



CITY OF  
**MODESTO**  
CALIFORNIA

# Consolidated Plan

Fiscal Years 2025-2030

AND

# Annual Action Plan

Fiscal Year 2025-2026

Prepared by:

Community and Economic Development Department

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## Executive Summary

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

### 1. Introduction

The City of Modesto is an “entitlement grantee” under the U.S. Department of Housing and Urban Development (HUD) Office of Community Planning and Development (CPD) programs. HUD requires entitlement grantees adopt a comprehensive, long-term plan for the use of its HUD funds known as the Five-Year “Consolidated Plan” (Consolidated Plan) which analyzes the City’s housing and community development needs, with a priority focus on low- and moderate- income individuals, households, and neighborhoods, and describes long-term strategies for meeting those needs.

The Consolidated Plan is required by HUD for continued participation in HUD’s CPD programs including Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) funds. The overall goal of these CPD programs is to develop viable urban communities by promoting integrated approaches that provide decent housing, suitable living environments, and expanding economic opportunities for low- and moderate-income persons.

The Consolidated Plan serves as:

- A planning document, built through a participatory process, for the City of Modesto (City);
- An application for federal funds under HUD's grants programs;
- A strategy to implement HUD's programs; and,
- A method to allocate funds to specific projects and activities for the first fiscal year of the Consolidated Plan.

This Consolidated Plan will cover fiscal years 2025 to 2030. It is important to note that in the case of Modesto, the fiscal year begins July 1<sup>st</sup> and ends on June 30<sup>th</sup>. Therefore, this Consolidated Plan will be in effect from July 1, 2025, to June 30, 2030, cover five (5) full fiscal years. Within this document, when referencing the length of projects, goals, or funding, these refer to fiscal years.

The City includes allocations and strategies in this Consolidated Plan with the information available during the development of this document. However, if HUD’s direction shifts from what is outlined in this Plan, an amendment to this Consolidated Plan and/or Action Plan may need to be conducted.

The City of Modesto’s Strategic Plan (2020-2025) was adopted by City Council on August 14, 2019, and includes ten (10) goals within three (3) target areas. The target areas are Quality of life, Economic Vitality, and Governance and Service delivery. The strategies outlined in this Consolidated Plan and Annual Action Plan align with the strategies and goals articulated in the City’s Strategic Plan. For full view of the City’s Strategic Plan document, please see: <https://modestogov.com/ArchiveCenter/ViewFile/Item/3100>. City council is actively developing the strategic plan priorities for the future of Modesto.

The City has identified several areas where funds will be focused. Not all areas highlighted here will receive the same level of funding. The Needs Assessment, Market Analysis, and the community engagement

process served to inform the prioritization of projects outlined in the 2025 Annual Action Plan as well as the goals and priority needs that will guide the City's use of HUD funds over the next five (5) years.

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

The greatest housing and community development needs in Modesto identified through the Consolidated Plan research include:

- Affordable rental and ownership housing for the 29,065 Modesto households that earn less than 80% AMI, especially for those households at 30% to 50% cost burden.
- Mobility units in the public housing stock.
- Shelter and supportive housing programs for households without children, who make up 85% of the unsheltered homeless population in Modesto.
- Services and affordable housing for Modesto residents aged 65 or older.
- Supportive housing options for Modesto residents experiencing ambulatory difficulty and independent living difficulty, as well as cognitive difficulty.
- Childcare centers, medical/dental centers, and food banks.
- Improved recreational facilities.
- Improvements to roads, sidewalks, parks, trails, and bus stops to improve the usability and accessibility of public spaces.

The five-year goals established to address housing and community development needs in Modesto are:

- Increase Supply of Affordable Housing
- Address and Prevent Homelessness
- Enhance Infrastructure and Public Facilities
- Increase Access to Jobs, Education, and Other Services
- Administration for CDBG, ESG, and HOME programs

The objectives and outcomes outlined in this Consolidated Plan reflect the priorities identified through the needs assessment and align with the city's duty to Affirmatively Further Fair Housing (AFFH) as outlined in the City's Housing Element 2023-2031. By addressing the critical housing and community development described above, the plan promotes equitable access to housing opportunities, reduces disparities in housing choice, and fosters inclusive neighborhoods free from discrimination. These efforts support the city's commitment to ensuring fair housing for all residents are integral to creating a more equitable and sustainable community.

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

The Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and the HOME Investment Partnership (HOME) provided operating funds for many local programs, that invested in identified Strategic Plan and Annual Action Plan to carry out programs and activities. The City continues to take an active role in the production and development of affordable housing, addressing the social and

economic needs of low- and moderate-income individuals, and the special needs populations within the City.

Housing programs funded through the CDBG, ESG and HOME Programs assisted in stabilizing neighborhoods by providing affordable housing rehabilitation and enforcing City building codes that are designed to assure the community's housing stock is safe and sanitary. CDBG and ESG funded public service programs strive to alleviate gaps in human service needs throughout the City by offering various programs such as emergency rental assistance and homeless case management. In light of continuing decreases in funds and increased construction costs, staff and subrecipients continue to explore creative strategies to provide decent affordable housing, create economic development opportunities, and ensure suitable living environments.

Onsite monitoring of CDBG, ESG, and HOME funded projects is conducted in accordance with the funding regulations.

The City is proud to highlight the following projects it took part on via partnerships with local service providers (note: these projects have been completed or are currently under development):

***Affordable Housing Development Related Projects:***

**Vine Street King Kennedy Veteran Cottages & Helen White Court:** The City of Modesto, Stanislaus Regional Housing Authority, and Stanislaus Behavioral Health and Recovery Services (BHRS) have collaborated on the development of two affordable housing complexes located on Vine Street. The City awarded the Housing Authority \$3,226,604 in CDBG and Permanent Local Housing Allocations funds (PLHA) to construct the housing complexes as well as street infrastructure and road improvements. The King Kennedy Cottages consists of twenty-three (23) 580 square foot one-bedroom detached units that serves permanent supportive housing complex serving for Behavioral Health and veterans' clients with income restrictions for designated units at or below 30% of the area median income (AMI). Additionally, the Helen White Court complex consist of twelve (12) units available to low-income seniors. The complex will serve those with income restrictions for designated units at or below 120% of the area median income (AMI).

**Homeowner Rehabilitation Program:** A total of \$1,539,202 was distributed in loans and grants through the City's Homeowner Rehabilitation Program in Fiscal Years 2020/2021 - 2024/2025. A total of fifty-one (51) eligible households were served through this program. The City assisted eligible households with health and safety repairs including, but not limited to installation of energy efficient windows, energy efficient HVAC systems, re-roof, ADA bathroom improvements, electrical repairs, and ADA ramps.

***Addressing and Preventing Homelessness Related Projects:***

**Camp2Home:** Modesto implemented the "Camp2Home" program in 2019 which is designed to assist individuals experiencing homelessness by creating a path to self-sufficiency through outreach, shelter, job training, permanent employment, and permanent housing. To date through the Camp2Home initiative's Street Outreach team has made 11,421 contacts and provided 9,877 services including case management,

health services and met 6,900 basic needs for individuals experiencing homelessness. As the frontline effort, Street Outreach is geared towards connection to shelter. Once an individual is sheltered, they are further engaged in connections to job training programs which to date has served 365 individuals and has helped individuals connect to 118 jobs since program inception. Through the Camp2Home initiative 172 individuals have also reached the goal of permanent housing.

***Enhance Infrastructure and Public Facilities Related Projects:***

**Ralston Towers:** The City completed a renovation of Ralston Tower Park. This park is a cornerstone of a busy intersection, a visual landmark for all residents of Modesto. After engaging the public and surrounding neighborhoods, it was determined that renovating the park to include active lifestyles, accessibility, and safety was needed. Ralston Tower Park is located directly adjacent to the Ralston Tower senior living facility and within a safe traveling distance for other senior community apartments, presenting a prime and safe opportunity for promoting active lifestyle for seniors as well as open to all members of the public. As the senior facility residents have also shared that their visitors take advantage of the park, this renovation ensures that it is inclusive and accessible to the families, friends, and the senior facility residents. Amenities include a walking path, seating that includes benches along the walking path with consideration for group activity spaces, senior exercise equipment, and park security.

***Public Services to Low Income Households (Includes Fair Housing Services) Projects:***

Every year, the City provides funding opportunities (via a competitive grant application process) to local non-profits for new or expanded services to eligible populations. With the CDBG funding, the City funded 41 nonprofits (some duplicated over the 5 years) totaling \$1,209,577 awarded funds. Those agencies served approximately 6,538 individuals with supportive services. With the ESG funding we funded 23 nonprofits (some duplicated over the 5 years) totaling \$2,599,634 awarded funds. Those agencies served approximately 7,200 individuals with supportive services.

Fair Housing services are available to Project Sentinel to serve residents of the City of Modesto opened a total of 104 fair housing investigation cases that comprised of 469 unduplicated individuals served during the program year. Complaint cases investigated included cases related to disability discrimination, race/national origin, family composition, and sex discrimination. Project Sentinel also served individuals with fair housing and tenant/landlord mediation services, one-on-one counseling and group workshops for housing providers, consumers, and social service agencies to educate them about fair housing laws.

***Community and Economic Development Projects:***

The Downtown Streets Team Job Training program provides homeless and those at-risk of homelessness with volunteer opportunities for beautification projects and litter abatement around the community. In exchange for volunteer efforts, the Downtown Streets Team participants receive weekly stipend cards that cover groceries, transportation, and other basic needs. These community beautification and clean-up projects help challenge common negative perceptions of homelessness.

**4. Summary of citizen participation process and consultation process**

The City offered a variety of engagement methods for both stakeholders and the public to participate in the Consolidated Plan process. The City also took special consideration to include low- and moderate-income communities; hosting community meetings in low- and moderate-income census tracts. The City takes an active role in gathering public feedback and input into the Consolidated Plan. The details of the engagement process are outlined in the next section and are highlighted below:

- Stakeholders focus group meetings
- Community survey
- Public community meetings

The purpose of the stakeholder focus group meetings was to get initial feedback on issues and/or needs that the stakeholders would like to be considered in this plan. The four themes of the organized stakeholder focus groups were: 1. Affordable housing and enhancing infrastructure; 2. Community/public services; 3. Economic development and digital divide; and 4 Addressing/preventing homelessness. In addition to the stakeholder meeting the City also disseminated community surveys in English and Spanish, and other languages (as needed) through City channels. The survey link was placed on the City website and shared with faith-based groups, service providers, nonprofits, the Community System of Care (CSOC), and stakeholders throughout the City.

Public community meetings were held to present information from the stakeholder focus group meetings, the community survey, other stakeholder input provided during the process of the consolidated plan development, as well as the key takeaways from the housing and marketing analysis of the consolidated plan effort. At each meeting, Spanish translation was made available and email/phone follow-up conversations were offered to anyone who had additional input after the meeting had ended.

### **Summary of public comments**

Please see Appendix A – Public Comments

#### **5. Summary of comments or views not accepted and the reasons for not accepting them**

All comments made at public and stakeholder meetings were accepted and integrated where possible into the Consolidated Plan process. No comments or input were left out of the Appendix A – Public Comments.

#### **6. Summary**

The City makes every effort to coordinate and align this Consolidated Plan with the existing strategic plans of other organizations that share the mission of fulfilling public needs, especially serving those low- and moderate-income households. This Consolidated Plan will outline the needs of communities and will culminate in the Strategic Plan where those needs are met with goals and strategies to address the needs identified in this Consolidated Plan. The City conducted a robust outreach effort to ensure any individual

or organization that wished to voice their individual needs, the needs of their community, or the needs of a population they serve were included.

