	3	30
	High School	13	25
	Two-Year College degree	16	20
8	Four-Year College degree	31	15
	Graduate School	35	10
0	Trade school	2	s
	Other	2	· · · · · · · · · · · · · · · · · · ·



WHY IS THIS MAPORTANT?

The City of Merced is required to develop a S-year comprehensive plan and a 1-year action plan for the use of Federal Funds awarded by the U.S. Department of Housing and Urban Development, or HUD. The City is also required to certify that it will promote the availability of fair housing for all residents living in the City. Part of this work is to ask our Citizens – <u>that's YOUI</u> – for help in determining what issues may be affecting our residents with housing and community economic development.

While receiving feedback from organizations working in the community is important, getting input <u>directly</u> from our residents is critical to understanding the true needs of the community.

SHAREL SHARE! SHARE!

If you are a Merced City resident, we ask that you please take the survey, then ask your friends, poworkers, neighbors – everyonel – to take it tool. The survey can be completed online with any device – computer, tablet, or phone. There is a handy QR Code to make it even easier!

WE RESPECT YOUR PRIVACY

All answers are anonymous. Your responses will not be individually tracked or shared with others, and your personal information is not requested beyond statistical questions to understand who we are reaching with the survey.

FOR MORE INFORMATION

If you need more information about this process or about the survey, please contact Kim Nutt, Merced City Housing Division, at 209-388-8988, or by emailing housing@cityotmerced.org.

THANK YOU!



CITY OF MERCED MONTHLY NEWSLETTER

SAN APRIL 2021

MERCED CITY COUNCIL Mayor Matt Serratto Council Members:

Jesse Ornelos (D1) Bertha Porez (D3) Satah Bayle (D5)

Femando Echevania (D2) Kevin Blake (D4) Deirgy Sheiton (D&)

Contract, the Council by writing to the Civic ... Center adules: bolow, call 385-6834, or email. citycouncil@chyotmercod.org

Council Meetings are the first and third Mondays of the month, he dict 8PM in the Council Chambers of the C.Vid Center, 678 W, 78th St. The Council meets the next day if Monday is a nol day, Agende; www.cilvoimerced.org

CONTACT US

www.cityofmerced.org. contains Council info, the Muni Code, General Plan, and other information. Civic Cemeris open Man Fri, 8AM-5PM (except holdcys): Finance open 7AM-SPM.

DEFARIMENT DIRECTORY

City Council	385-6834
City Monager	
City Attorney	385-5868
City Cler	388-8550
Airbort	385-6873
Cody Enforcement	385-6237
Piance	388 7900
Inspection Services	385-6861
Ports & Recreation	385-6235
Personnel.	388-7100
Planning	395-5858
Public Works reg. hours (7:30-4:30)	385-6900
Public Works, offer hours	395-6905
UNITY Billing	385-7289
EMERGENCIES - DIAL 911	
Fire Busidess	385-6891
Poice Sospess	385-6912

2021 HUD Annual Plan & Survey

The City of Merced Honsing Division is starting its 2021 (100) Annual Action Plan process and requests your participation in determining the most important needs and priorities in our community. Provide your input on how Rederal finding should be allocated over the next year. Please takes few minutes to complete the survey by April 30th. To access the survey, scan the OR code provided or go to https://tineurl.com/yokymZpy. The survey is also affered in several languages.





Support During COVID-19 Pandemic

If you need financial support in paying your rent, mortgage, or gas/cloculoity hill because of COVID-19 relatest income loss, there is help available. The City has partnered with Sierra Saving Grace and the Salvation Anny to help residents pay their sulity bills during the pandomic. Funding for this program is made possible through the Federal CARES Act. To learn more about the program, please contact Sierra Saving Grace or the Salvation Army.

Sierra Saving Grace 710 W 18th Street, Suite 2, Mercod (209) 626-5660

The Salvation Army 1440 W. 12th Street, Menual (209) 383-4225

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City of Merced

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CITY OF MERCED MONTHLY NEWSLETTER

>>> ABR/L 2021

Ayunlamianlo de la Cludad de Merced Alcolde Matt Senaito Miembros del Consejo:

Jesse Ornelos (D1) Serling Perez (03) Scrah Boyle (D5)

Fernando Echevania (D2) Kevin Blake (D4) Deiray Shellon (D6)

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sus miembros on di Centro Olivoo a la dirección deobojo. Auntas dal Ayuntamiento El Ayuntamiento se retine: el primer y teras: lunes a las 6 cum, en la campro del cansojo (Council, Chombers) en el Centro Cívico, 678 W. 19th St. Cuanda es lunes feriodo, es Ayuntamienta se reúnie al dia siguiente. Ex agendo se publica en a stio de internet www.utiliya/marcod.brg.

Conlactenos

www.cityofmercect.org contlene information soare of Ayuntamionio: ol \$egiómento Municipal, Plan General » atra información. El Centro Cívico obre de lunés a vientos 8 c.m.-5 p.m.; excepto en días leradas.

Decentratio Obectorio

Ayuntamiento de la Ciudaa	
Garente de la Ciudad	
Abegonie de la Ciuded	385 2838
Secretario/a de xi Cludad	358-8650
Авгорцепо	
Ejscución de Reglamentas	
finenzas	388-7900
Servicios de Inspección	385-6561
Porqués y Recreaciones	
Recursos Homanos	386-7100
Depto, de Pioneoción	The second se
Obras Públicas (2:30-4:30)	
Fuera de horario de oficina	385-6905
Pago de Facturas	
Emergencias - Marque	911
Departmento de Bomberds	
Departmento de Policía	

2021 HUD Plan Anual y Encuesta

La Ciudad de Merced División de Vivienda esta empezando su HUD Plan Anual de Acción 2021 procesa y solicita tù particinación cu determiner las. necesidades y prioridados más importantes de nuestra comunidad. Provec to sporte de como fondos federales deherian ser distribuidos el año signicate. Por favor toma nons minatus para completer la encuesta antes del 30 do Abeil. Para accesar la encuesta escanca el codigo QR & visita https://inwarl.com/onkyor2jw.





Apoyo Durante Pandemia COVID-19

Si necesitas apoyo financiero para pagar tó renta, hipoteca, ó gas/electricidad por perdida de ganancias relacionado al COVID-19, hay ayuda dispenible. La ciudad se ha unido con Sierra Saving Grace y el Salvation Army para ayudar a residentes e pagar facturas de servicios publicos durante la panelemia. Los fondos para este programa es hecho posible atraves del Auta Federal CARES Para aprender más aceiva del programa, favor de contactar Siesra Saying Grace & el Salvation Arroy:

Sicina Saving Grace 710 W 18" Street, Suite 2, Marced (209) 626-5660

The Salvation Army 1440 W. 12th Street, Mercel (209) 383-4225

Mantente Conectado Sigonos

Danos un "me gusta" en Facebook







Sigenos

por Twiller

City of Mercod

@CityofMerced

@MercedCityHall

City Council's Town Hall Community Survey & Virtual Town Hall Meetings February 11 & 18, 2021; 5:30-8;30pm

(Cilizen Comments that could be addressed with CDBG or HOME Funding)

Both Virtual Town Hall Meetings were physically held at City Hall in the City Council Chambers, 678 W. 18th Street, Merced, but due to the COVID-19 pandemic, no members of the public attended in-person. Prior to the meetings, a Town Hall Electronic Survey was solicited to residents to access community needs for preparation of the overal! 2021 City of Merced budget. Citizens could aubmit questions in advance of the meetings through the survey, and questions could be asked through Facebook Live during the meeting. Citizens could also watch the meetings on Facebook Live and via cable TV on the Xfinity/Comcast Channel 98 and AT&T Channel 98 Government Access stations.

Town Hall Electronic Survey Response Summary (includes only comments that HUD funding could address)

Highlights:

- Of the previous 2020 Council Goals & Priorities, responses rated the following as most important for developing the 2021 overall City budget, in order of importance 1) Economic Development; 2) Housing/Homelossness; 3) Future Planning
- <u>Parks & Recreation</u>: water/splash park; lighting in City parks; improve City blke paths & add connections to regional trail system; beautification of City parks in South Merced; add financial literacy/education/entrepreneur classes; upgrading parks restrooms
- I itter removal was ranked #1 for desired community beautification efforts.
- Infrastructure Projects: top 3 ranked in order of importance: 1) streetlights new/replacement/brightening: 2) safe routes to achools; 3) sidewalk repairs. Other infrastructure responses: install missing sidewalk sections in residential areas; bridge over Bear Creek at Parsons Ave; clean energy/EV charging stations; downtown walkability; public art/green space; prepare area near the future high-speed rail station; solar technology; municipal fiber network; drought resistant landscaping/water conservation; city recycling program
- Eacilities: new fire station; new police station; youth center, community recreation/athletics/cultural center.
- Economic Development: encourage new businesses/grocery store to locate in South Merced; historic preservation
 of original downtown structures/streets/neighborhoods; small business support/more incerttives; workforce training &
 support; childcare support to business owners/employees; family friendly destinations; technical schools/training;
 develop/promote empty commercial/storefront spaces; downtown façade improvement
- · Homeowner Assistance: assistance to seniors for home repairs
- Crime Prevention: need stronger efforts in downtown; lighting/security cameras; vandal sm prevention
- Transportation: free transit pass program for disabled persons to medical appts
- Housing/Affordable Housing/Homelessness: encourage low-income units downtown: inclusionary zoning; downtown
 residential tagade improvement; regional homeless planning; first time homebuyer education program; group
 housing for homeless transition; rental assistance; affordable rental housing; student housing; homeless
 encampment cleanup; condominium projects; ADD units; showers/lockers for homeless; mental heath/substance
 abuse facilities and services; tiny home villages for homeless; shefters that allow pets; peer to peer courseling
 training; landlord assistance
- Expand community partnerships to: MCOE Arts development program; Elderly programs for South East Asian Community big brother/big sister program; job training; more homelessness/gang prevention programs; mental health support; construction/mechanics & other vocational training programs; apprentice programs.
- Other needs expressed: Yosemite Parkway redevelopment/boautification; streat repair; tree planting/maintenance; community garden; park improvements; grocery store in south merced; graffill removal; sidewalks on Childs Ave near Golden Valley High School; more youth and adult activities
- <u>Outreach methods other than social media auggested by respondents</u>: tv programming, mailing flyers, oillboards, partnerships with school districts, public health, county programs, 87,7% of survey respondents learned of survey through social media; 0,2% Newspaper; 0,7% Radio, 4% utifity bill insert, and 6,8% other.