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## The Process

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

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

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

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	Modesto	Community & Economic Development Department
CDBG Administrator	MODESTO	Community & Economic Development Department
HOME Administrator	MODESTO	Community & Economic Development Department
ESG Administrator	MODESTO	Community & Economic Development Department

#### **Narrative**

The City is the lead agency responsible for preparation of the Consolidated Plan and for administration of each grant program and its associated funding source(s). Primary oversight of the City's HUD entitlement grant programs comes from the Citizens' Housing and Community Development Committee (CH&CDC). This committee is appointed by the City Council and is comprised of representatives from the City Council, Planning Commission, Housing Rehabilitation Loan Committee, Human Relations Commission and/or several citizens-at-large. Generally, the citizens-at-large represent low-income and racial minority groups. The CH&CDC makes funding recommendations to the City Council regarding HUD CDBG, HOME, ESG, other local, State and Federal funded programs related to housing and community development.

The CH&CDC meets approximately once a month. These are meetings that are publicly noticed, are open to the public and are generally held at Tenth Street Place, 1010 Tenth Street, Modesto, California. Public comments are both encouraged and welcomed.

To avoid a perceived conflict of interest, any CH&CDC member who is also a member of a board of directors or is employed by an agency that applies for or receives CDBG, ESG, HOME, or other HUD funding is ineligible to vote on funding decisions involving their respective agencies.

#### **Consolidated Plan Public Contact Information**

The following are various ways in which an interested party can contact the City of Modesto CEDD staff with comments regarding the City's Consolidated Plan:

Telephone: (209) 577-5211

Hearing Impaired: Dial 711, and ask for 209-577-5211

Email: [housing@modestogov.com](mailto:housing@modestogov.com)

In person: 1010 Tenth Street, Suite 3100, Modesto, California

Mail: City of Modesto, Community Development Division, P.O. Box 642. Modesto, California 95353

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## **Introduction**

The City follows the Citizen Participation Plan the City Council has approved as the guide for engaging with citizens and consultation with respective entities. The City of Modesto encourages citizen participation in the Consolidated Plan process and views itself as an active partner in the process directly engaging with the public and facilitating engagement opportunities for citizens and stakeholders. The City continuously reviews and improves delivery systems, including feedback loops. This section will outline the efforts made by the City to include public and stakeholder input into the Consolidated Plan process.

### **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 City is an active member of several committees and working groups that represent organizations in housing and social services. For example, the City is a voting member of the board for Stanislaus Community System of Care (CSOC) which is the local Stanislaus County Continuum of Care (CoC) meetings (note: the CSOC and CoC may be referenced interchangeably throughout this document). The CoC is comprised of service providers from multiple sectors including but not limited to housing providers, private and governmental health, mental health, youth services, senior services, and lived experience. These meetings are held monthly and work to address potential issues and gaps in the service delivery system and create a transparent and collaborative service delivery system for the entire County.

The City also regularly meets and participates on the board of the Stanislaus Homeless Alliance (SHA), which is the name of the collaborative entity formed to align homelessness services, planning, and funding among the local governments and stakeholders in Stanislaus County. The Stanislaus Homeless Alliance consists of community leaders working to end homelessness. SHA promotes the alignment and coordination of homeless services funding in Stanislaus County. The group also coordinates the development of a shared performance measurement system to assess effectiveness, quality, efficiency, access, and availability of homeless services throughout Stanislaus County.

The City also has both inter/intradepartmental coordination through regular meetings and discussions. For example, the Community Development Division (CDD) regularly meets with sub-recipients and partners of HUD-funded programs. Similarly, the City works closely with the Stanislaus Regional Housing Authority (Stan Regional) as well as the Stanislaus County Affordable Housing Corporation (STANCO). These working relationships are evident through consistent productive partnerships on projects and regular communication to address needs and shifting trends.

The City works closely with the Stanislaus County Department of Behavioral Health and Recovery Services (BHRS) in the system delivery of housing services. The BHRS Housing Support Services Program provides an array of support services for individuals facing barriers that include low income, severe mental illness, substance abuse, and other disabling conditions. The program offers a combination of affordable housing and support services designed to help individuals and families use housing as a platform for wellness and recovery following a period of homelessness, hospitalization, or incarceration. The goal of Housing Support Services is to assist individuals in obtaining employment, independent living skills, recovery and

increased self-sufficiency. In addition, BHRS provides Employment Support Services to individuals with psychiatric disabilities who are working towards Employment and Housing goals. The program provides an opportunity for individuals with severe mental health disabilities to work in the community. Often times, BHRS and City HUD funding resources are leveraged together when partnering with local affordable housing developers.

The City also coordinates with the Stanislaus County Community Services Agency (CSA) which is responsible for the administration of multiple housing and homeless programs associated with the administration of the General Assistance, CalWORKs, Welfare to Work, Child Welfare, and Adult Services programs. The housing and homeless programs include the Housing Assistance Program (HAP), the Housing Support Program (HSP), the Housing Disability Advocacy Program (HDAP), and Homeless Housing, Assistance, and Prevention Program. As with BHRS, The City partners with housing developers, CSA, as well as BHRS, in the delivery of services and/or affordable housing projects to serve the target populations.

Through the Stanislaus Homeless/Blight Work group, the City regularly meets with community partners including the County Sheriff's Highway Patrol Department, City Police Department, Probation Department, Fire Department, Homeless Outreach providers, City/County Public Works Departments, and supportive service providers to strategize blight abatement and service coordination throughout the community with a focus on unsheltered homelessness.

Hospital Council includes Northern & Central California partners with Stanislaus County as well as the City of Modesto in monthly meetings. This collaborative partnership has a shared goal of streamlining hospital discharges to emergency shelters that are ready and equipped to handle the level of care needed for an individual client. This cooperation is to alleviate individuals experiencing homelessness from being discharged to the street.

The City participates on the local Board of the Federal Emergency Management Agency's (FEMA's) Emergency Food and Shelter Program (EFSP) which provides supplemental grants to local government and nonprofit organizations to support and expand existing programs that aid individuals and families who are, or are at risk of, experiencing hunger and/or homelessness.

California Advancing and Innovating Medi-Cal (CalAIM) is a long-term commitment to transform Medi-Cal, making the program more equitable, coordinated, and person-centered to help people maximize their health and life trajectory. CalAIM puts people's needs at the center of care, addressing social drivers of health, and transforming services for communities that have been historically under resourced.

**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 has established partnerships with local organizations, service providers, and stakeholders within the CoC. Through regular meetings and collaborative planning sessions surveys, focus groups, and public forums the groups work to align goals, share resources, and coordinate services tailored to the different needs of the homeless individuals. The City also monitors sub-recipient's participation in data entry into the local Homeless Management Information System (HMIS) which allows for a centralized data management system and the sharing of information regarding homeless populations to assist in service

and housing matching. The data includes demographics, service utilization, and outcomes, enabling the City and CoC to make informed decisions about resource allocation and service delivery. The system also ensures that individuals and families experiencing homelessness are quickly assessed and connected to appropriate services. This system prioritizes those with the greatest needs, such as chronically homeless individuals, families with children, unaccompanied youth, veterans, and those at risk of homelessness. The City also supports sub-recipients in creating and implementing programs that address the specific needs of these subpopulations. This may include specialized outreach for veterans, family support services, youth programs, and mental health or substance abuse services.

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

The City actively participates in the CoC's local Board of Directors and attends regular monthly meetings to discuss priorities, challenges, and strategies for ESG funding allocation. Inclusion in the CoC Board allows the City to engage and consult with a wide range of stakeholders including service providers, other local government agencies, advocacy groups, and those with lived experiences of homelessness providing a diverse perspective and needs to be considered in determining funding allocation. The City also participates in the CoC HMIS Governance Committee which is responsible for establishing clear performance goals and measures based on data that assists in setting outcome expectations. Creating clear policies and procedures for HMIS ensures consistent data collection, data entry, reporting, privacy/usage guidelines and HMIS participation across all CoC programs. The City and CoC use the HMIS data to conduct a comprehensive assessment of local needs and resources to identify and prioritize the most pressing needs in the community and allocate ESG funding. Regular monitoring of funded programs and established performance measures the City assess the effectiveness of the resources and interventions. Through regular and structured consultation approach the City and CoC ensure that ESG funding allocation and HMIS processes are administered effectively to provide ongoing system collaboration and service delivery in the community.

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

The City sought wide input from agencies and organizations serving the community in any capacity. No agency or organization was specifically left out of the consultation process.

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**Describe other local/regional/state/federal planning efforts considered when preparing the Plan:**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
General Plan	City of Modesto	The plan outlines community growth strategies and the need to include housing and services among those strategies
Housing Element	City of Modesto	Goals of the City’s Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element. <a href="https://www.modestogov.com/2099/Housing-Element">https://www.modestogov.com/2099/Housing-Element</a>
Continuum of Care Consolidated Application	Stanislaus County	The goals of the CoC’s annual submissions to HUD are similar in that they address the coordination, needs and goals of housing service providers and participating jurisdictions.
Stanislaus 2021 Regional Strategic Plan to Address Homelessness	Stanislaus Community System of Care (CoC)	The City’s Strategic Plan addresses homelessness via various funded projects/activities including ESG, CDBG, or HOME funds.
Strategic Plan	City of Modesto	The City of Modesto’s Strategic Plan includes efforts on how to address homelessness and affordable housing.
Public Housing Agency (PHA) Plan	Stanislaus Regional Housing Authority	Both include the need to increase affordable housing stock and integrate quality services
Permanent Local Housing Allocation Plan	City of Modesto	Plan includes a five-year funding strategy in conjunction with our Consolidated Plan to increase permanent affordable housing to the City of Modesto as part of the State of California’s Building Homes and Jobs Act (SB2, 2017)
Action Plan for Preventing and Ending Homelessness in California	State of California – Homeless Coordinating and Finance Council	This Action Plan orients the State’s efforts to drive purposeful, meaningful, and measurable progress toward preventing and ending homelessness in California, motivated by a vision of a future in which homelessness in California
Broadband Infrastructure Deployment	Public Utilities Commission	Order Instituting Rulemaking Regarding Broadband Infrastructure Deployment and to Support Service Providers in the State of California. <a href="https://www.ca.gov">Broadband Deployment, Affordability, and Digital Equity Programs (ca.gov)</a>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2022-2027 Local Hazard Mitigation Plan	Stanislaus County – Office of Emergency Services	The Stanislaus County Office of Emergency Services developed the 2022-2027 Multi-Jurisdictional Hazard Mitigation Plan update to make the County, and its 10 participating jurisdictions, and its residents less vulnerable and more resilient to future hazard events.
Modesto Housing Plan	City of Modesto	The Modesto Housing Plan outlines a strategic approach to expanding housing choices by addressing barriers to development and promoting diverse, attainable housing options. The plan emphasizes the need to meet shifting household demands, support walkable neighborhoods, and ensure housing affordability. Serving as a guiding document, it will shape long-term planning efforts, inform the City's General Plan and Housing Element, and support increased housing production across all income levels.

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

In addition to those organizations and plans listed above, the City regularly coordinates with other public institutions in an effort to increase service delivery systems. The City’s coordination with these public institutions helps to better understand the needs of the communities in which they serve. The City continues to partner with the State of California as the State rolls out different funding sources that can assist in addressing local housing and homelessness needs. The City will align these, and any other resources made available by the State with HUD funds to maximize the impact on local needs.

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

The City conducted a robust citizen participation process consisting of social media posts, newspaper publications, notification on CoC and other local special interest group list serves, distribution of marketing materials to neighborhood groups, a community survey, and virtual and in person presentations and meetings with stakeholders.

The purpose of the stakeholder focus group meetings was to get initial feedback on issues and/or needs that the stakeholders would like to be considered in this plan. The four themes of the organized stakeholder focus groups were: 1. Affordable housing and enhancing infrastructure; 2. Community/public services; 3. Economic development and digital divide; and 4 Addressing/preventing homelessness. In addition to the stakeholder meeting the City also disseminated community surveys in English and Spanish, and other languages (as needed) through City channels. The survey link was placed on the City website and shared with faith-based groups, service providers, nonprofits, the Community System of Care (CSOC), and stakeholders throughout the City.