Notes: Topics, Comments	1st Virtual Town Hall Meeting: Thursday, February 11, 2021
· Seniors: activities - th	s, and Suggestions from the public included: leater/art, recreation programs; in home support caretakers; meals on whoels –
marketing/research car	1 be improved
(reuse of contaminated encourage alternative r	rents gas pipe audit; traffic signals (left turn at Main & M Street); brownfield opportunities /cleaned sites); high speed rail maintenance facility, bicycle transportation infrastructure to nethods of transportation/control amissions
partner with Merced Co code programming; val	community for new jobs related to the HSR maintenance facility – 1000 jobs expected; ollege for engineering/tech training, subsidized training; Bitwise – offering academy teaching ley to valley initiative; need to sell ourselves better
 <u>Noise</u>: train homs too I measures to mediate F 	oud & blaring, need for railroad quiet zones in lown; city can install supplemental safety adaral requirements re hom use in town, but are expensive
aeronautics/aerospace technologically savvy, make racial equity/cele & path maintenance; t Applegate Park, expar alleyways; grocery sto activities for children (i affordable housing; for	<u>feed suggestions</u> : more career-building jobs: manufacturing, technology, e; community engagement/buy-in needs to increase – outreach is good/some may not be revitalize downtown core; increase night/early morning police patrols in high-theft areas, abrating diversity a council prionty, road conditions for cyclists/distracted drivers/bike land nees/shade at soccer fields; childron's outdoor theater/expansion of Kiddjeland in nation of animal enclosures at Applegate Park Zoo; garbage/dumping in neighborhoods & are in South Mercad/address foud desert; first time nomeownership program, more arcades, indoor jump/rock climbing gyms, tumble classes/dance/karate); shortage of cus on revitalizing other parts of Main Street, not just core; more animal control lelease program; provide incentives to bring businesees to South Mercad; disconnect/lag and placement;
	2nd Virtual Town Hall Meeting: Thursday, February 18, 2021
Notes: Topics, Comments	and/or Suggestions from the public included:
 <u>Street/Public limprove</u> crosswalks; sofar lighti sports programming op 	ments: pedestrian crosswalks at Golden Valley HS; safety concerns with mid-block ing on Bear Creek bike/ped path; lights at McNamara Park; facilities/programs for youth;
 Housing/Homelessnes Housing Element/Regi 	ss: Inclusionary zoning – LEAP grant may help provide funding for creation of policies; ional Housing Needs Allocation (RHNA), includes marketrate development; tiny home tory dwelling units; homeless encampment – debris removal, food insecurity – can't focus
· Social Media comment	teed suggestions: affordable housing trust fund; more and more difficult to find atfordable zoning policy; rental registry for substandard properties; how to keep single family homes omes being purchased by out of town investors; first time homebuyer program; effort to I housing inequities; need more affordable housing like the Childs & B Street project:





WITH THE MERCED CITY COUNCIL

EVERY VOICE MATTERS

Make the most of your Town Hall meeting. Share what is important to you and the changes you wish to see.

Complete your survey and submit your questions online:

www.cityofmerced.org/townhall

CITY COUNCIL ROSTER:



THURSDAY FEBRUARY 11TH 5:30 PM - 8:30 PM

THURSDAY FEBRUARY 18TH 5:30 PM - 8:30 PM

HOW TO PARTICIPATE:



https://www.facebook.com/cityofmerced/

WATCH ON CABLE TV: Comcast Channel 96 ATT Channel 99

FOR MORE OPTIONS, VISIT: www.cityofmerced.org/townhall

COUNCIL GOALS & PRIORITIES FISCAL YEAR 2021-2022

GUIDING PRINCIPLES

- Building community is essential in supporting the health and wellness of residents within the City of Merced – an effort that the City Council is committed to across all service areas.
- In every way possible, the City of Merced strives to provide equal access to all its residents and supports services and programs that promote inclusivity.
- Serving the residents of the City of Merced is paramount, with a goal of providing excellent customer service across all functions.
- Maintaining City property enhances the quality of life for all residents, the City will elevate the standard of maintenance across all public resources.

GOALS & PRIORITIES

- 1. Public Safety
 - a. Measure C Renewal hire a consultant to target a November 2022 ballot initiative
 - Develop a Reserve Force to provide enhanced services resources included in the FY. 2021/22 Budget (July 2021)
 - c. Enhance Community Engagement Policy Advisory Committee continued efforts (ongoing)
 - c) Community Violence Prevention evaluate programs in partnership with Parks & Recreation (ongoing)
 - e. Facility Planning
 - i. Police Station Fall 2021
 - ii. Fire Station Will need to hire a consultant to design begin Fall 2021
- 2. Economic Development & Downtown
 - a. Downlown
 - i. Adaption of a Downlawn Property Based improvement District June 2022
 - ii. City Investment timing dependent on funding
 - 1. Bob Hart Square Extension (one-time funding)
 - 2. Entry Ways Improvement (one-lime landing)
 - 3. Traffic Flow Pilot & Study (one-time funding)
 - b. Economic Development (orgoing)
 - 1. Business Friendly Culture accommodating to new business development
 - ii. Community Engagement inform community on process and new pusinesses
 - iii. Industrial/Tech Park focused efforts on good-paying job creation
 - Workforce Development work with local partners to ensure local work force is trained and available for new jabs
 - Y. Tourism marketing that focuses on the benefit staying in and traveling to Yosemite through Merced (1810 or marketing funding)

COUNCIL GOALS & PRIORITIES

3. Parks & Recreation

a. Recreation (fiming dependent on COVID Restrictions)

- i. Youth Investment lead by youth input (lunding)
- II. Improved Community Facility Coordination (non-city facilities)
- iii. RFQ for Services-Spring 2021
- ly. Enhanced Community Partnerships
- b. Parks (Ilming dependent on lunding)
 - Applegate Zoo Maintenance (one-time funding)
 - ii. Regional Playground Upgrades (one-time funding)
 - III. Park Restroom Upgrades 7 need funding (one-time funding)
 - iv. Continued Enhanced Maintenance-
 - v. Evaluate Pool Restoration Costs
- 4. Housing & Homelessness
 - a. Continued Focus on Affordable Housing Projection
 - i. Establish Qualified List of Public/Non-Profit Developers
 - ii. Policy Direction on the following:
 - 1. Inclusionary Zoning April 2021
 - 2. Development Fee Summer 2021
 - 3. Alternative Housing Programs (i.e. tiny & prefab homes) April 2021
 - T. Encompment Support April 2021
 - 1. Interim Services Behavior Health, Youth Services, Refuse, Health
 - 2. Location Direction

5. Public Works & City Beautification

- a. Streets (Measure V, SB1, Measure C)
 - i. Repaying
 - ii. Sidewalks
 - ili. QuietZones
 - iv, Streetlights
- In Sustainability
 - 1. Drought-Toleront Incentives/Policy April 2021
 - il. Citywide Will or Broadband Jeasibility study to begin Fall 2021
- c. Beautification
 - 1. Tree Tumming one-time funding for enhancement
 - II. Bear Creek Clearance liming dependent on permit approval
 - iii. Litter Abotement coordination with Community Service Program
- d. Public Art
 - i. CalTrans Murals dialog in progress
 - II. District Formation Summer 2021
 - ili. Grant for Projects on-going



Livestreamed Meetings on Facebook Live and Community Needs Survey Outreach on Social Media

City of Merced - Home April 28 - 3 The City of Merced Housing Division is working on its 2021 HUD Annual Action Plan and wants to hear your voice on what you leel are the most important needs and priorities in the Merced community. Tell us where our Federal funding should be spent over the next year. Please take a few moments to answer and submit this survey by April. 30th. Use the link or the QR Code. Thank you. https://finaul.com/ynkyn/2jw.#merced 44ousmy //i ILD #anno dautonplan #COVID19 #beheard: 1 Comment 3 Shares 1 Like C Comment A Share Most Relevant -
















Other Housing Related Social Media Posts for 2021 Annual Action Plan







Grantee Unique Appendices

CITY OF MERCED HOME PROGRAM LOAN SERVICING PLAN

The City of Merced, hereafter called "City" has adopted these policies and procedures in order to preserve its financial interest in properties, who's "Borrower'(s)" have been assisted with HOME funds. The City will to the greatest extent possible follow these policies and procedures but each loan will be evaluated and handled on a case-by-case basis. The City has formulated this document to comply with state and federal regulations regarding the use of these public funds and any property restrictions, which are associated with them.

The policies and procedures are broken down into the follow areas:

- Making required monthly payments or voluntary payments on a loan's principle and interest;
- 2) Required payment of property taxes and insurance;
- 3) Required Request for Notice of Default on all second mortgages;
- 4) Loans with annual occupancy restrictions and certifications;
- 5) Required noticing and limitations on any changes in title or use of property;
- 6) Required noticing and process for requesting a subordination during a refinance; and
- 7) Process of foreclosure in case of default on the loan.

1. LOAN REPAYMENTS

The City will collect monthly payments from those borrowers who are obligated to do so under an Installment Note, which are amortized promissory notes.

For Straight Notes, which are deferred payment loans; the City may accept voluntary payments on the loan. Loan payments will be credited to the interest first and then to principal. The borrower may repay the loan balance at any time with no penalty.

The City will maintain a financial record-keeping system to record payments and file statements on payment status. Payments shall be deposited and accounted for in the City's Program Income Account as required.

Program loan payments will be made to: City of Merced 678 W. 18th Street Merced, CA 95340

When using HOME funds, the property is subject to the requirements of the period of affordability that is then associated with the property. The period of affordability is a time period during which there are restrictions placed upon refinancing or selling the home. The time period is based upon the amount of funds borrowed. Depending upon the circumstances, when refinancing or selling the home during the period of affordability, the original HOME loan may be required to be returned to

1

Annual Action Plan 2021 the City as either program income or recaptured funds. This is in accordance with Section 80208 of the California State HOME regulations. See the following chart for the period of affordability and loan amounts:

Amount of HOME Loan Funds	Period of Affordability
Under \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

All HOME loans are required to follow the recapture method. The Recapture option is a mechanism to recapture all or a portion of the direct HOME subsidy if the HOME recipient decides to sell the house before the end of the affordability period, at whatever price the market will bear. The Recapture option provides the Lender and the assisted homebuyer with maximum flexibility. The homebuyer is permitted to resell the property at whatever price the market will bear.

If the borrower, when paying off the debt to the lender, continues to reside in the home and it is during the period of affordability, the funds are considered Program Income funds. If the borrower, when paying off the debt to the City, ceases to reside in the home and it is during the period of affordability, the funds are considered Recaptured funds. After the affordability period ends, all repaid funds are considered Program Income.

When all debt to the lender has been satisfied, a Notice of Reconveyance will be issued to the borrower, without warranty, all the estate, title and interest acquired by the Lender under the Deed of Trust for that property.

When the City receives Program Income, they are permitted to keep 10% of the funds for administration. However, when Recaptured Funds are received, no administrative funds will be kept. 100% of Recaptured/Program Income Funds will be expended on another HOME-eligible activity before additional HOME funds may be drawn down.

Owner-Occupied Rehabilitation loans include the cost of rehabilitation, change orders, contingency, etc. When all the work is completed according to the work write-up and change order(s), the City of Merced will provide a letter to the homeowner reducing the principal amount of their loan by the balance remaining in their escrow account.

2. PAYMENT OF PROPERTY TAXES AND INSURANCE

As part of keeping the loan from going into default, borrower must maintain property insurance coverage naming the City as loss payee in first position or additional insured if the loan is a second mortgage. If borrower fails to maintain the necessary insurance, the City may take out forced place insurance to cover the property while the Borrower puts a new insurance policy in place. All costs for installing the necessary insurance will be added to the loan balance at time of installation of Borrower's new insurance.

When a property is located in a 100-year flood plain, the Borrower will be required to carry the necessary flood insurance. A certificate of insurance for flood and for standard property insurance will be required at close of escrow. The City may check the insurance on an annual basis.

Property taxes must be kept current during the term of the loan. If the Borrower fails to maintain payment of property taxes then the City may pay the taxes current and add the balance of the tax payment plus any penalties to the balance of the loan. Wherever possible, the City encourages Borrower to have impound accounts set up with their first mortgagee wherein they pay their taxes and insurance as part of their monthly mortgage payment.

3. REQUIRED REQUEST FOR NOTICE OF DEFAULT

When the Borrower's loan is in second position behind an existing first mortgage, it is the City's policy to prepare and record a "Request for Notice of Default" for each senior lien in front of City's loan. This document requires any senior lien holder listed in the notice to notify the City of initiation of a foreclosure action. The City will then have time to contact the Borrower and assist them if possible in bringing the first loan current. The City can also monitor the foreclosure process and go through the necessary analysis to determine if the loan can be made whole or preserved.

4. ANNUAL OCCUPANCY RESTRICTIONS AND CERTIFICATIONS

On some owner occupant loans the City may at its option require that Borrowers submit utility bills and/or other documentation annually to prove occupancy during the term of the loan. Other loans may have income and housing cost evaluations, which require a household to document that they are not able to make repayments, typically every one - five years. These loan terms are incorporated in the original note and deed of trust.

5. REQUIRED NOTICING AND RESTRICTIONS ON ANY CHANGES OF TITLE OR OCCUPANCY

In all cases where there is a change in title or occupancy or use, the Borrower must notify the City in writing of any change. City and borrower will work together to ensure the property is kept in compliance with the original program terms and conditions such that it remains available as an affordable home for low-income families. These types of changes are typical when Borrowers do estate planning (adding a relative to title) or if a Borrower dies and property is transferred to heirs or when the property is sold or transferred as part of a business transaction. In some cases the Borrower may move and turn the property into a rental unit without notifying the City. Changes in title or occupancy must be in keeping with the objective of benefit to the Targeted Income Group (TIG) families.

Change from owner-occupant to owner-occupant might occur at a sale. When a new owneroccupant is not low-income, the loan is not assumable and the loan balance is immediately due and payable. If the new owner-occupant qualifies as low-income, the purchaser may either pay the loan in full or assume all loan repayment obligations of the original owner-occupant, subject to the approval of the City.

If a transfer of the property occurs through inheritance, the heir (as owner-occupant) may be provided the opportunity to assume the loan, provided the heir is in the TIG. If the heir intends to occupy the property and is not in TIG or if the heir intends to act as an investor, the balance of the loan is due and payable. All such changes are subject to the review and approval of the City.

Conversion to use other than residential use is not allowable where the full use of the property is changed from residential to commercial or other. In some cases, Borrowers may request that the City allow for a partial conversion where some of the residence is used for a business but the family still resides in the property. Partial conversions can be allowed if it is reviewed and approved by any and all agencies required by local statute. If the use of the property is converted to a fully nonresidential use, the loan balance is due and payable.

6. REQUESTS FOR SUBORDINATIONS

When a Borrower wishes to refinance the property, they must request a subordination request to the City. The City will only subordinate their loan when there is no "cash out" as part of the refinance. Cash out means there are no additional charges on the transaction above loan and escrow closing fees. There can be no third party debt pay offs or additional encumbrance on the property above traditional refinance transaction costs. Furthermore, the refinance should lower the housing cost of the family with a lower interest rate and the total indebtedness on the property should not exceed the current market value.

Upon receiving the proper documentation from the refinance agency, the request will be considered by the loan committee for review and approval. Upon approval, the escrow company will provide the proper subordination document for execution and recordation by the City.

7. PROCESS FOR LOAN FORECLOSURE

The City will send out a letter to the Borrower notifying them of the default situation upon any of the following condition of loan default:

- Non payment;
- 2) Lack of insurance or property tax payment;
- Violation of rent limitation agreement;
- 4) Change in title or use without approval; and
- 5) Default on senior loans.

If the default situation continues then the City may start a formal process of foreclosure.

When a senior lien holder starts a foreclosure process and the City is notified via a Request for Notice of Default, the City, who is the junior lien holder, may cancel the foreclosure proceedings by "reinstating" the senior lien holder. The reinstatement amount, or payoff amount must be obtained by contacting the senior lien holder. This amount will include all delinquent payments, late charges and fees to date. City must confer with Borrower to determine if, upon paying the senior lien holder current, the Borrower can provide future payments. If this is the case then the City may cure the foreclosure and add the costs to the balance of the loan with a Notice of Additional Advance on the existing note.

If the City determines, based on information on the reinstatement amount and status of borrower, that bringing the loan current will not preserve the loan, then staff must determine if it is cost effective to protect their position by paying off the senior lien holder in total and restructure the debt such that the unit is made affordable to the Borrower. If the City does not have sufficient funds to pay the senior lien holder in full, then they may choose to cure the senior lien holder and foreclose on the property themselves. As long as there is sufficient value in the property, the City can afford to pay for the foreclosure process and pay off the senior lien holder and retain some or all of their investment.

If the City decides to reinstate, the senior lien holder will accept the amount to reinstate the loan up until five (5) days prior to the set "foreclosure sale date." This "foreclosure sale date" usually occurs about four (4) to six (6) months from the date of recording of the "Notice of Default." If the City fails to reinstate the senior lien holder before five (5) days prior to the foreclosure sale date, the senior lien holder would then require a full pay off of the balance, plus costs, to cancel foreclosure. If the City determines the reinstatement and maintenance of the property not to be cost effective and allows the senior lien holder to complete foreclosure, the City's lien may be eliminated due to insufficient sales proceeds.

8. CITY AS SENIOR LIEN HOLDER

When the City is in first position as a senior lien holder, active collection efforts will begin on any loan that is 31 or more days overdue. Attempts will be made to assist the homeowner in bringing and keeping the loan current. These attempts will be conveyed in an increasingly urgent manner until loan payments have reached 90 days in arrears, at which time the City may consider foreclosure. City's staff will consider the following factors before initiating foreclosure:

- Can the loan be cured and can the rates and terms be adjusted to allow for affordable payments such that foreclosure is not necessary?
- 2) Can the Borrower refinance with a private Lender and pay off the City?
- 3) Can the Borrower sell the property and pay off the City?
- Does the balance warrant foreclosure? (i.e. if the balance is under \$5,000, the expense to foreclose may not be worth pursuing).
- 5) Will the sales price of home "as is" cover the principal balance owing, necessary advances,(maintain fire insurance, maintain or bring current delinquent property taxes, monthly yard maintenance, periodic inspections of property to prevent vandalism, etc.) foreclosure, and marketing costs?

If the balance is substantial and all of the above factors have been considered, the City may opt to initiate foreclosure. The Borrower must receive, by certified mail, a thirty-day notification of foreclosure initiation. This notification must include the exact amount of funds to be remitted to the City to prevent foreclosure.

At the end of thirty days, the City may contact a reputable foreclosure service or local title company to prepare and record foreclosure documents and make all necessary notifications to the owner and other lien holders. The service will advise the City of all required documentation to initiate foreclosure (Note and Deed of Trust) and funds required from the owner to cancel foreclosure proceedings. The service will keep the City informed of the progress of the proceedings.

When the process is completed, and the property has "reverted to the beneficiary" at the foreclosure sale, the City could sell the home themselves under a homebuyer program or use it for an affordable rental property managed by local not profit housing agencies or use it for transitional housing facility or other eligible use. The City could contract with a local real estate broker to list and sell the home and use those funds for program income eligible uses.

9. REPAYMENT OF HOME LOANS

The borrower (applicant) can prepay the loan in part or whole, at any time without penalty.

10. SAMPLE PAYOFF

Compound Period: Exact Days

Nominal Annual Rate: 3.000 % Daily Rate: \$2.47

AMORTIZATION SCHEDULE Normal Amortization

	Date	Payment	Interest	Principal	Balance
Loan Start Date	02/10/2000				30,000.00
Loan End Date	03/05/2008	37,264.11	7,264.11	30,000.00	0.00
Grand Totals		37,264.11	7,264.11	30,000.00	

11. DEMAND PROCESS

The City will process the payoff within 5 working days after receiving a payoff demand by the homeowner, Title Company, or Mortgage Company.

Annual Action Plan

CITY OF MERCED	
HOUSING PROGRAM	
POLICIES AND PROCEDURES	
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Sta -	
Reference	
1 There are a series of the se	
July 2013	
EQUAL HOUSING OPPORTUNITY	

City of Merced Housing Program 678 W. 18th Street Merced, CA 95340 Phone: (209) 385-6863 TDD/TTY: (209) 385-6816 Fax: (209) 723-1780 City's website: www.cityofmerced.org

> Annual Action Plan 2021

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POLICIES

REHABILITATION, RECONSTRUCTION, AND RENTAL UNITS

The purpose of these Policies and Procedures is to clearly outline the circumstances under which the City of Merced Housing Program funds are to be made available and utilized. These Policies and Procedures confirm to federal regulations governing the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant Program (CDBG), and Home Investment Partnerships Program (HOME). If the contents of this manual conflict with any of the above, it is the regulations noted above that prevail.

> 1.1 GEOGRAPHICAL AREA OF ELIGIBILITY

Loan funds can be used only for projects within the City of Merced limits.

> 1.2 APPLICANT ELIGIBILITY

- 1.2a Owner Occupant: The borrower's family income for rehabilitation reconstruction projects must not exceed 80 percent of the Median Income limits established for Merced County.
- 1.2b Rental Property Owner: The income of all tenants residing in the rental units shall not exceed 80 percent of the HUD Section 8 income limits established for Merced County. In rare circumstances, approved by the Housing Program Supervisor or the Director of Economic Development, loan funds may be approved for projects where less than 100 percent of the tenants meet these income requirements, but in no circumstance shall the percentage of low-income tenants be less than 70 percent.
- 1.2c First Time Home Buyer Program: Applicants must meet specific requirements related to the program and funding source, as described in First Time Home Buyer Program Section of this document.

> 1.3 LOAN TO VALUE RATIO

- 1.3a Owner Occupant Loans: In rehabilitation and reconstruction projects, the total indebtedness on the property generally should not exceed 80 percent of the appraised value. The Housing Program Supervisor or the Director of Economic Development can make exceptions to these guidelines, but in no case shall the indebtedness on a property exceed 120 percent of its appraised value. The appraised value can be based in-house evaluation.
- 1.3b Rental Property Loans: The total indebtedness on rental property should not exceed 70 percent of the appraised value. The Housing Program Supervisor or the Director of Economic Development can make exceptions to these guidelines, but in no case shall the total indebtedness exceed the appraised value of the property.

> 1.4 PROJECTS UNSUITABLE FOR REHABILITATION

When, in the opinion of the Housing Program Supervisor, it would be more costeffective to demolish a building and reconstruct a replacement structure of the same number of units on the site, a project is declared unsuitable for rehabilitation.

When such a determination has been made, the project will become a candidate for demolition and reconstruction. The City staff provides floor plans and work write-up for new construction at no additional cost to the homeowner.

> 1.5 TYPES OF LOANS

1.5a Rehabilitation and Reconstruction: These loans are usually for the elimination of substandard conditions, but reconstruction loans also apply to the construction of new housing on a vacant site that previously contained housing units. The number of units can be increased subject to compliance with City's zoning requirements and the Housing Program Manager's approval.

All loans for rehabilitation and reconstruction are at zero percent (0%) interest during construction, as long as all of the ultimate and continuing loan conditions are met. There is no housing affordability covenant requirement for owner-occupied rehabilitation and reconstruction projects.