Public community meetings were held to present information from the stakeholder focus group meetings, the community survey, other stakeholder input provided during the process of the consolidated plan development, as well as the key takeaways from the housing and marketing analysis of the consolidated plan effort. At each meeting, Spanish translation was made available and email/phone follow-up conversations were offered to anyone who had additional input after the meeting had ended.

The City also held public community meetings to present information from the stakeholder focus group meetings, the community survey, and other stakeholder input provided during the consolidated plan development process. Attendees were also informed of key takeaways from the housing and marketing analysis of the consolidated plan. At each meeting, Spanish translation was made available and email/phone follow-up conversations were offered to anyone who had additional input after the meeting concluded. These meetings ultimately allowed for conversation about needs, priorities within the community, and any changes or shifts that are happening that may be addressed through HUD-funded programs.

A summary of all meetings as well as the community survey are included in Appendix A – Public Engagement Meeting Summaries & Survey Results.

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development and homelessness for the City of Modesto. The Needs Assessment identifies those needs with the highest priorities which form the basis for the Strategic Plan section and the programs and projects to be administered. Below are highlights from each section within the Needs Assessment. Please see each section for further detail.

#### NA-10- Housing Needs Assessment

- The household characteristics that are most closely linked to housing instability and increased risk of homelessness are cost burden and household income. Those households that are both low-income and cost burdened are the most vulnerable because these households have the least capacity for saving income towards addressing emergency situations that may arise.
- 29,065 Modesto households earn less than 80% AMI (inclusive of renter and owner-occupied households). The most common housing problem experienced by households that earn less than 80% AMI, is cost burden, both at 30% and at 50% cost burden. Of these households earning less than 80% AMI, 73% experience cost burden (spend 30-50% of their income on housing) and 28% experience Severe cost burden (spend 50% or more of their income on housing).
- Low- and moderate-income households altogether experience cost burden in significant shares, but it is higher among renters than owners. 80% of renters below 80% AMI are cost burdened, and 45% are severely cost burdened. On the other hand, 62% of owners below 80% AMI are cost-burdened and 25% are severely cost-burdened.

#### NA-15-30 - Disproportionately Greater Need

- Considering housing problems and severe housing problems, Black/African American, American Indian/Alaska Native, and Pacific Islander households experience a disproportionate greater need as compared to other race and ethnic groups in Modesto. A disproportionate greater need is defined as a group that experiences a housing problem at a rate of greater than ten percentage points.
- Among cost-burdened and severely cost-burdened households, White and Hispanic households experience a disproportionate higher rate of cost burden, a disproportionate rate of cost burden is defined as any need for a certain race/ethnicity that is more than ten (10) percentage points above the demonstrated need for the total households within the jurisdiction at a particulate income level.

### **NA-35 - Public Housing**

- There are a total of 630 public housing units and 4,639 vouchers, serving approximately 4,566 Modesto residents. These residents include many elderly and disabled residents of Modesto. Compared to the overall population of Modesto, public housing residents are disproportionately White.
- Mobility units are the greatest need for tenants and applicants in need of accessible units, including modifications such as no carpet, walk-in showers, raised toilets, and grab bars.

### **NA-40 - Homeless Needs Assessment**

- The 2024 PIT Count reported 736 unsheltered and 886 sheltered persons experiencing homelessness.
- Unsheltered family homelessness is low. Of the 174 persons in households with adults and children, two were unsheltered.
- Households without children make up 85% of the unsheltered homeless population in Modesto.

### **NA-45 - Non-Homeless Special Needs Assessment**

- About 14% of the population in Modesto is aged 65 or older. This ratio is expected to increase over the lifecycle of the Consolidated Plan
- Multiple organizations that attended the Consolidated Plan outreach process reported that elderly Modesto residents are especially in need of affordable housing and homelessness prevention programs.
- About 8% of Modesto's residents experience ambulatory difficulty and independent living difficulty. Cognitive difficulty is also widespread, at 6%.

### **NA-50 - Non-Housing Community Development Needs**

- Through survey and public consultations, the following non-housing needs were identified (not an exhaustive list).
  - Homeless facilities and service centers
  - Substance abuse services
  - Park and community programming for youth and seniors
  - Childcare support
  - Public facilities
  - Workforce development
  - Transportation improvements and services
  - Housing discrimination education

## NA-10 Housing Needs Assessment - 24 CFR 91.205

### Summary of Housing Needs

The data throughout this document is generated from the United States Census Bureau and the Department of Housing and Urban Development (HUD). The Comprehensive Housing Affordability Strategy (CHAS) dataset is a custom tabulation developed by the Census Bureau, derived from American Community Survey (ACS) data. The CHAS data used in this document - the 2016-2020 five-year estimate - are determined for each jurisdiction that receives HUD funding. This document utilizes 2016-2020 data throughout which will make for clearer comparisons and make for a consistent narrative across all sections of the Consolidated Plan. Because CHAS data is derived from ACS data, Census definitions dictate the definitions of the variables discussed in these tables:

- Small Family Household: A household with two-four members
- Large Family Household: A household with five or more members
- Elderly: Ages 62-74
- Frail Elderly or Extra Elderly: Ages 75+
- Household: All people living in a housing unit. Members of a household can be *related* or *unrelated*.
- Family: Related individuals living in the same household
- Nonfamily: Unrelated individuals living in the same household

The term Area Median Income (AMI) and HUD Area Median Family Income (HAMFI) are interchangeable when the terms are being used to explain CHAS data derived from ACS data. Throughout this document data tables compare populations based on income ranges. These income ranges are categorized based on AMI and are used by HUD to determine eligibility to certain programs.

HUD defines the following income brackets as low to moderate income.

- Extremely Low Income = <30% AMI
- Very Low Income = 30%-50% AMI
- Low Income = 50%-80% AMI
- Moderate income = 80%-120% AMI

HUD entitlement programs, CDBG, ESG, and HOME, operate under federally established income limits. Of the programs Modesto receives HUD funds for, each program targets household income as a percentage of the area AMI at slightly different ranges. The tables throughout this section utilize the 30%, 50%, 80%, and 100% AMI categories.

- CDBG -> 0%-80% AMI
- HOME -> 0%-60% AMI
- ESG -> 0%-30% AMI

As depicted on the table below, as of 2020, Modesto had a population of just under 220,000. This is an increase of 7% from 2013. Considering the change in median household income, Modesto household wages have increased 40%.

### General Demographic Changes

Demographics	Base Year: 2013	Most Recent Year: 2020	% Change
Population	202,629	218,614	7%
Households	68,897	72,418	5%
Median Income	\$47,060	\$77,899	40%

**Source:** 2013 Census (Base Year), 2016-2020 ACS (Most Recent Year)

The table below identifies the percentage of households in Modesto within each income bracket. The HUD Area Median Family Income (HAMFI) is a calculation of median income completed by HUD. Throughout this document Area Median Income (AMI) and HAMFI may be considered interchangeable. While there are significant numbers of households at each AMI bracket, the low income (50%-80%) and moderate income (80%-100%) brackets reflect the highest numbers. Appendix B shows the low to moderate income populations in the Modesto area.

### Total Households By HAMFI

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	7,535	7,970	13,560	7,095	34,935
Small Family Households	2,199	2,650	6,170	2,830	17,475
Large Family Households	810	1,190	1,950	1,025	4,755
Household contains at least one person 62-74 years of age	2,040	1,920	3,305	1,940	8,395
Household contains at least one-person age 75 or older	1,160	1,425	1,815	965	2,625
Households with one or more children 6 years old or younger	1,400	1,639	3,073	1,769	4,305

**Source:** 2016-2020 CHAS

### Housing Needs Summary Tables

The following tables identify housing needs by both income bracket and by renter/owner status. The severe housing problems listed in the tables are identified as follows:

- Units lacking complete plumbing or kitchen facilities;
- Overcrowding relates to households with 1.01 to 1.5 persons, not including bathrooms, porches, foyers, halls, or half-rooms.
- Severe overcrowding is defined as 1.51 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities); a cost burden over 50% is considered severely-cost burdened. Note: The United States Department of Housing and Urban Development (“HUD”) defines an "affordable dwelling" as one where a household pays no more than 30 percent of its income on housing.

The table below outlines the number of renter-households and owner-households that experience the housing problems described above. Among renters and owners, cost burden and severe cost burden is the greatest housing problem experienced, particularly for AMIs at or below 80%. Relatively few households lack (plumbing or kitchen) facilities and/or overcrowding.

#### Households that Experience One Severe Housing Problem

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	165	110	35	375	25	10	35	0	70

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	225	75	370	55	725	50	15	180	30	275
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	370	460	860	150	1,840	40	95	135	210	480
Housing cost burden greater than 50% of income (and none of the above problems)	3,380	2,965	825	15	7,185	1,305	1,105	1,085	170	3,665
Housing cost burden greater than 30% of income (and none of the above problems)	320	1,265	3,485	1,140	6,210	345	669	2,255	1,075	4,344
Zero/negative Income (and none of the above problems)	355	0	0	0	355	210	0	0	0	210

Source: 2016-2020 CHAS

The table below outlines the number of renter-households and owner-households that experience more than one of the housing problems described above. Among renters and owners, households that experience one or more of the housing problems are highest amongst those households at or below 80% AMI and increasingly so for those at or below 50% AMI. **Households that Experience More Than One Severe Housing Problem**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,045	3,665	2,165	255	10,130	1,420	1,220	1,435	410	4,485
Having none of four housing problems	1,190	1,605	5,115	2,980	10,890	880	1,470	4,850	3,455	10,655
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Source:** 2016-2020 CHAS

The two tables below highlight cost burden for both renter and owner households (at 30% and 50% cost burden). Each table identifies the following household subtypes:

- Small Family Household: A household with two-four members
- Large Family Household: A household with five or more members
- Elderly: Ages 62-74
- Other: Non-family households, most typically single-person households

The cost burden for all renter household subtypes within the three AMI brackets in the table below are roughly evenly split, with small family households representing the largest subtypes. Within owner occupied households, small family and elderly household subtypes represent the largest number of cost burdened households. In general, owner-occupied households at 50%-80% AMI represent roughly half of the owner-occupied households with the balance below 50% AMI.

### Cost Burden Less Than 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Family	1,495	1,880	2,405	5,780	314	455	1,480	2,249
Large Family	630	780	730	2,140	100	320	289	709
Elderly	1,170	1,025	950	3,145	1,065	889	1,474	3,428
Other	985	1,230	895	3,110	225	170	190	585
Total need by income	4,280	4,915	4,980	14,175	1,704	1,834	3,433	6,971

Source: 2016-2020 CHAS

Appendix C shows the distribution of renters and owners experiencing 30% cost burden in Modesto.

Small family, 'other', and the elderly households represent the largest number of renter household subtypes as reflected in the table below; large family households represent the smallest percentage of households that are cost burdened. Roughly half of the overall renter households below 80% AMI fall within the 50%-80% AMI bracket, with the balance living in households at lower AMIs. Within owner occupied households, the elderly represent more than half of the homeowners that are cost burdened. A larger share of the owner-occupied households includes AMIs below 50% which indicates that homeowners that have lower household incomes have a higher cost burden.

### Cost Burden Less Than 50%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Family	0	0	1,090	1,090	284	330	0	614
Large Family	0	0	480	480	90	125	40	255
Elderly	980	695	230	1,905	775	545	420	1,740
Other	0	910	960	1,870	205	0	0	205
Total need by income	980	1,605	2,760	5,345	1,354	1,000	460	2,814

Source: 2016-2020 CHAS

The tables below highlight overcrowding among both renter and owner households. Although not a problem as common as cost burden, this issue is still indicative of a housing supply that does not offer affordable units large enough for those households that may require more space.