1.5b Rental Units: Loans are not due until the certificate of occupancy is issued. After rehabilitation or reconstruction the dwelling units must meet funding source requirements regarding construction standards and quality.

The regulations of CDBG and HOME Programs identify eligible expenses, beneficiaries, and housing affordability covenant requirements. In the absence of more stringent funding source guidelines, the assisted rental properties shall be used for a minimum of five years by eligible occupants.

1.5c Emergency: These loans are for the purpose of repairing emergency conditions, such as leaking roofs or overflowing sewer lines and other repairs of emergency nature. These loans will be made where, in the judgment of the Housing Program Supervisor, it would be imprudent to delay repairs due to a danger to health and safety, or risk of further deterioration of the structure. On-site sewer construction for persons currently on septic tank system who want to hook up to City sewer would also be eligible for this type of loan.

In some emergency projects more than one contractor might be used to expedite the process. The Housing Rehab Specialist will be in charge of coordination of different trades involved in the project. 1.5d First Time Home Buyer (FTHB): See First Time Home Buyer Section of this document for details on FTHB loans.

> 1.6 INTEREST RATE

The interest rate for rehabilitation and reconstruction (owner-occupant) projects is three percent (3%). The interest rate for FTHB is also at 3% as it is discussed further in FTHB Section of this document.

The interest rate for small rental properties is 3 percent (3%) if the City of Merced Housing Program provides all of the funds, or zero percent (0%) interest if the applicant provides fifty percent (50%) of the project funds. At the discretion of the Housing Program Supervisor or the Director of Economic Development the interest rate for development of affordable housing projects can be as low as 0 percent (0%).

> 1.7 PAYOFF PERIOD

If the owner-occupied rehabilitation applicant qualifies for an amortized loan, the standard term of a rehabilitation or reconstruction loan is 20 years. The loan can be entirely or partially amortized depending on the borrower's income. If the borrower qualifies for a deferred loan, the interest (simple interest) will accumulate for up to 10 years. After 10 years the interest will stop accumulating and the payment will be calculated based on the total principal and 10 years of interest.

The borrowers financial status will be evaluated every five years, which will determine if the loan will be deferred or amortized. According to HUD 30-percent-ofincome guidelines, households should not pay more than 30 percent of their income toward housing costs in federally assisted housing. The term of the loan may be longer or shorter, depending upon the amount borrowed and the financial situation of the borrower.

> 1.8 PROPERTIES IN FORECLOSURE

If a property is in foreclosure by the primary lender, the Housing Program Supervisor or the Director of Economic Development can act on behalf of the City by negotiating with the owner or by placing a cost estimate at the time of sale to protect the City's assets. The Housing Program will also coordinate with the City Attorney's office on bankruptcy projects for appropriate actions to protect the City's assets.

> 1.9 OTHER TERMS AND CONDITIONS

- 1. The loan shall be secured by a Deed of Trust.
- 2. Title insurance on the property shall be required.



- 3. Payments on amortized loans shall be due monthly.
- The loans for rehab/reconstruction may be prepaid at any time without penalty. The term does not apply to First Time Home Buyer (FTHB) loans. See FTHB section of this document for more information.

> 1.10 DEFERRAL OF LOAN PAYMENTS

1.10a Owner Occupant: Housing loan payments can be deferred if the current housing expenses of the applicant are such that they would exceed thirty percent of their gross income, should they make payments on the City of Merced's loan.

The loan payments are deferred for a period of five years, and then the financial situation of the borrower is re-examined to determine continuing eligibility for payment deferral. If this is the case, the loan payments are deferred for another five-year period, and the financial situation is again re-examined. This process of five-year deferrals continues until the property is sold, or transferred, at such point the City's loan, including any accumulated interest, becomes immediately due and payable to the City.

An exception is if an income-eligible relative assumes the property. In this case, the person may assume the City's loan at the discretion of Housing Program Manager. Interest on a deferred loan is calculated on a non-compounding basis, and stops accruing after ten years.

Persons whose income would allow a partial payment on the City of Merced loan are required to make such payments up to an amount which makes their monthly housing expense no higher than thirty percent of the gross family income. Partially deferred loans shall be reviewed every five years.

Whenever the income situation of a borrower changes significantly, they are required to contact the City of Merced Housing Program. This is especially true of families who are making payments on an amortized loan whose income level decreases. If the situation warrants it, the amortized loan can be converted to a deferred payment loan.

1.10b Rental Property: Owners of a rental property may have their loan payments deferred one time, for a period of five years. The only applicable time period for the deferral is at the initiation of the loan.

Rental property qualifies for a loan payment deferral if the surplus of income-overexpenses is less than \$200 per month. Interest, however, continues to accumulate on a non-compounded basis.

➢ 1.11 DETERMINATION OF ANNUAL INCOME

For the purpose of determining eligibility for loans through the Housing Program, the total income of all persons living in the dwelling unit shall be considered, unless one of the parties is renting a room and paying rent, in which case the rent paid is defined as income. The Section 8, Housing Choice Voucher (HCV) definition for annual income shall be utilized in establishing eligibility for the City of Merced Housing Rehabilitation and Reconstruction Loan Program. Once all sources of income are known and defined, the City converts periodic wages to annual income based on the HCV guidelines. For a detailed guide refer to HCV Program Guidebook at: http://www.hud.gov/offices/pih/programs/hcv/forms/guidebook.cfm

1.12 HOUSING EXPENSES DEFINED

For the purpose of determining eligibility for a totally or partially deferred loan, housing expenses shall be defined as the following:

- 1. Mortgage payments for indebtedness secured by the property.
- 2. Mortgage insurance premiums.
- 3. Hazard insurance, including flood insurance.
- 4. Real estate taxes and special assessments.
- 5. Major maintenance or repairs.
- Utilities, to include water, sewer, refuse, and natural or propane gas and electricity.

➢ 1.13 OWNER-CONTRACTOR DEFINED

An owner of property who receives a loan through the City of Merced Housing Program and holds a valid and appropriate contractor's license through the State of California, at the discretion of the Housing Program Manager, can act as contractor on the rehabilitation or reconstruction project. The project cost reasonableness has to be approved by the Housing Program Manager.

> 1.14 PROJECT/LOAN APPROVAL

1.14a Approval: Projects and loans shall be approved by the Housing Program Supervisor, the City Manager, the Finance Officer, and the City Attorney. Project approval depends on funding availability and a waiting list is put together for the applicants. The Housing Program Supervisor, within funding source guidelines also:

- Develops and signs agreements for the re-construction of units of rental housing that also may involve property acquisition.
- Signs subordination agreements for loans previously issued when the collateral interests of the City of Merced are maintained and the borrower (owner-occupants only), would be benefited.
- 1.14b Criteria: Criteria for approval may include the following:
 - Eligibility of the applicant based on applicant's income, housing condition, and property location.
 - The existing debt on the property based on criteria described in <u>1.3a</u> of this document.
 - 3. Credit worthiness of the applicant.
- 1.14c Desirability: Desirability of the projects is based on the following:
 - To improve and preserve the physical environment and appearance of residential neighborhoods in Merced.
 - To eliminate housing conditions which are a detriment to health, safety, and public welfare.
 - To revitalize Merced's housing stock by continuing programs that rehabilitate substandard units.
 - To provide technical assistance to homeowners and investors that rent to low-and moderate-income families.
 - To find additional avenues to leverage CDBG and HOME funds to promote housing rehabilitation and reconstruction.
 - To work towards providing decent, safe, and sanitary owner occupied and rental housing stock to low-and moderate-income households.

1.15 MAXIMUM LOAN AMOUNT

The amount of funds to be loaned by the City of Merced for rehabilitation and reconstruction projects is based on the cost established through the solicitation of cost estimates from contractors for completion of a specified scope of work by the Rehabilitation Specialist. The Rehabilitation Specialist also prepares an independent cost estimate in order to verify fair and reasonable cost.

The loan amount is based on the lowest responsible cost estimate plus six percent (6%). There have been some cases that owners preferred to select different contractors from the list but they could not afford to pay the difference. The additional 6% will give the homeowners more flexibility to select different contractors. If the difference is higher than 6%, the homeowner is required to pay the additional difference the Program or the contractor. The Housing Program Manager determines the loan amount.

In the case of owner-contractor job, an exception can be made to the requirement that loan amounts are determined by solicitation of contractor cost estimates. In this instance, the owner-contractor and the Rehabilitation Specialist estimate the project's costs. The amounts to be paid are based on actual expenditures supported by invoices, plus reasonable profit and overhead as defined by local standards and the City of Merced Housing Program. Reasonable variation in establishing loan amount and contractor selection by owners may be made if warranted by the situation contingent on the Housing Program Manager approval.

> 1.16 CONTRACTORS ELIGIBILITY

The Housing Program has a list of eligible contractors who are appropriately licensed in the State of California and the City of Merced and are on the list to do the work. The owner of the property shall select any of the contractors on the list who fall in the 6% loan amount price range. If the owner already has a contractor on mind, the contractor has to be added to the list in order to do be eligible to do the work.

The contractors who are within the 6% range will be invited for interviews with the homeowner and selection process will be conducted in the Housing Division. Subsequent to the contractor selection by the owner, the City of Merced Housing Program provides the loan funds based on the above stated criteria. Contractors are required to follow the requirements that are established by the Housing Program under the Section 2.4 (Contractor Selection) in the Procedure section of this Manual. Contractors not following the Policies and Procedures will not be invited to the selection process.

1.17 SERVICES PROVIDED

The City of Merced Housing Program provides the following services for the applicants:

- Eligibility screening of applicant,
- 2. Loan processing and coordination with the title companies,
- National Environmental Policy Act (NEPA) report on the project and clearance report,

- 4. Property deficiency survey and identifying the needed work,
- 5. Written scope of work to be done,
- 6. Plans and working drawings,
- 7. Submittal of plans for permit process,
- 8. Conducting contractor's cost estimate tour,
- 9. Assisting homeowners with contractors selection,
- Quality assurance and phase completion inspection in addition to required inspections by the Inspection Services Division,
- Release of scheduled payments to the contractor upon homeowner's approval, and
- Relocation assistance as is described in relocation assistance of the Procedure Section of this manual, Section 2.6.

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PROCEDURES

REHABILITATION, RECONSTRUCTION, AND RENTAL UNITS

> 2.1 LOAN APPLICATION

- Loan Information application is filled out with the potential borrower's (applicant) contact information, property information, type of improvements to be done, including any improvements requiring emergency repair.
- If there are no emergency repairs required, the potential borrower's name will be placed on a waiting list.
- Potential borrower is contacted to submit a completed application. Names are taken from the waiting list on a first come first served basis.
- The Finance Specialist determines eligibility of the applicant and processes the loan application.
- If borrower meets the program guidelines, they will be notified that their application has been approved.
- Environmental report according to National Environmental Policy Act (NEPA) will be prepared by the Housing Division staff.

2.2 EMERGENCY LOAN

- In case of emergency conditions, the property will be surveyed by the Rehabilitation Specialist to determine if the repairs warrant an emergency loan.
- If the property is in need of emergency repairs the potential borrower is asked to submit an application.
- Once the application is processed and it is determined that borrower is eligible under the program guidelines a loan will be given only if the items in need of repair are considered an emergency.

> 2.3 PROPERTY SURVEY/FLOOR PLAN & WORK WRITE-UP

- Property is surveyed by the Housing Rehabilitation Specialist and Building Inspector from the Inspection Services Division for deficiencies.
- 2. The Housing Rehabilitation Specialist sends survey letter to the owner.

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- The Housing Rehabilitation Specialist prepares work write-up and working drawings detailing scope of work to be done, based on survey of property and owner's input.
- The owner approves the work write-up and their choice of any floor plans that are prepared by the City.

> 2.4 CONTRACTOR'S SELECTION

- The Housing Rehabilitation Specialist or Housing Program Supervisor conducts project tour (cost estimate tour) for qualified contractors on the Housing Program list. Contractors wishing to submit a cost estimate, or their representatives, must be present at the tour.
- The Housing Rehabilitation Specialist or Housing Program Supervisor prepares an independent cost estimate.
- The Housing Program receives contractors' estimates. Cost estimates will be recorded at the date and time of opening. No late cost estimated will be allowed.
- The Housing Rehabilitation Specialist and the Housing Program Supervisor sign the Certification of Cost Reasonableness. The amount of loan is set at 6% above the lowest responsible cost estimate.
- The owner is provided with a list of contractors who are within 6% range of the lowest responsible cost estimate.
- 6. The owner meets with the eligible contractors in the Housing Program office for the contractor's selection process. Contractors wishing to contact the homeowner must first get approval from the Housing Division. Contractors not following the guidelines will not be awarded the job.
- 7. The owner selects a contractor after going through the above process. In order to distribute projects in an even way among participating contractors, no contractor is authorized to have more than two jobs at one time. The Housing Supervisor can approve award of more than two projects under special circumstances.
- 8. On emergency projects if it is more time and cost efficient, the homeowners can provide cost estimate from different contractors to do the work. The Housing Rehabilitation Specialist or Housing Program Supervisor can provide assistance to the homeowner to receive cost estimates. The Rehabilitation Specialist or Housing Program Supervisor will review the cost estimates and

the contractor with the lowest responsible cost estimate will be awarded the job.

> 2.5 LOAN APPROVAL

- 1. Housing Program Supervisor approves the loan.
- 2. Housing Finance Specialist draws up loan documents and contracts.
- Housing Program Supervisor, City Manager, Finance Officer, City Attorney, Owner, Contractor, and all other parties as appropriate, sign documents.
- Deed of Trust is recorded.
- 5. Notice to Proceed is mailed to the contractor.

> 2.6 RELOCATION

- 2.6a. Owner-occupants: Housing Division staff administers Temporary relocation of owner-occupant clients. Relocation procedures are based on the HUD Uniform Relocation Assistance Act of 1970 and the following steps are taken:
 - The Housing Division will assist the homeowner in looking for a suitable place for relocation.
 - 2. Relocation costs are either a grant or a loan to the borrower:
 - Grant costs include: security deposit, monthly rent, connection of telephone and cable.
 - b) Loan costs include: storage fees and moving supplies/fees.
 - Homeowner is provided with a relocation letter and information pamphlet outlining the above information.
- 2.6b. Tenants: Housing staff administers temporary relocation of tenants. Relocation procedures are based on the HUD Uniform Relocation Assistance Act of 1970. The following steps are taken to minimize displacement as a result of a HUD-assisted project:
 - General Information Notice (GIN) is provided to tenants as soon as feasible after the owner's submission of an application.
 - Move-In Notice to tenants moving in after initial application (GIN) is provided, before the tenant agrees to move into the project (prior to start).

- Notice of Non-displacement is provided to tenants who will remain in the project.
- Temporary Relocation Notice is provided to tenants who will be temporarily relocated.
- 5. Notice of Eligibility is provided to tenants who will be displaced.
- 6. 90-Day and 30-Day Notices are provided to tenants who will be displaced.

2.6c. Other Conditions:

- The Housing Program Supervisor will establish a reasonable rent amount based on the local housing market.
- If a homeowner wishes to relocate to a unit where the rent exceeds the established amount, the homeowner will be responsible for the difference.
- The relocation unit must be within the city limits of Merced. An exception may be made at the discretion of the Housing Program Supervisor if the relocation unit is located in the unincorporated area of Merced or in Atwater.
- The city will make a reasonable attempt to find a unit that allow pets, however; if a unit is not available it will be the responsibility of the homeowner to find a place for the pets to stay.
- Any property damage to the relocation unit other than normal wear and tear will be the responsibility of the homeowner. The City will make the repairs and the costs will be added to the loan.

➢ 2.7 CONSTRUCTION

- 1. Building permit is issued in the owner and contractor's name.
- The Building Inspector and the Rehabilitation Specialist or Housing Program Supervisor, performs inspections at various phases of construction as required by City and Building Codes.
- The Housing Rehabilitation Specialist or Housing Program Supervisor monitors the project for quality control and phase completion.
- The Housing Division issues phase completion checks to the contractor upon owner's approval. The payments are based on progress schedule and Ten percent (10%) of each payment is withheld for contingency and any possible liens.

- Contractor must provide lean release waver from his/her subcontractors prior to issuance of the final progress payment.
- 6. Owner signs the Notice of Completion for recording.
- Contractor receives the 10% withheld, 35 days after the notice of completion is recorded.

> 2.8 MONITORING AND INSPECTIONS FOR RENTAL UNITS

The Housing Division conducts inspections for HOME-assisted rental housing. HOME rules require on-site inspections of properties according to the number of units in a project—every three years for 1-4 unit projects, every two years for 5-25 unit projects, and every one-year for projects containing 26 or more unit projects. HOME funded projects must meet Merced Municipal Code and Uniform Housing Code to ensure that the HOME-assisted housing is decent, safe, and sanitary.

The owner of the rental property is responsible to keep adequate records to demonstrate compliance with HOME requirements including applying the fair housing requirements. The owner shall keep both project and tenant records showing rent and utility allowance calculations, and documentation necessary to demonstrate that the tenants are income eligible. There are no inspection requirements for owner-occupied rehabilitation and reconstruction projects.

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FIRST TIME HOME BUYER PROGRAM

The First Time Home Buyer Assistance Program is aimed at providing financial support to families who might otherwise be unable to purchase a home. The funds for this program are provided through the U.S. Department of Housing and Urban Development (HUD) under the Home Investment Partnerships Program (HOME).

➢ 3.1 PROGRAM QUALIFICATIONS

- The household income cannot exceed 80 percent (80%) of Merced County Median Income adjusted for household size.
- Maximum loan is for up to 10% towards the down payment plus up to 5% towards closing costs.
- Maximum sales price limit based on the median home sales price is subject to change in accordance with state and federal median home prices. Home price to be verified by a qualified appraiser.
- The applicant must not have owned a home for at least the last three years.
- The applicant must be able to qualify for a first mortgage loan. The first mortgage loan must be a 30-year fixed interest rate loan.
- 6. The applicant must provide cash contribution equal to at least one percent (1%) of the sales price of the house. The cash contribution must be "applicants own funds", and it cannot be borrowed or be part of a rebate from the seller. FHA or Conventional lender guidelines can be used for determining "applicants own funds".
- There is no prior residency requirement. In case of too many applicants, priority will be given to those with higher prior residency in the City, retirees, or those having primary business or job in the City.
- Only single-family homes located within the City of Merced city limits are eligible under this program. The house to be purchased must be within the Merced City limits.
- Applicant must contact the Housing Division to verify the home is within the city limits of Merced prior to signing a purchase agreement.
- Applicant(s) must participate in a one day HUD approved education class. A copy of the certification must be submitted to the City. There is no cost to the applicant(s).
- Applicant must occupy the house as a primary residence.

> 3.2 РАУВАСК

The applicant will be receiving a deferred payment loan that will be secured by a second deed of trust for the first five years. See Section 3.3 of this document for terms and conditions.

> 3.3 CONDITIONS

- The funds loaned will be without interest or required payback for the first 5 years (60 months). Beginning on the 61st month, interest at the rate of three (3) percent will begin to accumulate and payments at an amount necessary to pay off the principle and interest during the next 25 years (300 months) will begin.
- 2. The loan amount shall be based on the set guidelines in order for the applicant to purchase the property. The City loan is for down payment and closing costs and is not intended to be a portion of the "Primary Mortgage Loan". It is expected that the applicant will purchase a house that is in-line with their borrowing power as determined by income and credit history.
- 3. The house must be owner-occupied and the deed shall restrict the resale of the property for a period of 10 years. If there is a prepayment on the loan or should the property be sold within 10 years from the date of the loan origination, the applicant will be obliged to pay the City a penalty of 4% on the original loan amount starting from the loan origination date.
- 4. If the home is sold or transferred within 10 years from the date of the loan origination, the applicant shall pay the City a percentage share of the difference between the amounts received for the property and its value at the time of sale or transfer. The percentage share is determined on a declining scale, beginning at 10 percent in year 1, decreasing 1 percent each year to 1 percent in year 10.
- 5. The calculation of City participation shall be based on the minimum down payment required by the lender based on the sales price, plus reasonable and necessary closing costs. A maximum of ten percent of City loan funds can be used for the "down payment" and a maximum of five percent of City loan funds can be used for the "closing costs". The City will not pay for "2 to 1 buy-down" fees or discount points.

> 3.4 PROCEDURES

- The applicant (borrower) will provide a pre-qualified lender letter with the application and all required documentation.
- 2. The application will be screened for basic eligibility requirements.
- The primary mortgage lender must verify that "borrowers own funds" are not less than one percent of the sales price, and that the request for City funds

meets the required guidelines of the First Time Home Buyer Assistance Program. This amount shall be determined through discussion with the primary mortgage lender.

When the applicant has secured a house to purchase, and received the primary loan approval, the City of Merced shall grant final approval of its loan.

NOTE: Applicant *should not* execute a purchase agreement prior to receiving a final approval for the City of Merced's First Time Home Buyer program.

Annual Action Plan

Affirmative Fair Marketing Procedures and Requirements

The Affirmative Marketing Plan is designed to provide information on available dwelling units in a manner in which individuals of similar income levels in the same housing market area have available to them. The information must provide range of choices in housing regardless of the individual's race, color, religion, sex, sexual orientation, disability, familial status or national origin. The City of Merced requires that all HOME funded activities be marketed to eligible persons without regard to race, color, national origin, sex, religion, familial status or disability. These procedures are intended to further the objectives of Title VIII of the Civil Rights Act of 1968, Executive Order 11063, and City's local Fair Housing Efforts.

> 4.1 METHODS AND PRACTICES FOR INFORMING THE PUBLIC

The City of Merced is committed to ensuring decent, affordable housing for its residents. In order to inform the public, owners, and prospective tenants about federal fair housing laws, the City will require the developers to include the Equal Housing Opportunity logotype and/or slogan, and a logotype and/or slogan indicating accessibility to the disabled, in all press releases, solicitations, and program information materials. The City also continues to provide funding to the Central Valley Coalition to provide information and training regarding fair housing laws and policies.

> 4.2 REQUIREMENTS AND PRACTICES FOR OWNERS

All developers who receive funds from the City are required to enter into loan agreements with the City prior to receiving funds. These agreements are designed to bind the recipients to all of the program requirements, including the affirmative fair marketing procedures. Developers receiving funds are required to create units that are accessible to people with disabilities according to applicable codes. In addition to federal laws requiring units for people with physical disabilities, fair housing laws require owners to make reasonable accommodations for people with all types of disabilities. When providing a requested accommodation would result in an undue financial and administrative burden, developers are required to take any other action that would not result in an undue burden.