### Crowding

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	555	465	1,010	190	2,220	90	50	170	155	465
Multiple, unrelated family households	30	85	210	20	345	0	55	140	85	280
Other, non-family households	15	4	15	0	34	0	0	0	0	0
Total need by income	600	554	1,235	210	2,599	90	105	310	240	745

Source: 2016-2020 CHAS

Please note that the subsequent table, from IDIS/HUD referring to crowding/households with children, is blank and no local information was available to provide additional context.

### Crowding – With Children

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	This data cannot be provided because it was not collected at the local level in 2016-2020 CHAS nor the 2016-2020 ACS data sets							

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

Based on the 2015-2019 CHAS data approximately 52% of all households are at or below the HUD HAMFI limits, which covers those individuals that are classified as low- and moderate-income households. These rates can be applied to the single-person households identified above in order to estimate the number of single-person households that are in need of housing assistance.

According to the 2020 American Community Survey (ACS) there are about 16,136 single-person households in Modesto, it can be estimated that 52% or approximately 8,390 are low- and/or moderate-income households. This means approximately 7,600 single-person households, are experience at least one housing problem and are in need of housing assistance. With these estimates, it can be concluded that 5,095 single-person households are in need of housing assistance. This means 7,600 single family household individuals could be in need of eligible housing assistance.

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

Through data provided by the Modesto Police Department, during 2024, 42 felony domestic violence cases were identified as having involved someone experiencing homelessness. Of those 42 cases, 11 cases (26%) had documented as having at least one child as part of the report. These households experiencing homelessness and fleeing a domestic violence situation need a variety of housing and supportive services to regain stability. This is especially true of those households' experiencing homelessness, fleeing domestic violence, and with children. This number does not include those households that were not already experiencing homelessness. The number and type of families living with a disability are discussed in detail in the section below, NA-45. There is no dataset available that estimates the number of individuals experiencing dating violence, sexual assault, and stalking and also in need of housing assistance.

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

There are 34,935 households in Modesto with household incomes at or below 100% AMI. The tables above outline that overwhelmingly the most common housing problem experienced by households at or below 100% AMI in Modesto is cost burden, both at 30% and at 50% cost burden. Of these households, 61% experience cost burden of less than 30% and 23% experience a cost burden of less than 50%. While overcrowding is a housing problem experienced by a smaller number of households in Modesto, it is often seen in housing markets that are tight where lower income households may be put into positions where they rent a unit that is affordable but does not adequately fit their household needs.

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

In Modesto low- and moderate-income households experience cost burden in significant shares, but it is higher among renters than owners and among lower income than moderate and higher income.

In the City, 29,065 households earn less than 80% AMI (inclusive of renter and owner-occupied households). In terms of renter households, 18% are cost burdened at 50% and 30% have at least one housing problem. In terms of owner-occupied households, approximately 10% are cost burdened at 50% and 15% have at least one housing problem.

Small family, 'other', and the elderly households represent the largest number of renter household that are cost burdened. Within owner occupied households, the elderly represent more than half of the homeowners that are cost burdened. Among renters and owners, households that experience one or more of the housing problems are highest amongst those households at or below 80% AMI and increasingly so for those at or below 50% AMI.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

There are 7,970 households that earn less than 50% AMI, of which approximately 21% have one or more children 6 years old or younger; and there are 7,535 households that earn less than 30% AMI, of which approximately 19% have one or more children 6 years old or younger.

The fewer financial resources a household has, the greater their risk of homelessness. Throughout the City, those households earning less than 50% AMI are more likely to be in unstable work situations more prone to intermittent work schedules or part-time wages without benefits. A household with little financial resources is a medical emergency or a layoff at work away from being unsheltered or unstably housed. These households, both with working members and those households on disability or fixed income with total financial resources that do not allow them to save money towards future economic development opportunities or the funding of emergencies are at the greatest risk of becoming homeless. The success of those receiving assistance for housing placement comes from the dedication of case management. During case management, which can last from six months to a year depending on the program, teaches recipients life skills including but not limited to budgeting, basic household maintenance, and personal grooming. Along with teaching and reinforcing these skills, it is most beneficial to get families engaged in a support system that fosters the skills for long-term success. As households are nearing the end of their RRH assistance, they are encouraged through learned behaviors over the course of their case management to stay engaged with the system to ensure wrap-around services are being utilized its maximum potential.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The Stanislaus County System of Care (SCSOC) uses HMIS to collect and track data on housing and services to persons experiencing homelessness and at-risk of homelessness. The SCSOC utilize HUD's official

definition of at-risk for homelessness released in January 2012. There are three categories to the definition: 1. Individuals and Families 2. Unaccompanied Children and Youth 3. Families with Children and Youth. For a complete list of defining characteristics for each category please see the following link: [https://files.hudexchange.info/resources/documents/AtRiskofHomelessnessDefinition\\_Criteria.pdf](https://files.hudexchange.info/resources/documents/AtRiskofHomelessnessDefinition_Criteria.pdf)

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

The household characteristics that are most closely linked to housing instability and increased risk of homelessness are cost burden and household income. Those households that are both low-income and cost burdened are the most vulnerable because these households have the least capacity for saving income towards addressing emergency situations that may arise.

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

**Introduction**

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. When the ten-percentage point threshold is reached, that number is highlighted in **yellow**. The four housing problems are:

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

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all Modesto households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity). The “Share” column identifies what percentage of the population in that row is experiencing a housing problem. A group experiencing housing problems ten percentage points above *Jurisdiction as a whole* is considered to be experiencing a disproportionate need.

Among those Modesto households earning 0-30% AMI, Black/African American, American Indian/Alaska Native, and Pacific Islander households experience a disproportionate need.

**Disproportionally Greater Need 0 - 30% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Share</b>
Jurisdiction as a whole	6,575	755	565	83%
White	3,110	505	345	79%
Black / African American	465	0	15	<b>97%</b>
Asian	525	10	80	85%
American Indian, Alaska Native	125	10	0	<b>93%</b>
Pacific Islander	45	0	0	<b>100%</b>
Hispanic	2,205	170	120	88%

**Source:** 2016-2020 CHAS

Among those Modesto households earning 0-30% AMI, there are no race or ethnicity groups that experience a disproportionate need.

**Disproportionate Greater Need 30%-50% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Share</b>
Jurisdiction as a whole	6,995	1,355	0	84%
White	3,550	870	0	80%
Black / African American	405	100	0	80%
Asian	390	45	0	90%
American Indian, Alaska Native	20	14	0	59%
Pacific Islander	0	0	0	0%
Hispanic	2,415	290	0	89%

**Source:** 2016-2020 CHAS

Among those Modesto households earning 50-80% AMI, American Indian/Alaska Native and Pacific Islander households experience a disproportionate need.

**Disproportionate Greater Need 50%-80% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Share</b>
Jurisdiction as a whole	8,365	3,340	0	71%
White	3,855	1,655	0	70%
Black / African American	469	140	0	77%
Asian	550	145	0	79%
American Indian, Alaska Native	8	0	0	<b>100%</b>
Pacific Islander	135	8	0	<b>94%</b>
Hispanic	3,190	1,355	0	70%

**Source:** 2016-2020 CHAS

Among those Modesto households earning 80-100% AMI, Black/African American and Pacific Islander households experience a disproportionate need.

**Disproportionate Greater Need 80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Share</b>
Jurisdiction as a whole	3,065	3,640	0	46%
White	1,585	1,870	0	46%
Black / African American	70	50	0	<b>58%</b>
Asian	185	150	0	55%
American Indian, Alaska Native	0	35	0	0%
Pacific Islander	25	20	0	<b>56%</b>
Hispanic	1,124	1,380	0	45%

**Source:** 2016-2020 CHAS Discussion

**Those race or ethnicity groups experiencing a disproportionate rate of housing problems are as follows:**

**0-30% AMI Range**

- Black / African American
- Pacific Islander
- American Indian/Alaska Native

**30%-50% AMI Range**

- None

**50%-80% AMI Range**

- American Indian/Alaska Native
- Pacific Islander

**80%-100% AMI Range**

- Black / African American
- Pacific Islander

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

### Introduction

Note that the tables below identify *severe* housing problems, as opposed to the tables above that identified non-severe housing problems. Severe housing problems differ from non-severe in two instances. Those differences are underlined below:

The four *severe* housing problems are:

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

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. When the ten-percentage point threshold is reached, that number is highlighted in **yellow**.

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all Modesto households at that income level that experience the problem. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity). The “Share” column identifies what percentage of the population in that row is experiencing a housing problem. A group experiencing housing problems ten percentage points above *Jurisdiction as a whole* is considered to be experiencing a disproportionate need.

Among those Modesto households earning 0-30% AMI, Black/African American, American Indian/Alaska Native, and Pacific Islander households experience a disproportionate need.

### Disproportionally Greater Need 0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	5,800	1,525	565	74%
White	2,760	860	345	70%
Black / African American	425	40	15	<b>89%</b>
Asian	385	145	80	63%
American Indian, Alaska Native	120	20	0	<b>86%</b>
Pacific Islander	45	0	0	<b>100%</b>
Hispanic	1,975	395	120	79%

Source: 2016-2020 CHAS

Among those Modesto households earning 30%-50% AMI, there are no race or ethnicity groups that experience a disproportionate need.

**Disproportionally Greater Need 30%-50% of Area Median Income**

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	4,860	3,495	0	58%
White	2,460	1,965	0	56%
Black / African American	255	250	0	50%
Asian	250	190	0	57%
American Indian, Alaska Native	20	14	0	59%
Pacific Islander	0	0	0	0%
Hispanic	1,700	1,005	0	63%

Source: 2016-2020 CHAS

Among those Modesto households earning 50-80% AMI, Black/African American, Asian, and American Indian/Alaska Native households experience a disproportionate need.

**Disproportionally Greater Need 50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	3,160	8,550	0	27%
White	1,315	4,195	0	24%
Black / African American	225	384	0	<b>37%</b>
Asian	255	435	0	<b>37%</b>
American Indian, Alaska Native	8	0	0	<b>100%</b>
Pacific Islander	40	109	0	27%
Hispanic	1,230	3,310	0	27%

Source: 2016-2020 CHAS

Among those Modesto households earning 80%-100% AMI, Pacific Islander households experience a disproportionate need.

**Disproportionally Greater Need 80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>	<b>Share</b>
Jurisdiction as a whole	830	5,875	0	12%
White	285	3,165	0	8%
Black / African American	10	110	0	8%
Asian	45	290	0	13%
American Indian, Alaska Native	0	35	0	0%
Pacific Islander	25	20	0	<b>56%</b>
Hispanic	415	2,089	0	17%

Source: 2016-2020 CHAS

**Discussion**

Those race or ethnicity groups experiencing a disproportionate rate of severe housing problems are as follows:

**0-30% AMI Range**

- Black/African American
- American Indian/Alaska Native
- Pacific Islander

**30%-50% AMI Range**

- None

**50%-80% AMI Range**

- Black/African American
- Asian
- American Indian/Alaska Native

**80%-100% AMI Range**

- Pacific Islander

**NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

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

**Introduction:**

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The table and analysis below include no cost burden (less than 30 percent), cost burden (30-50 percent), severe cost burden (more than 50 percent), and no/negative income. When the ten-percentage point threshold is reached, that number is highlighted in **yellow**.

**Greater Need - Housing Cost Burdens**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	43,205	14,755	12,750	650
White	26,380	7,555	6,385	420
Black / African American	1,135	679	895	15
Asian	2,785	884	835	80
American Indian, Alaska Native	235	35	134	0
Pacific Islander	215	180	100	0
Hispanic	11,280	5,085	4,080	130

**Source:** 2016-2020 CHAS

**Discussion:**

According to CHAS data, a disproportionate housing cost burden is defined as any racial or ethnic group that exceeds the jurisdiction-wide rate that is more than ten (10) or more percentage points. In the City of Modesto, 14,755 households or approximately 21% of all households are moderately cost burdened, meaning they pay between 30% and 50% of their income toward housing costs. Any group with a cost burden rate of 31% or higher is therefore considered to have a disproportionate need.