As a condition of the agreements on affordable housing projects, not less than 120 days prior to project completion, owners must submit proposed marketing and management plans to the City for review and approval. Prior to commencing marketing activities, owners will be required to meet with City staff to review the proposed marketing strategy to ensure that affirmative marketing efforts will be employed. Management plans must include policies for ensuring reasonable accommodation for persons with disabilities. Management plans must also contain policies and provisions for recordkeeping and monitoring.
Marketing plans must include information on strategies for reaching persons and groups not likely to apply including, but not limited to, households with a disabled member. Marketing plans must include procedures for ensuring that accessible units are occupied by people with disabilities who require accessible features, as described below. Marketing plans must also include the use of the fair housing logotype and/or slogan, and use of a logotype and/or slogan indicating accessibility to the disabled. Fair housing posters must be displayed at the project rental or sales office. Owners are required to advertise in newspapers of general circulation, and to provide notice to community groups when units become available.

Marketing strategies must include use of a welcoming statement to encourage people with disabilities to apply for units, as well as a description of available units, accessible features, eligibility criteria, and the application process. Marketing plans must indicate that qualified applicants with disabilities who request accommodation shall receive priority for the accessible units. Open houses and marketing offices must be accessible to allow disabled persons to visit the site and retrieve information about accessible units.

4.3 PROCEDURES FOR OUTREACH TO PERSONS NOT LIKELY TO APPLY

Owners are required to engage in special outreach to persons and groups in the housing market area who, in the absence of such outreach, are not likely to apply for the housing. In determining what special outreach is needed, owners should take into account past patterns of discrimination, the racial and ethnic makeup of the neighborhood, language barriers, location, or other factors that might make it less likely that some persons and groups (a) would be aware of the availability of the housing or (b) would be likely to apply for the housing.

Owners are, in particular, required to advertise in media which are reasonably likely to reach such targeted groups, and to provide notice to community organizations, fair housing agencies, and other similar organizations. A list of local disability organizations and community development boards will be provided by the City of Merced along with sample advertisements. Multilingual advertising is encouraged where such efforts would result in reaching persons and groups not likely to apply.

> 4.4 Specific Procedures to Ensue Accessible Units are Occupied by those who Require Accessible Features

Outreach by owners to the disability community shall include the distribution of notices describing:

- the availability of all units;
- 2. specific information regarding the availability and features of accessible units;

- eligibility criteria; and
- application procedures.

All application forms shall include information indicating that people with disabilities requiring accessible features shall receive priority for accessible units. The application must include a section to be filled out by any applicant requesting an accommodation with details on the applicant's special needs for accessible features or other accommodations. Under no circumstance should an applicant be required to disclose a disability unless requesting an accommodation. This will allow developers to provide, upfront, any necessary accessible features and/or accommodations for those people requesting accommodations.

Owners shall take reasonable nondiscriminatory steps to maximize the utilization of accessible units by eligible individuals whose disability requires the accessibility features of the particular unit. To this end, any vacant accessible unit should first be offered to a current, disabled tenant of the same project or comparable project under the owner's control. When offering an accessible unit to applicants without disabilities, the owner may require such applicants to agree to move to a non-accessible unit when one becomes available or when the accessible unit is needed by a disabled household. Such an agreement may be incorporated into the lease.

Note: An owner may not prohibit an eligible family with a member who has a disability from accepting a non-accessible unit which may become available before an accessible unit. Owners are required to modify such a non-accessible unit as needed or move a disabled household into a unit that can be altered, unless the modifications would result in an undue financial and administrative burden or alteration in the nature of a program. All applicants should be provided information about how to request a reasonable accommodation at the time they apply for admission and at every recertification.

> 4.5 RECORDKEEPING AND MONITORING

Owners must maintain records for at least five years regarding marketing and tenant selection practices. Upon request, owners are required to submit to the City copies of all advertisements indicating the date the advertisements were placed and the media outlets which were used. Owners must provide copies of notices sent to community groups and a listing of those groups to which notices were sent. Owners must maintain records regarding the characteristics of persons applying for vacant units, and the characteristics (including race and familial status) of persons actually selected for the units. Owners' records must also include the number, location, and description of accessible units, and success in filling such units with people who need accessible features or other accommodations. Owners must document any reasonable accommodations made to, or requested by, tenants during the reporting year.

As part of the City's monitoring of assisted housing developments, the City will review the owners' records to verify that each qualified household living in an accessible unit has at least one household member who needs the accessible features. The duration of monitoring of Affirmative Fair Marketing Requirements varies with each program. For homeownership, the requirements apply through the completion of initial sales transactions on units covered by the approved plan. For assisted rental housing, requirements apply throughout the term of the loan and regulatory agreements, including those periods when the project does not maintain sustaining occupancy.

> 4.6 ASSESSMENT OF SUCCESS AND CORRECTIVE ACTIONS

The City will review records maintained by owners to ensure that affirmative fair marketing requirements are being met. Where the characteristics of applicants are significantly different from the make-up of the City's population, the City will examine in more detail the owner's actions to determine if a violation of the requirements has occurred. Initially, owners who have not fully complied with the requirements are directed to engage in targeted marketing efforts to reach groups not initially reached. In cases where owners refuse to comply with the affirmative fair marketing procedures, the City may take additional actions to secure performance under the loan agreement, including declaring the loan in default and recapturing the funds.

> 4.7 IMPLEMENTATION PROCEDURES

- <u>Informing the Public</u>: Recipients shall inform the public of their proposed activities through local media advertisements and announcements that include the Equal Opportunity logo or slogan. Recipients shall notify the local Public Housing Authority (PHA) and request that applicants on the PHA waiting lists be informed of the upcoming availability of rental units. Community organizations, places of worship, employment centers, fair housing groups, human resources agencies and housing counseling agencies shall be informed about the upcoming rental opportunities.
- <u>Informing Tenants</u>: If funding is used to rehabilitate a property, the recipient shall mail letters to the current tenants informing them of the impending property rehabilitation. This letter shall include a fair housing statement along with the Equal Opportunity logo or slogan.
- <u>Informing Owners:</u> TCAP recipients shall sign a certification that they have received, read, understood and complied with all requirements set forth in this Plan. This certification will be required prior to receiving any TCAP funds.

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➢ 4.8 REQUIREMENTS AND PRACTICES:

HOME recipients must adhere to each element of this Plan. The elements of this Plan include, but are not limited to:

- Institute policies and procedures which negate the impact of discrimination aimed at those persons in the following classes (Note: this list is not exhaustive):
 - Minority race or ethnicity;
 - b. Limited English proficient persons;
 - c. Households headed by a single person;
 - d. Disabled persons;
 - e. Elderly persons; and
 - f. Families with children.
- 2. Provide translated materials for persons who are limited English proficient.
- Maintain records describing actions taken to affirmatively market the rental units, and maintain records assessing the results of such actions.
- Maintain records outlining the success/failure of all affirmative marketing actions taken, and maintain records of any corrective action.

Annual Action Plan

FAIR HOUSING COMPLIANCE

5.1 DISABILITY STATUS:

The City of Merced does not discriminate on the basis of disability status in the admission, or access to, or treatment, or employment, in its federally funded program or activities. The City additionally extends the prohibition of discrimination on the basis of disability established by Section 504 of the Rehabilitation Act of 1973, as amended, to all activities including those that do not receive Federal financial assistance. All Housing Program sub-recipients are required to provide the disability status, nature of disability of all clients, and steps taken for reasonable accommodation.

Deneen Proctor, Director of Support Services, has been designated to coordinate compliance with nondiscrimination requirements contained in the Department of Housing and Urban Development (HUD) regulations implementing Section 504 of the Rehabilitation Act of 1973, as amended, (24 CFR Part 8).

Contact Information: Deneen Proctor, Director of Support Services/ADA Compliance Coordinator Telephone Number: (209) 385-6837 (Voice), (209) 385-6816 (TDD)

5.2 LIMITED ENGLISH PROFICIENCY (LEP) PLAN:

The City of Merced Housing Program provides funding through the U.S. Department of Housing and Urban Development (HUD) for a variety of services. These services are accessible to all eligible citizens of Merced. The City is committed to improving the accessibility of these services to eligible individuals who have Limited English Proficiency (LEP). The City has developed and implemented a process by which LEP individuals can meaningfully access the services. In addition, the City works with its sub recipients of Federal financial to provide meaningful access to their LEP applicants and beneficiaries.

The City of Merced has significant concentrations of low-income households and racial/ethnic minorities in Central and South Merced where most of the City's services are needed. In particular, there is a large concentration of people of Hispanic origin and those primarily Hmong and Laotian in the moderate, low and very low-income categories. The majority of the Housing Program clients, however, are Hispanic people who are proficient in English language. On average less than 10 percent of the housing rehabilitation and first time homebuyer clients seek translation assistance on their initial visits to the City to inquire about the program. The City also supports CDBG funded public services programs in the City. Agencies running those programs are also required to provide translation assistance to LEP clients. Those agencies

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include the Merced Lao Family and the Healthy House, both with qualified staff to help LEP persons.

The City of Merced promotes and facilitates services to LEP persons. As stated in the City's ordinance, the City has Spanish and Hmong speaking staff members who are available for direct contact or via phone during working hours to help with LEP clients. The City translators are available to help the Housing Program staff when needed.

The Housing Program follows guidelines to outreach LEP persons on public notices and Council meetings regarding our services (See attached Public Services Procedures). The Program places notices in English in the City's daily and weekly newspapers. The notices are also posted in Spanish, Hmong, and English on City's website, at South Merced Police Community Aide and at Merced Lao Family. Both South Merced Police Community Aide and Merced Lao family receive CDBG assistance to offer different eligible programs and their bilingual staff is available to provide additional help. The notices in English also indicate that the summary of the program publications will be translated in Spanish or Hmong and also translation services are available at all City Council meetings upon request.

5.3 GRIEVANCE PROCEDURE:

This Grievance Procedure gives the recipient of CDBG and HOME funded or assisted programs and activities a tool to resolve disputes with the City of Merced Housing Program. It also provides information on the regulatory requirements for the Housing Program grievance procedure along with some practical guidance about how to make the process work better for both clients and the Housing Program.

The American with Disabilities Act prohibits discrimination on the basis of disability. The use of an internal grievance procedure is not required before filing other administrative or judicial remedies. Formal filing of a complaint with the appropriate federal enforcement agency may be done at the same time as the filing of an internal grievance.

The City of Merced has adopted an internal grievance procedure for prompt and expeditious resolution of complaints alleging any action prohibited by the American with Disabilities Act. Complaints should be addressed to the designated ADA Compliance Coordinator:

Deneen Proctor 678 W. 18th Street Merced, CA 95340 Phone # (209) 385-6837; TDD # (209) 385-6816

- ➤ 5.4 COURSE OF ACTION:
 - A complaint shall be filed in writing. It must contain the name, address, and telephone number of the person filing (complaint), and a brief description of the alleged violation. It must be signed by the complainant or someone authorized to act on the complainant's behalf. The complainant shall be promptly notified of the receipt and acceptance of the complaint.
 - An investigation shall be conducted within fifteen (15) days after a complaint is filed. A complainant shall have the right to an informal confidential presentation of their complaint within a reasonable amount of time.
 - The ADA Compliance Coordinator shall issue a written decision, after full consideration of the complaint, with a process for resolution of any problem within 45 days of receiving the complaint. A copy shall be forwarded to the complainant.
 - The ADA Coordinator shall maintain the confidentiality of all files and records relating to complaints filed, unless disclosure is authorized or required by law.
 - The complainant may request within 10 days a reconsideration of the case in instances where she/he is dissatisfied with the resolution.
 - 6) Any retaliation, coercion, intimidation, threat, interference, or harassment for filing of a grievance, or used to restrain a complainant from filing, is prohibited and should be reported immediately to the ADA Compliance Coordinator.
 - 7) Complainant may be represented.