Of the 14,755 moderately cost burdened households, White households represent approximately 51% (7,555 households), and Hispanic households represent 34% (5,085 households). The remaining cost burdened households include Asian households at 6% (884 households), Black/African American households at 5% (679 households), Pacific Islander households at 1% (180 households), and American Indian or Alaska Native households at less than 1% (35 households). Based on the threshold for disproportionate need, White and Hispanic households are experiencing a disproportionately high rate of moderate cost burden in the City of Modesto. This data highlights the need to target housing assistance

and affordability strategies toward these populations as part of the City's ongoing efforts to ensure equitable access to safe and affordable housing.

In the City of Modesto, approximately 18% of all households (12,750 households) are considered severely cost burdened, meaning they spend more than 50% of their income on housing. A disproportionate need is identified when a racial or ethnic group's rate of severe cost burden exceeds the jurisdiction-wide average by ten percentage points or more—in this case, 28% or higher.

Of the 12,750 households experiencing severe cost burden, White households represent 50% (6,385 households), and Hispanic households account for 32% (4,080 households). Other groups affected include Black/African American households at 7% (895 households), Asian households at 7% (835 households), American Indian or Alaska Native households at 1% (134 households), and Pacific Islander households at 1% (100 households).

Based on this distribution and in relation to the total population share of each group, both White and Hispanic households are disproportionately impacted by severe housing cost burdens. These disparities underscore the need for targeted policies and investments to increase housing affordability and stability for these groups within Modesto's housing strategy.

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

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

There are several instances where racial or ethnic groups experience disproportionate housing needs in Modesto. All of those instances are highlighted above in sections NA-15 through NA-25 in the discussion part of each section.

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

No other needs are identified. Special needs populations are addressed in section NA-40 of this Consolidated Plan.

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

Racial/Ethnic Concentrated Areas of Poverty (R/ECAP) census tracts are defined as census tracts where more than half the population is non-White and 40% or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area. According to 2020 Census data, there are 8 Racial/Ethnic Concentrated Areas of Poverty (R/ECAP) census tracts within Stanislaus County (as shown on Appendix D) of which 5 are partially located within the City of Modesto as well.

### **NA-35 Public Housing – 91.205(b)**

#### **Introduction**

Public housing residents in Modesto are served by the Stanislaus Regional Housing Authority (“Stan Regional”), a nonprofit public corporation committed to addressing the unmet housing needs of residents in Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Stanislaus, and Tuolumne Counties. The Housing Authority is responsible for public housing units and Vouchers, including Project-based, Tenant-based, and Special Purpose Vouchers. Project-based vouchers are a form of housing assistance tied to specific rental units, where tenants pay 30% of their monthly income towards rent and the voucher covers the rest. Tenant-based vouchers also cover the rest of the cost of rent after tenants pay 30% of their monthly income towards it but are tied to the individual tenant instead of a unit. Special purpose vouchers are targeted programs designed to meet the needs of specific populations, including veterans, child welfare involved families, and people with disabilities. The needs of public housing residents, including both residents of public housing units and people served by voucher programs, are detailed in this section. Approximately 4,566 of Modesto’s residents are public housing residents; most of these residents are served by voucher programs, most significantly the tenant-based voucher program, which helps house 3,832 households.

Public housing units also serve hundreds of residents who are not assisted by voucher programs. The allocation of public housing units and vouchers are an important fair housing issue because these units and subsidies create fair housing choice for Modesto residents who are lower income or who have been historically discriminated against in homeownership and rental markets. In addition to describing the

overall size and scope of public housing in Modesto, this section examines the distribution of public housing resources by the legally protected categories that the Affirmatively Furthering Fair Housing mandate requires that Modesto proactively create fair housing choice for. Because of the available data, this section mostly focuses on the distribution of public housing assets by resident race, ethnicity, and disability status. The tables include an analysis of public housing program types, characteristics of residents by program type, race of residents, and ethnicity of residents. It also includes a discussion of the Section 504 Needs Assessment, which describes the needs of public housing tenants and applicants on the waiting list for accessible units.

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**Public Housing by Program Type**

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	630	4639	343	3,812	227	178	79

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

Source: PIC (PIH Information Center)

**Characteristics of Public Housing Residents by Program Type**

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	17,079	20,537	17,503	20,868	19,844	20,024	
Average length of stay	0	0	10	7	4	7	4	5	
Average Household size	0	0	3	2	2	2	1	3	
# Homeless at admission	0	0	11	585	112	109	186	178	
# of Elderly Program Participants (>62)	0	0	205	2233	117	1939	162	15	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project based	Tenant based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	0	199	2320	144	2076	74	26
# of Families requesting accessibility features	0	0	n/a	n/a	n/a	n/a	n/a	n/a
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0
<b>Data Source:</b>	PIC (PIH Information Center)							

**Race of Residents**

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	546	3803	310	3080	192	160	61
Black/African American	0	0	32	585	27	497	33	11	17
Asian	0	0	41	165	1	156	1	6	1
American Indian/Alaska Native	0	0	7	45	2	42	0	1	0
Pacific Islander	0	0	2	31	1	29	1	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	2	10	2	8	0	0	0

*\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition PIC (PIH Information Center)*

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	420	1,234	123	991	32	61	27
Not Hispanic	0	0	210	3405	220	2821	195	117	52

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

**Data Source:** PIC (PIH Information Center)

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

According to the Housing Authority, mobility units are the greatest need for tenants and applicants in need of accessible units. The most commonly requested modifications are:

- Single story
- No carpet
- Walk in showers
- Raised toilets
- Grab bars

Fair housing principles suggest that Modesto proactively advance fair housing choice for residents with disabilities. Residents with disabilities often face barriers connecting to housing that meets their needs, limiting fair housing choice. Because of the high number of families with disabilities who are served by public housing, ensuring the needs identified in the assessment are addressed is a good way to advance fair housing choice in Modesto.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The Housing Authority reported the following number of households on each program’s waiting list:

- Public Housing Waiting List: 11,095 households
- Section 8 Waiting List: 12,300 households

The Housing Authority does not have specific information as to the type of families or demographics. The Housing Authority has identified affordable housing as the most immediate need of all residents.

Currently, a disproportionately low number of public housing voucher recipients and residents are Hispanic and non-white. Public housing resources are an important means for Modesto to advance fair housing choice and balanced neighborhoods because they create affordable and stable housing for recipients. To advance fair housing principles, the City can work to connect more eligible residents of all races and ethnicities to the Public Housing Waiting List and Section 8 Waiting List.

**Discussion & Comparison to Population at Large**

Public housing residents include significant numbers of elderly program participants, persons with disabilities, and families requesting accessibility features. Compared to the population at large, these residents have a more substantial need for accessibility upgrades, especially mobility units with modifications such as walk-in showers, raised toilets, and grab bars. The high numbers of persons with disabilities, elderly program participants, and families requesting accessibility features present Modesto

with an opportunity to affirmatively further fair housing by providing affordable housing to persons with disabilities, a protected class.

Compared to the population at large, a disproportionately high percentage of public housing residents are white, with a corresponding low percentage of non-white and Hispanic residents. This indicates that Modesto has the opportunity to affirmatively further fair housing by improving outreach to non-white and Hispanic Modesto residents who are currently not served by public housing resources at the rate that would be expected based on the population at-large.

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## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The City will continue to partner with local service providers and agencies with the goal of reducing and ending homelessness via street outreach, homeless prevention, and rapid rehousing. In addition, the City will work with the Stanislaus Community System of Care (SCSOC) on addressing the emergency shelter and transitional housing needs of homeless persons as well as continuing to find creative approaches to addressing homelessness and special needs populations.

The Strategic Plan to address homelessness in Modesto is a county-wide effort led by the SCSOC. As of 2017, the Stanislaus County Housing and Support Services Collaborative (which acted as the Continuum of Care) and the Homelessness Action Council merged efforts in order to eliminate duplication of work and to coordinate available resources. The SCSOC is staffed by a 25-member Council representing all major sectors of the County including government (City, County), service providers, public, homelessness advocates, and three reserved spots for individuals with lived experience. The SCSOC meets monthly and continually works to coordinate services and improve the homelessness service system. The SCSOC has been utilizing a Homeless Management Information System (HMIS) since 2012. As of 2021, the SCSOC is coordinating its efforts using the *2021 Regional Strategic Plan to Address Homelessness*, a guiding document to coordinate services and organize around common principles that is available here: <https://csocstan.com/blog/plan-to-end-homelessness-in-stanislaus-county/> The plan outlines eight core goals.

- Goal 1: Increase availability of permanent housing for people experiencing homelessness.
- Goal 2: Increase access to and availability of mental health, substance abuse treatment, and other supportive services to increase housing stability and well-being in the community.
- Goal 3: Achieve equity in governance, outreach, provision of services, program participation, and outcomes while improving outreach, care, and culturally attuned services to vulnerable and historically underserved subpopulations.
- Goal 4: Increase coordination of services, access, and information to build capacity across the homeless system of care.
- Goal 5: Increase pathways to essential community services that support self-sufficiency.
- Goal 6: Increase participation of people with lived experience of homelessness in decision-making and feedback processes across the homeless system of care.
- Goal 7: Strategically support homelessness prevention, diversion, and rapid resolution.
- Goal 8: Improve the coordination of homeless programs to further public health and safety in support of community standards and increased access to services for people experiencing homelessness.

Implementation of these goals will help to advance fair in Modesto. Prevention, diversion, and rapid resolution (Goal 7) programs have potential to mitigate the effects of historic discrimination and

segregation, which persist today in disproportionately high rates of homelessness for non-white residents of Modesto, outlined in this section.

The following tables show the results of the 2024 Point-in-Time (PIT) Count, which counted persons experiencing homelessness in all of Stanislaus County. The SCSOC provided data specific to Modesto, reported below.

**Homeless Needs Assessment**  
*Estimate the # of persons experiencing homelessness on a given night*

Population	Unsheltered	Sheltered
Persons in Households with Adult(s) and Child(ren)	2	172
Persons in Households with Only Adults	56	10
Chronically Homeless Households with Adult(s) and Children	0	1
Chronically Homeless	197	227
Veterans	29	34
Persons with HIV	6	6
<b>Total</b>	<b>736</b>	<b>886</b>

Source: 2024 PIT Count

**Nature and Extent of Homelessness**

Race or Ethnicity	Unsheltered	Sheltered
White	263	501
Black or African American	55	156
Asian	15	29
American Indian, Alaska Native	33	54
Middle Eastern or North African	1	4
Other Race	14	26
Hispanic	108	271

Source: 2024 PIT Count

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each**

**homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The PIT count does identify the number of persons entering homelessness in a year for each category. As for those exiting homelessness each year, the CoC system performance measures identify the number and location of exit from homelessness each year. The chart below highlights those individuals as well as those individuals that exit homelessness and return to homelessness. The data is from 2023 and includes the full CoC, not just Modesto.

**Exits and Returns from Homelessness**

	<b>Total #Persons Exited</b>	<b>Return to homelessness in less than 6 months</b>	<b>Return to homelessness in 12 months (includes 6-month cohort)</b>	<b>Return to homelessness in 24 months (includes 12-month cohort)</b>
<b>Exit from Street Outreach</b>	22	2	3	10
<b>Exit from Emergency Shelter</b>	275	20	41	74
<b>Exit from Transitional Housing</b>	83	4	7	10
<b>Exit from Safe Haven</b>	0	0	0	0
<b>Exit from Permanent Housing</b>	111	2	4	8
<b>Total Returns to Homelessness</b>	491	28	55	102

**Source:** 2024 HUD System Performance Measures

A total of 491 people were exited from programs serving persons experiencing homelessness in the CoC, with about 21% returning to homelessness within two years. Within the service system, exits from permanent housing have the lowest rate of returns to homelessness.