Individuals, or a specific class of individuals, who believe that they have been subject to discrimination on the basis of disability by a public agency may file a complaint within 180 days of the date of the alleged discrimination with the City of Merced Housing Program.

An applicant may, at any time, exercise the right to appeal the City of Merced Housing Program decision through the local HUD office or the US Department of Justice. Individuals may contact the local HUD office at:

US Department of Housing and Urban Development 600 Harrison Street, 3rd Floor San Francisco, CA 94107-1300

APPENDIX A DEFINITIONS

The following definitions shall apply to the policies and procedures unless another meaning is clearly apparent from the context.

CDBG: The Community Development Block Grant (CDBG) program funds under Title I of the Housing and Community Development Act of 1974, as amended. It works largely to provide affordable housing and to expand economic opportunities mainly for low and moderate-income persons.

CHANGE ORDER: That written document in which the purpose will be to approve all changes in the work as specified in the work write-up.

CITY: City of Merced, California. When determinations, approvals, or interpretations are intended, "City" shall mean the City staff persons designated.

CONTRACTOR: A building, plumbing, electrical, or other building trades contractor, licensed by the State of California, and **OWNER/CONTRACTOR**, as used in these Provisions, shall also mean an owner-borrower who is capable of performing certain tradesman work and who, in fact, does perform, or causes to be performed, certain self-help rehabilitation work on his or her own home.

DEED OF TRUST: Legal title to the property that is vested in one or more trustees to secure the repayment of the loan.

DIRECTOR OF ECONOMIC DEVELOPMENT: A person employed by the City to oversee the Housing Division and the Economic Development Department of the City.

DWELLING UNIT: A single owner-occupied or rental unit providing independent living facilities for one or more persons including permanent provisions for living, sleeping, eating, cooking and sanitation. As used in these policies, dwelling unit shall not include hotel or motel rooms, mobile homes, rooming and/or boarding houses.

FAMILY INCOME: The sum of money income received in a calendar year by the family members related through blood or marriage.

FORECLOSURE: A termination of the right of an owner securing a loan in the property covered by the mortgage.

HOME: The Home Investment Partnerships Program (HOME) funds under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990. Its main objective is to create affordable housing for low and very low-income families.

HOUSEHOLD INCOME: The sum of money income of household members regardless of relationship through blood or marriage.

HOUSING DIVISION: The Housing Program of the City of Merced, receiving and managing CDBG, HOME, and State housing-related funds.

HOUSING FINANCE SPECIALIST: A person employed by the City to determine applicant eligibility, provide financial counseling to home owners and investors, and supervise loan preparation, escrow accounts, and loan servicing.

HOUSING PROGRAM SUPERVISOR: A person employed by the City of Merced to be the administrative head and day-to-day operation of the Housing Program.

HOUSING REHABILITATION SPECIALIST: A person employed by the City under the Housing Division and working to provide technical building assistance to homeowners pursuant to the policies, regulations and provisions of the City's Housing Program.

HUD: The U.S. Department of Housing and Urban Development (of the Federal Government).

INSPECTION SERVICES DIVISION: A Division of Development Services of the City of Merced, managing and conducting permit issuance and inspections on all construction activities in the City of Merced.

LIEN: A form of encumbrance against the property, which provides security for the payment of a debt or discharge of an obligation. Example: judgments, taxes, mortgages, deeds of trust.

MEDIAN INCOME: The amount which divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount.

MORTGAGE: A written legal document that creates a lien upon real estates as a security for the payment of a specified debt.

NEPA: National Environmental Policy Act of 1969.

NSP1: Neighborhood Stabilization Program 1.

NSP3: Neighborhood Stabilization Program 3.

OWNER CONTRACTOR: A homeowner performing his own work as per City of Merced Policies and Procedures.

OWNER OCCUPANT: A family or individual who occupies and owns or is buying a unit or units of residential property.

REHABILITATION COSTS: The total cost of repairs and improvements and other costs of rehabilitation to be incurred by the applicant that is includable in a rehabilitation loan.

RENTAL PROPERTY OWNER: A family or individual who owns or is buying a unit or units of residential property and who rents these units to a tenant who is within the low to moderate income guidelines.

SINGLE FAMILY DWELLING: An independent structure used for housing a maximum of one family.

SURVEY: The preliminary inspection of the dwelling for code violations, deterioration, improper construction and hazardous conditions existing that are dangerous to the homeowner and the public.

WORK WRITE-UP: The description of all work performed and the document used for all bidding and a contractual purpose of the job.

APPENDIX B PUBLIC NOTICE PROCEDURE

Public No	tice Type:	
 MERCED COUNTY TIMES Place in the Merced County Times as a Lega (English only) 	I. Date Request	ted Date Published
 MERCED SUN-STAR Place in the Merced Sun-Star as a display ad (English only) 	. Date Request	ted Date Published
TRANSLATION: Spanish Hmong	Date Requested	Date Completed
 Post in South Station (all 3 languages) 	Date Requested	Date Completed
 Post at Lao Family (English & Hmong) 	Date Requested	Date Completed
Announce on Lao Family TV	Date Requested	Date Completed
Post on bulletin board at Civic Center (all 3 lang	Date Requested	Date Aired
Post on Housing Web Page		Date Completed
English Spanish Hmong Copy needs to be given to City Clerk (only if tied		Date Completed
 ○ Yes ○ No □ Reserve a meeting location? ○ Yes ○ No Place:	•	Date Completed
Date: Time:		
Seating set up:		
Notice mailed to interested organizations and interested organizations.	individuals	Date Maileo
Other / Notes:		Dute Muller

APPENDIX C Complaint Form

for

Alleged Discrimination on the Basis of Disability

Complainant's Name: _____ Phone #: _____

Address:

Describe the alleged discriminatory action in sufficient detail to make your complaint clear. Attach additional pages, if necessary:

What actions do you request be taken to correct the alleged discrimination?

Signature of (check one):

Complainant(s)

Authorized representative(s)

Signature

Date:



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Annual Action Plan 2021

Grantee SF-424's and Certification(s)



DATED: July 8, 2021

STEPHANJE DIENZ, CITY CLERK BY: JENNIFER LEVESOUL Assistant City Clerk

678 WEST INTH STREET, MERCED, CA 95940

RESOLUTION NO. 2021- 65

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MERCED, CALIFORNIA, APPROVING THE 2021 HUD ANNUAL ACTION PLAN, CERTIFYING COMPLIANCE WITH THE REQUIREMENTS OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM AND HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM, AND AUTHORIZING STAFF TO SUBMIT ALL APPROVED DOCUMENTS AND CERTIFICATIONS TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WHERDAS, the U.S. Department of Housing and Urban Development (HUD) has determined that the City of Merced will receive formula allocations of \$1,132,674 of Community Block Grant (CDBG) and \$548,734 of Home Investment Partnership Program (HOME) funds for the 2021 program year, spanning July 1, 2021, through June 30, 2022, and are required to prepare and submit a comprehensive Annual Action Plan, in order to use these funds:

WHEREAS, the City of Merced held public hearings on June 21, 2021, and July 6, 2021, to consider public comments on the one-year goals, proposed Community Organization programs, proposed expenditure of Federal and City funds, and other topics and data contained in the Draft 2021 Annual Action Plan;

WHEREAS, during said public hearings, information was provided about HUD's requirements to meet specific National Objectives when funding programs and activities, and a discussion was held regarding eligible uses of CDBG and HOME funds in the City of Merced during the 2021 program year;

WHEREAS, on May 14, 2021, the City received notice from HUD that provided availability of a waiver of certain regulatory requirements, allowing grantees to change their public comment periods from 30 days to no less than three days when facilitating preparation of the Fiscal Year 2021 Annual Plan, as long as grantees otherwise continue to follow their adopted citizen participation plans; and,

WHEREAS, the City of Merced has, while restricted to virtual and other alternative community outreach due to the COVID-1 pandemic, followed its

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adopted Citizen Participation Plan in providing residents with multiple opportunities to comment on concerns involving affordable housing, various community concerns, and the available amount, range of eligible activities, and program requirements for expenditure of CDBG and HOME funds towards housing and community development, and provided citizens with reasonable opportunity to participate in development of the 2021 Annual Action Plan by choosing to implement a reduced 15-day comment period, commencing on June 8, 2021, and ending on June 22, 2021, in utilizing the recent HUD comment period waiver discussed hereto; and

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF MERCED DOES HEREBY RESOLVE, DETERMINE, FIND, AND ORDER AS FOLLOWS:

SECTION 1. The City Council of the City of Merced hereby approves the City of Merced's 2021 HUD Annual Action Plan. The City Manager is hereby authorized to execute all documents related thereto, and staff is authorized to submit all documents to the United States Department of Housing and Urban Development and make any subsequent required corrections to the submitted plan, as specifically directed by HUD.

PASSED AND ADOPTED by the City Council of the City of Merced at a regular meeting held on the <u>sth</u> day of <u>July</u> 2021, by the following vote:

AYES: 6	Council Members: BLAKE, BOYLE, ECHEVARNIA PEREZ, SERRATTO, SUBLTON
NOES:0	Council Members: MONE
ABSENT	Council Members: ORNELAS
ABSTAIN:0	Council Members: NONE

X 9R esoberious 202 Differences' Appending (RUG Answell Action Plancover)

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APPROVED.