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

Based on the 2024 PIT Count, in Modesto there were 174 persons in households with adults and children. Of those persons, two were unsheltered. There was only one chronically homeless household in Modesto, and the persons in it were sheltered. Of the 63 veterans experiencing homelessness in Modesto, only one was in a household with adults and children.

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

It is important to note that not all individuals counted in the 2024 PIT count identified their race or ethnicity, so the tables below do not all add up to all those individuals counted in the 2019 PIT Count. Within Modesto, the following tables show the proportion of those counted in the 2024 PIT Count by race

and ethnicity. All races and ethnicities of Modesto residents experience homelessness, but the greatest number of people experiencing homelessness are White, followed by Hispanic.

Nature and Extent of Homelessness by Racial and Ethnic Group

Race or Ethnicity	Unsheltered	Sheltered
White	263	501
Black or African American	55	156
Asian	15	29
American Indian, Alaska Native	33	54
Middle Eastern or North African	1	4
Other Race	14	26
Hispanic	108	271

Source: 2024 PIT Count

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

In Modesto, 45% of those counted in the 2024 PIT were counted as unsheltered. Households without children make up a larger proportion of the unsheltered homeless population, with 85% of households without children unsheltered. On the other hand, only 1% of family households are unsheltered. Unsheltered homelessness was discussed in public outreach events, where attendees voiced that there is an unmet need for shelter among Modesto’s homeless residents.

**Discussion:** Homelessness in Modesto has increased since the development of the last Consolidated Plan in 2019. The 2019 PIT Count reflected 1,400 homeless individuals in Modesto, while the 2024 PIT count identified 1,622 homeless individuals. However, the rate of unsheltered homelessness has decreased. While in the 2019 PIT Count 58% of homeless individuals were unsheltered, only 48% of individuals in the 2024 PIT Count were. As indicated in the PIT Count and by stakeholder feedback, there is an unmet need for shelter in Modesto’s unsheltered homeless population. Households without children are especially in need of shelter, as they compose the majority of the unsheltered homeless population.

## NA-45 Non-Homeless Special Needs Assessment - 91.205

### Introduction:

There are a variety of subpopulations of households that are not homeless but still may require specialized supports to maintain an independent living situation. The subpopulations covered in this section are persons with disabilities, elderly, youth, persons with HIV/AIDS, victims of domestic violence, persons with alcohol or other drug addiction, and farmworkers. The facilities and services available to these subpopulations are discussed in greater detail in the Market Analysis (MA-35) section of this Consolidated Plan.

### Describe the characteristics of special needs populations in your community:

Persons with Disabilities: The table below outlines the number of individuals with the associated disability type.

**Disability by Type**

Disability Type	# of Persons	% of Total Population
Hearing Difficulty	9,533	4.5%
Vision Difficulty	6,124	2.9%
Cognitive Difficulty	11,799	6%
Ambulatory Difficulty	15,870	8.1%
Self-Care Difficulty	6,907	3.5%
Independent Living Difficulty	13,380	8.5%

*Source: 2020 ACS*

Independent living difficulty, ambulatory difficulty, and cognitive difficulty are the three most widespread forms of disability in Modesto.

### Elderly

According to the 2020 American Community Survey (ACS), about 13.8% of the population in Modesto are over the age of 65. When considering special needs for the elderly, several key elements are at play:

- This age group is more likely to be on a fixed income, with fewer opportunities to increase income
- The elderly population is often more susceptible to injury and illness
- Those over the age of 65 are more likely to need services associated with a disability, particularly a physical disability that then limits the types of housing available

Retirement homes do offer an alternative type of housing that may deliver on the needed services; however, these homes are often not affordable, and many elderly individuals prefer to “age in place.” A complicating factor to those elderly individuals that desire to age in place is their ability to upkeep their home to a condition that is both suitable in general and then suitable for any special need they may have. Home repair programs, social programming, and transportation are critical to this demographic.

Multiple organizations that attended the Consolidated Plan public outreach sessions reported that elderly Modesto residents are experiencing high rates of housing need and are being priced out of the Modesto housing market. Organizations suggested affordable apartments for elderly residents, as well as homelessness prevention programs.

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

With all of the special need populations, needs are mostly determined by local agencies, government and non-government alike. Some examples of these agencies are Disability Resource Agency for Independent Living (DRAIL), the County Area Agency on Aging, the County Aging and Veteran Services Agency, Catholic Charities, Society of Disabilities, Stanislaus County Affordable Housing Corporation, Behavioral Health, Modesto Independent Living Center, among others. The local agencies best understand the populations they serve, and their needs are discussed in regularly scheduled meetings. Some of the needs regularly brought up in meetings are as follows:

- More affordable housing units for those earning less than 50% - 120% AMI
- More flexible criteria for rentals
- Supportive services focused on self-sufficiency
- Affordable units near transit/work opportunities to make for reasonable commutes
- Units that can accommodate varying family sizes; namely studios or units built for a single occupant, and also families that are greater than five

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

California was the first state in the nation to allow pharmacies to dispense HIV prevention drugs without a doctor’s prescription through passage of S.B 159. This law allows California residents to obtain both the pre-exposure and post-exposure prescriptions at a pharmacist’s discretion. Stanislaus County has seen an uptick in the number of residents living with HIV; going from 815 active cases in 2018 to 924 cases in 2022 ([California HIV Surveillance Report – 2022](#)).

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

The City is not planning to use HOME funds for tenant-based rental assistance (TBRA).

**Discussion:**

Several kinds of special needs other than homelessness are present in Modesto. Some Modesto residents have disabilities, with more than 5% of the population experiencing ambulatory difficulty, cognitive difficulty, or independent living difficulty. This population likely overlaps with the population aged 65 or older, another group that experiences high housing need in Modesto. In addition, estimates show that there are 924 active cases of HIV/AIDS in the City. The needs of these populations are presently addressed by a mix of government and nonprofit agencies. These agencies indicate that their clients' needs can be better addressed by expanding fair housing education, investing in affordable housing, and investing in public facilities such as senior and recreational centers. In addition, interventions specific to seniors were requested by Modesto residents, including services focused on seniors and affordable apartments reserved for seniors at risk of displacement.

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

### **Describe the jurisdiction’s need for Public Facilities:**

The need for public facilities has increased as the City has continued to grow; and the need for certain kinds of facilities has grown as well. Below is summary of Modesto’s need for public facilities.

- Homeless Facilities (i.e. shelters)
  - Both stakeholder focus groups meetings, public workshops, and survey responses indicated a need for permanent supportive housing and shelter for people experiencing homelessness. Residents also called for prevention and outreach programs.
- Affordable Housing
  - There is a special need to provide affordable housing to seniors, who are especially vulnerable to high housing costs given their fixed income. This need was mentioned frequently in outreach meetings.
  - Residents also described a general need for more affordable housing in Modesto, especially for families with lower income levels and individuals with disabilities.
  - There is a need for preventative measures to reduce displacement caused by high housing costs.
- Parks/Recreational Facilities
  - Residents expressed a desire for improved recreational facilities, especially parks and trails.
  - There is a desire for additional programming in recreational centers for youth and seniors. Specifically, after-school programming for youth and social activities for seniors.
- Childcare Center/Facilities
  - Residents indicated childcare centers are important public facilities and rank highly as a public facility need.
- Miscellaneous/Facilities
  - There is a need for medical/dental centers, and food banks.

### **How were these needs determined?**

These needs were highlighted in the City-wide survey, stakeholder focus group meetings, as well as community/public meetings that focused on community needs on both housing and non-housing issues. Also, local plans and regional strategic plans support the needs listed above. Finally, as with all community needs, local organizations (government and non-government) that work directly with the community are consulted regularly to discuss changing or developing needs within the community.

### **Describe the jurisdiction’s need for Public Improvements:**

Similar to public facilities’ needs, public improvement needs have increased as the City and continues to grow. Below is a summary of Modesto’s need for public improvements.

- Residents expressed a strong desire for improvements to roads, sidewalks, parks, trails, and bus stops to improve the usability, beauty, and accessibility of public spaces. Streetlight installation, speed bumps, shelters, and seating at bus stops were specifically requested as well.

### **How were these needs determined?**

These needs were highlighted in the City-wide survey as well as community/public meetings that focused on community needs on both housing and non-housing issues. Also, local plans and regional strategic plans support the needs listed above. As with all community needs, local organizations (government and non-government) that work directly with the community are consulted regularly to discuss changing or developing needs within the community.

### **Describe the jurisdiction's need for Public Services:**

The Continuum of Care (CoC) for the County continues to develop efficiencies and build relationships across organizations to limit service gaps in the system of care. The needs outweigh the available resources in the City; however, some of the highest-level needs are:

- Homelessness prevention services
  - The number of individuals experiencing homelessness in Modesto and Stanislaus County has grown over the past several years. There are many factors contributing to this: tight housing market, changes in laws/regulations, limited shelter beds, among others.
  - In several consultations, homelessness prevention was identified as an important part of providing supportive services and having clients engage in such services. This is because, from the view of several service providers, many of the most difficult individuals to engage with include those identified in the PIT Count.
  - Providing services such as homeless shelters, prevention and outreach programs, and supportive housing all were key takeaways from the community outreach.
- Substance abuse services
  - Community input indicates that there is a connection between the increase in homelessness throughout the region and substance-abuse. Therefore, the availability of substance abuse recovery services will support the initiatives working to end homelessness in the City.
- Workforce development
  - This need was identified as being targeted specifically to those individuals' experiencing homelessness, however it is understood that this need encompasses those experiencing homelessness and also those that are at-risk of becoming homeless due to economic circumstances. It is expected that the City will continue to grow, increasing pressure on the housing market; therefore, it will be imperative that those that work in the City are able to afford homes within the City. Workforce development has the potential to assist those households earning less than 80% AMI to increase their financial circumstances.

- Economic development emerged as a critical need, with strong support for the redevelopment and revitalization of abandoned properties and increased financial assistance for community organizations.
- Transportation Access
  - Respondents recommended expanded subsidized travel programs, expanded public transportation coverage, and promotion of existing resources such as local transit apps.
- Housing Discrimination Education
  - Outreach indicated a need for greater awareness of housing discrimination, with survey respondents reporting that they would not know how to report housing discrimination if they experienced or witnessed it. This highlights a need for greater outreach and education on fair housing rights and reporting processes.

**How were these needs determined?**

Public service needs were identified through outreach to agencies and stakeholders providing services within the City as well as the City-wide community survey.

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## Housing Market Analysis

### **MA-05 Overview**

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which Modesto must administer their programs over the course of the Consolidated Plan. The data used throughout the Housing Market Analysis is derived from the 2016-2020 American Community Survey (ACS) and other important documents from the Stanislaus County and the City of Modesto. The following gives a brief overview of the Market Analysis results, with more detailed information included in each corresponding section.

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

- As of 2020, according to the City of Modesto’s 2023-31 Housing Element, Housing Stock Characteristics, Modesto has 73,906 housing units, 78.9% of which are single-family homes (detached and attached).
- Overall, since the prior Consolidated Plan period (2020-25), there was a slight decrease in the total housing stock in the City. There was no major loss of units or demolition without replacement and the decrease is within the margin of error in the census data.
- Rental homes have a varying range of sizes; 18% are one-bedrooms or studios, 36% are 2-bedroom homes, and 41% of rental homes have 3 or more bedrooms.
- Of all owner-occupied homes, 86% are homes with 3 or more bedrooms.

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

- The cost of housing for purchase and renting has increased since 2009.
- As of 2020, home values went up by 63% (\$300,700)
- As of 2020, the medium rent increased by 26% (\$1,051)

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

- 50% of all renter-occupied housing units have at least one housing condition (cost burden, overcrowding, or substandard condition).
- 29% of owner-occupied housing units have a housing condition in Modesto
- Considering the age of the housing stock in Modesto, 53% of owner-occupied housing was built before 1980, while 61% of renter-occupied housing was built before 1980.

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

- The City of Modesto has 647 public housing units.
- Most of the units are in good condition, although they are aging. The bulk of the City’s public housing stock was built in the 1950s.
- The greatest restoration needs are plumbing, electrical, and exterior painting.

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

- There are a number of organizations within the Continuum of Care (CoC) that operate beds at varying level of services. The following is a summary of those currently in operation in the City of Modesto:
  - Emergency Shelter beds -> 313
  - Transitional Shelter beds -> 32
  - Permanent Supportive Housing units -> 231
- There are a total of 345 beds combining emergency shelter and transitional shelter, and 231 permanent supportive housing units.
- There are some beds within each category that prioritize those that are chronically homeless, veterans, or unaccompanied youth.

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

- Primary needs for those special-needs populations are accommodations for mobility such as wheelchairs, grab bars, and adequately wide hallways and entry ways.
- There is a need for additional incentive to have those receiving services for substance abuse disorders to remain stably housed in housing circumstances that allow maximum support and wrap-around services as needed.
- The consultation with the CoC identified several types of services that are in need throughout the County:
  - Those individuals with mental health and/or addiction issues need supportive services at each step of their process across the spectrum of housing options.
  - Successes were identified in households exiting transitional housing into permanent housing when connected with employment opportunity/trainings.

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

- Several factors contribute to barriers in developing affordable housing within the City of Modesto. These include zoning change fees, development impact fees, land dedication requirements, school district fees, and site improvement costs. The City's fee structure includes costs related to building permits, capital facilities, sewer and water connections, and infrastructure improvements, which can increase overall development costs and act as constraints for affordable housing projects.
- To address these challenges, the City of Modesto regularly evaluates policies and collaborates with relevant departments and stakeholders to mitigate barriers where possible. This includes offering fee waivers or reductions for affordable housing developments, capital facilities fee exemptions for low-income housing, and pursuing permit streamlining efforts to reduce development timelines and costs.

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

- Modesto, and the larger Stanislaus County, expects the economy to continue to grow and unemployment rates to continue trending downward. The industries with the largest employment in Modesto are:
  - Education and Health Care Services
  - Retail Trade
  - Arts, Entertainment, Accommodations
  - Construction
  - Professional, Scientific, Management Services
  - Transportation and Warehousing
- The unemployment rate has fallen from the prior Consolidated Plan period which reported the unemployment rate at 13.6% in 2016. Updated data show that the unemployment rate is 8.48%. The unemployment rate for certain age groups differs:
  - Ages 16 - 24 -> 19.29%
  - Ages 25-65 -> 5.57%
- More highly educated Modesto residents fare better economically, with higher wages and lower unemployment. Expanded education and technical training could be used to both meet Modesto's business needs and expand access to more highly paying jobs.
- New infrastructure investment and planning initiatives such as Modesto's Downtown Master Plan and the City of Modesto Comprehensive Economic Development Strategy will likely bring additional investment and jobs to Modesto.

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

- Modesto has several racially or ethnically concentrated areas of poverty.
- These R/ECAP tracts have a lower TCAC Economic Score, indicating a lower adult education rate, a lower employment rate, a higher poverty rate, and lower home value. The TCAC Economic Score is a metric used to identify areas in California with economic characteristics that may lead to positive outcomes for lower-income families.
- As housing costs continue to rise in the region and incomes do not keep pace with cost increases, housing options will be further limited, with impacts on residents of low-income and racially concentrated neighborhoods.
- Existing assets include community centers, places of worship, schools, libraries, and parks.

#### **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

- Throughout the City of Modesto, there are between 4 and 12 broadband internet providers providing services. There is no need to introduce additional broadband providers in Modesto.

- Despite the Citywide availability of multiple broadband providers, only 88.2% of Modesto households have a broadband Internet subscription.
- In order to meet this unmet need and increase access to Wi-Fi, the City has opened free public Wi-Fi access in the immediate areas surrounding the downtown Tenth Street Place building.

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

- Modesto faces heightened risks from including drought and water scarcity, extreme heat, flooding, severe weather events, and wildfires.
- Low- to-moderate income residents are thought to be more apt to be impacted and are especially vulnerable because of housing location, building quality, limited resources for adaptation, and heat vulnerability.
- The Stanislaus County 2022 Multi-Jurisdictional Hazard Mitigation Plan aims to help address some of these risks.

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

### Introduction

This section utilizes the 2016 to 2020 American Community Survey data. Of the current units, single unit detached properties make up the large majority of Modesto’s housing stock. Multi-family units of five or more units make up about 13% of the housing market in the City, which is typical in moderately dense cities. Single unit attached homes are those homes that may share an outside wall, commonly referred to as a “townhouse” or “rowhouse.” Meanwhile, manufactured housing, such as mobile homes and RVs, make up about 3% of total stock; such housing is often found in more economically and environmentally vulnerable areas.

The table below indicates the number of housing units located in each building type. For example, there are 5,670 housing units located in buildings where there are between 2-4 units in the building.

#### All Residential Properties by Number of Units

Property Type	Number	%
1-unit detached structure	53,060	72%
1-unit, attached structure	3,475	5%
2-4 units	5,670	8%
5-19 units	4,255	6%
20 or more units	5,540	7%
Mobile Home, boat, RV, van, etc	1,890	3%
Total	73,890	100%
<b>Source:</b>	2016-2020 ACS	

In terms of renter households, 22% are in units that have one bedroom or less and 77% are in homes that have two bedrooms or more. In terms of owner households, 86% of owner households have three bedrooms or more, with only 14% of all owner households having two bedrooms or less.

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	180	0%	1,385	4%
1 bedroom	355	1%	5,700	18%
2 bedrooms	5,130	13%	11,365	36%
3 or more bedrooms	33,955	86%	13,035	41%
Total	39,620	100%	31,485	99%

Source: 2016-2020 ACS

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

Since 2019, 659 units have received assistance through federal, state, or local programs serving all populations 80% AMI or below with 341 units complete and 318 units expected to be complete within the next 18 months and according to the Modesto’s 6<sup>th</sup> Cycle Housing Element 2,092 active housing units in Modesto that are still under government assistances agreements.

	Family		Homeless, Single household	Single Household	Youth	Grand Total
<b>Household AMI level</b>	<b>30% or Below</b>	<b>80% or Below</b>	<b>30% or Below</b>	<b>80% or Below</b>	<b>30% or Below</b>	
<b>Completed</b>	10	78	223		30	341
<b>In Construction</b>		114	54	150		318
<b>Grand Total</b>	10	192	277	150	30	659

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

As noted in the City of Modesto 6<sup>th</sup> Cycle Housing Element, there are 188 units from five affordable housing projects that are at risk of converting to market rate units by 2031. These projects are at risk due to factors such as the expiration of the affordability covenant and/or purchase of property after expiration to a for-profit owner after the covenant expiration date. There are actions that can be taken to provide extended affordability.

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

Based on data within the Needs Assessment section, the community survey results, and feedback from public community meetings, the availability of affordable housing units does not currently meet the needs of the population. Currently, 29,065 households in the city earn less than 80% AMI with only 2,092 documented as available housing units for households earning less than 80% AMI, leaving nearly all lower-income households housing cost burdened by the Federal definition. Approximately 77% of low- and moderate-income households experience at least one severe housing problem (including cost burdens, substandard conditions, and overcrowding). The higher percentage of low- and moderate-income households experiencing severe housing problems translates across both homeowners and renters, but disproportionately affects lower-income, non-white households.

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

The housing currently available in the city contrasted against the current need, points to a primary need for affordable housing serving households earning 80% AMI or less. Based on the 2023-31 Housing Element, there is a wide array of housing needs that cut across various household compositions and demographics. As indicated in the 2023-2031 City of Modesto Housing Element, the following highlights several of the primary housing needs:

- The 2023-31 City of Modesto Housing Element indicates a total of 11,248 housing units needed to meet projected population growth, 4,750 of which are needed for households earning less than or equal to 80% AMI.
- Over half of the City's households have an income less than 100% of HUD Area Median Family Income (HAMFI), suggesting a greater need for housing that serves lower-income households.
- The City's population age distribution between 2010-20 shows an increased senior population (53.1% increase among ages 65-74), indicating a need for more senior housing. The need for senior housing was also expressed in public engagement meetings.
- Similarly, an increase in younger family households (19.6% increase in ages 25-34), indicates a need for more single-family and homeownership units. The need for more homeownership opportunities, particularly within low-income communities, was expressed in public engagement meetings.
- An increase in the number of affordable rental units, particularly for special needs populations, including people experiencing homelessness, and extremely low-income households (ie. those earning less than or equal to 30% AMI) was generally expressed in public engagement meetings.

### **Discussion**

A combination of economic and demographic factors has contributed to the need for increasing the number of housing units in the city, both homeownership and rental, and particularly those that serve lower-income households. Some of those factors include:

- Overall population growth in the city which projects a demand for 11,248 new housing units between 2023-31.
- Over half of the City's households are moderate- to low-income, earning less than 100% of HAMFI.
- Changing demographics, including an increase in the number of seniors who are more likely to be on fixed-incomes, and an increase in the number of larger renter households (three- and five-person households).
- A disproportionate share of lower-income, non-white households experience one or more severe housing problems.
- Point in Time counts between 2019 and 2024 indicated a 16% increase in homelessness over the same time period.

- An 18% increase in the median rental price between the 10-year low in 2015 to the current median price in 2024.
- The City’s 2023-31 Housing Element projects a potential loss of 188 affordable housing units by 2031.

Affirmatively Furthering Fair Housing legislation requires a jurisdiction in its Housing Element to analyze barriers to housing and identify goals to address the impacts of systemic issues such as segregation, housing cost burden, and unequal educational and employment opportunities. The Needs Assessment and Market Analysis sections of this Plan, which are informed by information contained in Modesto’s 6thCycle Housing Element, indicate significant barriers and challenges to securing housing that disproportionately affect lower-income, non-white households. To ensure the City’s fair housing goals are met, the provision of new housing must be considered in the context of meeting AFFH requirements, including where housing units are sited in proximity to job opportunities and resources such as schools, grocery stores, and other neighborhood amenities. The City may simultaneously achieve its goal of increasing the number of housing units while meeting AFFH requirements, by concentrating development activity in areas best-suited for maximizing density in an efficient manner and locating housing that serves all ranges of income levels in amenity-rich neighborhoods.

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

### Introduction

The cost of purchasing and renting homes in Modesto has continued to rise since 2009. According to ACS data through 2020, the median home values went up by 63% and the median rent went up by 26%. This continued upward trend is supported by the Zillow Home Value Index which shows that between 2015 and 2022 Modesto home values rose from just over \$200,000 to over \$450,000. Between 2021 and 2022, home values increased by 5.5 percent.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	\$184,600	\$300,700	63%
Median Contract Rent	\$834	\$1,051	26%

*Source: 2000 Census; 2016 – 2020 ACS*

The table below highlights the ranges of rent typically being paid in Modesto as of 2020. The table shows that most renters in Modesto are paying above \$1,000 in rent each month. Given that the table's data is from 2020, and the rents have risen since then, it can be assumed that a greater percentage of Modesto renters are paying more than what the table may show. It is also important to note that the fair market rent (FMR) for a 2-bedroom unit is \$1380 according to the HUD fiscal year 2023 Fair Market Rent Documentation system.

### Gross Rent Paid

Rent Paid	Number	%
Less than \$500	2,245	7%
\$500-999	12,350	39%
\$1,000-1,499	13,490	43%
\$1,500-1,999	2,855	9%
\$2,000 or more	550	2%
Total	31,490	100%

*Source: 2016-2020 ACS*

The table below is a calculation made by HUD to determine the number of units deemed affordable for each income bracket. Affordability in this instance means that a household is not paying more than 30% of monthly gross incomes towards housing costs including utilities. The table shows that the majority of housing units are available to those who make at least 80% of AMI. The table also identifies the number of units that are affordable to each income bracket. Understandably, those with the lowest income have the fewest housing options that are affordable. There is a total of 17,410 households in Modesto earning 50% AMI or less and a total of 4,350 units available to households earning 50% AMI or less, as indicated in the table below.