Mayor

ATTEST: STEPHANIE R. DIETZ, CITY CLERK BY Assistant/Deputy City Clerk

(SEAL)

APPROVED AS TO FORM:

63 City Attorney Date



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Annual Action Plan 2021

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Application for Fe	ederal Assista	nce SF	-424			
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Changes/Correct	ed Application	ЦR	evision	Γ	· · · · · · · · · · · · · · · · · · ·	
• 3. Date Received:		n. Applicant loentifer:				
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	D20-WD060227					
State Use Only:						
6. Date Roce vad by St	ala:		7. Sials Application	lóc	milles	
B. APPLICANT INFOR	MATION:					
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Application for Federal Assistance SF-424
- 9. Type of Applicant 1: Befect Applicant Type:
C: City or Township Government
Type of Applicant 2: Select Applicant Type:
Type of Abalizant 2: Select Appakant Type:
* Other (specify)*
* 10. Name of Federal Agency:
G. Separtment of training and Urban Development
11. Catalog of Federal Domestic Assistance Number:
14-235
OFDA Title:
ЖОИВ Envertment Fartbeckhap Program
12. Funding Opportunity Number:
2231M0060.25.7
T THS:
2031 KOMB Inveriment Partnerships
;
13. Competition identification Number:
1/4
The:
14. Areas Affected by Project (Cities, Counties, States, etc.):
TALE ALGEMENT DEPARTURE STREAM STREAM
* 16. Descriptive Title of Applicant's Project:
2001 HEC Annual Action Plan caing entitlement allocation for projects eligible under the HOMH Program. Included ia \$552,099.05 of local fords to tegay extenditures made for Gateway Cextade II
project.
L
Attach supporting documents as specified in agency instructions.
SABLARSTINETS [Electedations] ////////////////////////////////////

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16. Congressional Districts Of:					
a Appicant CA-016		* a ProgramProject	28.015		
Nitzen an additional list of Program/P	njari Congressional Distri	cla if needed			
		Add Attachment	Inemitiality conect	View Allschment	
17. Proposed Project:					
ra. Start Date: 07767/2021			" h Ero Dels;	06/30/2022	
18. Estimated Funding (\$):					
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th Applicant	n.e.0	İ			
n State	C.CD	1			
•d Local	192.591.ks				
a Other	x./s)				
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g TOTAL	19,000, 3, 49,00,00	-			
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OMB Number: 4040-0007 Expiration Date: 02/28/2022

ASSURANCES - NON-CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing date sources, gathering and maintaining the data needed, and concluding and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Astronomet and Budget, Paparwork Reduction Project (0948-0040). Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE \$PONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact, the averding egency. Further, certain Federal awarding agencies may inquire applicants to certify to additional assurances. If such is the case, you will be actified.

As the duly authorized representative of the applicant, I certify that the applicant:

- Hes the legal authority to apply for Federal essistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application.
- 2. Will give the awarding spency, the Comptroller General of the United States and, if appropriate the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will ostablish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- 3 Will establish saleguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
- Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
- Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
- 6. Will comply with all Federal statutes relating to noneiscrimination. These include but are not limited to: (a) Tide VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits declimination on the basis of race, color or national origin, (b) Tide IX of the Education Amendments of 1972, as amended (20 U.S.C.§§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sec; (c) Section 504 of the Rehabilitation.

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Act of 1973, as amended (29 U.S.C. §794), which prchibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U. S C. 5§6103-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (IPL, 92-255), as emerded, relating to noodiscrimination on the basis of drug sbuse; (f) the Comprehensive Alcoho: Abuse and Alocholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-816), as amended, relating to randiscrimination on the basis of elcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee- 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et aeq.), sa amonded, relating to nondiscrimination in the sale rental or financing of housing; (i) any other condiscrimination provisions in the specific statute(s) under which application for Federal ssaistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the seplication.

- Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (PLL \$1-\$46) which provide for fair and equilable treatment of persons displaced or whose property is acquired as a result of Foderal or federally-asaleted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Foderal participation in purchases.
- Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1532 and 7324-7328) which that the political activities of employees whose principal comployment activities are funded in whole or in part with Federal funds.

Stenderd Form 424B (Rev. 7-97) Prescribed by DMB Circular A-102

- 9. Will compay, as applicable, with the provisional of the Davis-Bacon Act (40 U.S.C. §§276a to 278a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327 333), regarding labor standards for federally-assisted construction subagreements.
- 10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acoutantion is \$10,000 or more
- 11 Will comply with environmental standards which may be prescribed pureuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514: (b) notification of violating facilities pursuant to EO 11736; (c) protection of wetlands pursuant to EO (1990; (d) evaluation of food hazards in Roodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management. Act of 1972 (16 U.S.C. §§1451 et seg) (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 178(c) of the Clean Air Act of *965, as amanded (42 U S C. §§7401 ct sog)) (g) protoclion of underground sources of drinking water under the Safe Drinking Water Act of 1974, as emended (P L 93.523): and. (h) protection of endargered species under the Endangened Speckes Act of 1975, as amended (P L. 93-2051
- 12 Will comply with the Wild and Scenic Rivers Act of 1988 (16 U.S.C. §§1271 cliseq.) related to protecting components or potential components of the national wild and specific livers system.

- *3 Will assist the awarding agency in assuming compliance, with Section 105 of the National Historic Preservation Act of 1965, as amended (16 U.S.C. §470), EO (1593) (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§459a 1 et seq.)
- 14 Will comply with P.L. S3 548 regarding the protection of numeric subjects involved in research, development, and related activities supported by this swerd of assistance.
- 15 Will comply with the Lacoratory Animal Walfare Act of 1986 (P I 49-544 as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling and incalment of warm biooded an mala held for research, teaching, or other activities supported by this award of assistance.
- 16 Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of eac-based paint in construction of rehabilitation of residence structures.
- 17 Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1995 and OMB Circular No. A 133, "Audits of States, Local Covernments and Non-Profit Organizations."
- Will comply with all applicable requirements of all other Federa laws, executive orders regulations, and policies governing this program.
- 19. Will comply with the requirements of Section 105(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award, woiplants or a sub-recipient from (1) Englishing every forms of trafficking in persone during the period of time that the award is in effect (2) Proceeding a commercial ask act during the period of time that the award is in effect or (3) Using "order load in the performance of the award or sub-awards under the award."

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
ft i P Mint	City Tankjer
APPLICANTORGANIZATION K. WITZ	DATE SUBMITTED
City of Record	0074.9/262

ASSURANCES - CONSTRUCTION PROGRAMS

OM3 Number: 4040-0009 Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other separat of this collection of information including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant:, I certify that the applicant:

- Has the legal authority to apoly for Federal assistance, and the institutional managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure procer planning, management and completion of project desorbed in this application.
- 2. Wik give the awaroing egency, the Comptroller General of the United States and if appropriate, the State, the right to examine all records, books, papers, or documents related to the easistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency chectives.
- 3. Will not dispose of modify the use of, or change the tarms of the real property title or other inferest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whose or in part with Federal satisfance funds to secure non-discrimination during the useful life of the project.
- Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications
- 5 Will provide and maintain competent and ecequate engineering supervision at the construction size to ensure that the complete work conforms with the approved plans and specifications and will funnish progressive reports and such other information as may be required by the assistance swerding agency or State.
- Will initiate and complete the work within the applicable time trame after receipt of approval of the awarding agency.
- Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizations! conflict of interest, or personal gain.
- Previous Edition Usable

Authorized for Local Reproduction

 Will compty with the intergovernmental Personnal Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed atancards of merit systems for programs funded under one of the 18 statutes or regulations specified in Appandix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F)

- Will comply with the Load-Besed Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction on renabilitation of residence structures.
- 10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Tille VI of the Civil Richts Act of 1966 (P.L. 88-352). which prohibits discrimination on the basis of race, color or national origin, (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1583, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of hardicaps: (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255) as amended relating to condiscrimination on the basis of drug sbuse: (f) the Comprehensive Alcono Abuse and Alcoholism Prevention. Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to condecrimination on the basis of alcohol abuse or slooholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U S.C. §§290 dd-3 and 290 ee 5), as amended, relating to confidentiality of alcoho. and drug abuse patient records: (h) Title VII of the Civil Rights Act of 1985 (42 U.S.C. §§3801 at seq.), se amended, relating to nondiscrimination in the sale, rental or financing of housing; {} any other nondiscrimination provisions in the specific statue(a) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

Standard Form 424D (Rev. 7-97) Prescribed by OMB Circular A 102

- 11. Will comply or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Rep. Property Acquisition Pulicies Act of 1970 (P.L. 91-646) which provide for fair and equitable threatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements sply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
- Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
- 13 Will comory, as applicable, with the provisions of the Davis-Bacon Act (40 U S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U S C. §874), and the Centract. Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding later standards for federally-absisted construction subagreements.
- Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 03-234) which requires recipients in a special flood inazero area to participate in the program and to burchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
- *5 Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1958 (RL 91-190) and Executive Order (FO) 11514. (c) institution of violating facilities pursuant to EO 11738; (c) protection of wellands cursuant to EO 11990; (rl) evaluation of flood hazards in flooptains in accordance, with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (18 U S C §\$1451 et seq.); (C conformity of a state completency).

Fode(s) actions to State (Clean Air) implementation Plans under Section 175(d) of the Clean Air Act of 1955 as amended (42 U S.C. §§7401 et seq.) (g) protection of underground sources of danking water under the Safe Drinking Water Act of 1974, as amended (P.L. 83-523); and, (h) protection of endangered species under the Endangered Species Act of 1073, as amended (P.L. 93-205).

- Will comply with the Wild and Scenic Rivers Act of 1988 (16 U S C §§1271 et sog) related in protecting components of potential components of the national wild and acenic fivers system.
- 17. Will assist the awarding agency in assuring compliance with Sociar 106 of the National Historic Preservation Act of 1966 as amended (18 U.S.C. §470). EO 11553 (centification and protection of historic properties) and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §\$1558-1 et aeg).
- 16 Will cause to be performed the required Friancial and compliance auxils in accordance with the Single Audit Aut Amendments of 1998 and OMB Circular No. A-133. "Audits of States, Loss Governments and Non-Ptofit Organizations."
- 19 Will correctly with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
- 20. Will comply with the requirements of Section 105(g) of the Trafficking Victoria Protection At: (TVPA) of 2000, as amended (22 U.S.C. / 104) which prohibits grant award recipients on a sub-recipient from (1) Engaging in server: forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex actiduring the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subswards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
les più	führe enseger
Stephaner R. Wintz	
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Werced	06/05/2021

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing + The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection will any activity assisted with funding under the Community Development Block Grant of HOME programs.

Anti-Lobbying -To the best of the jurisdiction's knowledge and helicf:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or altempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loau, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal routract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, in connection with this I ederal contract, grant, loan, or coopetative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all sobawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction —The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry our the programs for which it is seeking funding, in accordance with applicable IIUD regulations.

Consistency with plan — The housing activities to be uncertaken with Community Development Block Grant, HOMF, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 - It will comply with section 3 of the Housing and Urisan Development Act of 1968 (12 U.S.C. 1701n) and implementing regulations at 24 CFR Part 135.

of Authorized Officia

/ <u>8/9/2021</u> Date

Ciry Manager Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan – Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following unteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or eliminarian of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular orgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other linancial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed leans, during program year(s) 2022, 2023, and 2024 [a period specified by the grannee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDRG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force It has adopted and is enforcing:

 A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

A pulicy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent eivil rights demonstrations within its jurisdiction. Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42.U.S.C. 2000d) and the Fair Housing Act (42.U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

8/9/2021 Signature of Authorized Official Date

City Manager Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular argency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBGassisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

N/A. Signature of Authorized Official

Date

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Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tennat Based Rental Assistance -- If it pluns to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs – It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering – Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOMF funds in combination with other I ederal assistance than is necessary to provide affordable housing:

Signature of Authorized Official

8/9/2021____ Date

City Manager Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major relabilitation/conversion/renovation - if an emergency shelter's rehabilitation costs exceed 75 percent of the value of the huilding before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESO funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed tenovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to wreat our cach or emergency shelter, the recipient will provide services or shelter to hometess individuals and families for the period during which the ESG assistance is provided, without regard to a perticular site or structure, so long the recipient serves the same type of persons (e.g., facilities with children, unaccompanied you's, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any removation carried our with ESG assistance shall be sufficient to ensure that the huilding involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.203.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from inmediately resulting in homelessness for these persons.

N/A Signature of Authorized Official

Date

Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building - Any building or structure assisted under that program shall be operated for the purpose specified in the consulidated plan:

 For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility.

 For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

N/A Signature of Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.