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	740	No Data
50% HAMFI	2,610	1,000
80% HAMFI	13,530	3,510
100% HAMFI	No Data	7,495
Total	16,880	12,005

**Source:** 2016-2020 CHAS

The Fair Market Rent and HOME rents outlined below are HUD calculations that work to inform payment standards for the Housing Choice Voucher program among other HUD programs. The Fair Market Rent (FMR) is the basis for determining the maximum monthly subsidy for a family receiving housing assistance through a HUD program. It is important to note that about 60% of those households renting in Modesto are in units that are two-bedrooms or less. The FMR rate and the High and Low HOME rents seemingly are operating at a value that is slightly less than what a unit rents for in Modesto.

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,039	\$1,072	\$1,365	\$1,929	\$2,258
High HOME Rent	\$722	\$791	\$952	\$1,091	\$1,198
Low HOME Rent	\$567	\$608	\$730	\$842	\$940

**Source:** HUD FMR and HOME Rents

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

According to data included in the Needs Assessment section of this Plan, there is not sufficient affordable housing for households earning less than 80% AMI. The need for affordable housing available to lower-income households is revealed in the number of households experiencing one or more severe housing problems, such as overcrowding, housing cost burden and substandard living conditions.

ACS data indicates that the majority of housing is available to individuals above 80% AMI, with the need for additional housing affordable to households earning 80% AMI and below cutting across both rental and homeownership. For renters, 3,350 out of 16,880 rental units were affordable to those 50% AMI or below; only 1,000 out of 12,005 housing units were affordable to homeowners under 50% AMI or below. Of those 30% AMI and below, no housing units were affordable for ownership.

Additionally, 2023-31 City of Modesto Housing Element projects a need for 11,248 additional housing units to meet projected population growth, 4,750 of which should serve households up to 80% AMI. As

outlined in the 2023-31 City of Modesto Housing Element, the need for new housing units by income bracket is as follows:

**Housing Need by Income Bracket**

Income Category	Units Needed
Extremely Low	1,403
Very Low	1,404
Low	1,943
Moderate	1,981
Above Moderate	4,517

**Source:** City of Modesto 2023-2031 Housing Element

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

The City has seen a steady increase to its median home value between 2015 and 2022. In 2022 the median home value was \$435,591. Since a household can typically qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, Modesto’s median income of \$62,182 implies the median sales price should be no greater than \$186,546. The difference between the median home value and what is considered affordable to a homeowner indicates an inability for most of the City’s population to be able to afford the cost of owning a home without experiencing a housing cost burden.

Similarly, the City has experienced a steady increase in the median rental price of a home between 2015 and 2020. There was an 18% increase to the 10-year low of \$1,105 per month in 2015 compared to the current median monthly rent of \$1,304 in 2020. Using Modesto’s median income of \$62,182 and assuming a housing cost of no greater than 30% of household income, implies the median rental price should be no greater than \$1,555 per month. This indicates that affordability of rental housing in Modesto is more easily achievable than homeownership.

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

The HOME and FMR rental rates are slightly below the median rental rates according to Zillow data. Zillow aggregates all rental types, so the 2009 may skew a bit higher than what rental rates for one- and two-bedroom units. According to rentcafe.com the average rent in Modesto is \$1,678.

### Rental Rates

Unit Type	Rental Cost
One-Bedroom FMR (2025)	\$1,209
Two-Bedroom FMR (2025)	\$1,566
Three-Bedroom FMR (2025)	\$2,194
Zillow Average 2024 (All unit sizes)	\$2,009
Rentcafe.com (all unit sizes)	\$1,678

**Source:** HUD FMR; Zillow Housing Data; Rentcafe.com

The rental rates table highlights the differences that exist between the fair market rent (FMR) and the current rate in Modesto. The market is difficult for both renters and owners at this point in time. That being the case, homebuyers that are unable to obtain financing or are unable to find an affordable unit to purchase are relegated to the rental market. The rental market then gets increasingly tight for those renters. A rental market that is becoming increasingly unaffordable for those earning less than 80% AMI is a reason the City prioritizes limited resources for affordable rental housing.

### Discussion

Data in this section indicates the market for homeownership opportunities is generally inaccessible to lower-income households due to the disparity between the City’s median home value and the projected home price affordable to median and below income earners. Those residents that cannot afford to purchase a home, the majority of which are lower-income households, are therefore relegated to the rental housing market which is relatively affordable in terms of median monthly rent as compared to median household income. However, the current availability of rental units affordable to households earning less than median income cannot meet the commensurate demand, which results in the majority of lower-income households experiencing a disproportionate share of severe housing problems, including housing cost burden.

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

### **Introduction**

An assessment of the condition of housing in Modesto is necessary in determining how well the City is meeting its population’s housing needs, which impacts a broader determination of how successful the City has been in meeting Affirmatively Further Fair Housing goals. The quality of housing stock in Modesto is a component in identifying disproportionate housing needs, a condition in which there are significant disparities in how certain members of the population experience a category of housing need in relation to others.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

According to HUD, substandard housing conditions within the City of Modesto include the following:

- Violation of State building and housing codes;
- Lack of adequate plumbing, kitchen, or heating facilities; and
- Overcrowding conditions (defined as being occupied by more than one person per room, including living and dining rooms but excluding bathrooms and kitchen).

A housing unit is considered to be in “Standard Condition” if the unit:

- Is structurally sound and provides adequate shelter from the weather elements and a securable interior environment
- Has operable indoor plumbing (a minimum of one of each: wash basin, water closet, bathing facilities, kitchen sink)
- Has an adequate, safe electrical system
- Has a sanitary food preparation facility
- Has no presence of environmental health concerns such as mold and lead
- Meets and or exceeds HUD Housing Quality Standards (HQS).

A housing unit is considered to be in “substandard condition but suitable for rehabilitation” if the housing unit:

- Does not meet one or more of the conditions required for a dwelling to be in “standard condition” and the cost to bring the dwelling into compliance does not exceed 75 percent of the value of the house and property.
- Has been declared unfit or unsafe for occupancy by a government agency and the cost to bring the dwelling into compliance does not exceed 75 percent of the value of the house and property.

The table below highlights both owner-occupied and renter-occupied households and their rate of experiencing housing conditions. The table shows that renter households are more likely to experience a

housing condition as defined above. While 56% of renter-occupied homes in Modesto have a housing condition, 30% of owner-occupied units experience such housing conditions.

#### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	11,665	29%	15,780	50%
With two selected Conditions	290	1%	2,040	6%
With three selected Conditions	0	0%	70	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	27,660	70%	13,595	43%
Total	39,615	100%	31,485	99%

Source: 2016-2020 ACS

The age of residential properties is a metric that can be used to predict how many housing conditions may exist across the City's housing stock, with older units more likely to have conditions requiring rehabilitation or even replacement. Renter-occupied homes have more housing conditions to report and are more likely to be built before 1979: 61% of renter-occupied homes are built prior to 1979 and 53% of owner-occupied homes are built before 1979.

#### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,480	14%	2,324	7%
1980-1999	13,045	33%	9,860	31%
1950-1979	17,725	45%	15,755	50%
Before 1950	3,355	8%	3,535	11%
Total	39,605	100%	31,474	99%

Source: 2016-2020 ACS

Considering the age of housing stock in Modesto, lead-based paint is a primary risk when looking at homes built before 1979. Lead-based paint was banned in 1978. Examining the tables above and below provides a sense of the number of homes in Modesto where lead-based paint may be present.

The table below identifies that renter-occupied homes are slightly more likely to have risk of lead-based paint present. Of the nearly 41,000 homes in Modesto built before 1980, 61% are renter-occupied homes, whereas of all owner-occupied homes, 53% are built before 1980. Of all those homes built before 1980 with children present, 9% are renter-occupied homes.

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	21,080	53%	19,290	61%
Housing Units built before 1980 with children present	6,154	16%	2,894	9%

*Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)*

Data on housing units’ suitability for rehabilitation is currently not available, but unit age can be used as a proxy for rehabilitation need, as can insights from the Rental Housing Safety Program outlined below.

#### **The Need for Owner and Rental Rehabilitation Based on the condition of the Jurisdiction’s Housing**

61% of renter-occupied units and 53% of owner-occupied units are built before 1980. Although not all of these older units require rehabilitation, it is likely these older units have higher need for rehabilitation. In addition, areas with older housing stock correspond with areas of higher concentrations of low- and moderate-income households. Those low- and moderate-income owner households are more likely to defer maintenance due to financial constraints. Those landlords renting to low- and moderate-income households are more likely to defer maintenance because the cost of repairs may affect the owner’s return on investment. Another important note to consider is that renter-occupied housing is often less likely to be rehabilitated in a tight housing market. In a tight housing market, landlords are able to consistently fill vacancies, which minimizes incentives for a renter-occupied rehabilitation.

This information is of particular importance where there are concentrations of households earning less than 80% AMI. As the Needs Assessment points out, these households experience housing problems at higher rates, meaning they are more vulnerable to substandard housing because their options are more limited than other households throughout the City. There is a need for landlords to be reminded of code requirements and upkeep standards, especially in those neighborhoods where households are most likely to be low-income.

In 2019, the City of Modesto adopted a Rental Housing Safety program to safeguard rental housing. The program requires annual self-inspections of rental housing units. Annual self-inspections encourage preventative maintenance and allow landlords and property managers a better chance of awareness of poor conditions. The awareness provides opportunities for preventative maintenance which protects rental housing stock and the value of adjacent properties. Code Enforcement continues to follow up on complaints filed by renters and also conducts proactive inspections of up to 10% of rental units. A proactive approach reduces the need for tenants to request help from City officials and eliminates the fear of retribution from landlords.

Modesto’s Rental Housing Safety Program which addresses substandard housing conditions began conducting inspections in 2023. Since then, 1,279 Audits have been conducted and 196 were received as Complaints. Of the 1,279 Audits, 793 (62%) had violations. Of the 196 Complaint cases, 149 (76%) had violations. Overall, 677 units have been brought into compliance since 2023. Some of the most common

violations are water heating facilities, electrical installations, lack of insect screens, and H&S CODE 17926.1 (maintenance of carbon monoxide devices).

### **Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families that Contain Lead Based Paint Hazards**

According to the tables above, the American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) data estimate that 21,080 owner-occupied units and 19,290 renter-occupied units were built before 1980. Knowing that approximately 41% of all households in the City are considered low- moderate-income, this percentage can be applied to all housing units across the City to estimate the number of low- moderate-income households that are living in units built before 1980, thus at greater risk of being exposed to lead-based paint hazards.

Assuming 41% of owner-occupied and renter-occupied housing units in the city are low and/or moderate-income households, the following can be determined:

- An estimated 8,643 owner-occupied households in the city are both low and/or moderate-income and also live in a housing unit built before 1980
- An estimated 7,909 renter-occupied households in the city are both low and/or moderate-income and also live in a housing unit built before 1980

### **Discussion**

The condition of Modesto’s housing stock is an indicator of how well the City is meeting its Affirmatively Furthering Fair Housing goals. Defined standards of housing condition – “standard” and “substandard” – are used to determine if housing units need to be rehabilitated or replaced, and observed and reported conditions provide markers for which segments of the population are living with greater housing needs.

According to the data, 56% of renter households are living with at least one reported housing condition, while 30% of owner-occupied housing units report one or more housing conditions. Housing conditions can also be inferred through the age of the housing stock. For example, housing built before 1980 is more likely to contain lead-based paint, a primary health risk and indicator of substandard conditions. Renter households are disproportionately more likely to have led-based paint present in their homes, as 61% of the total housing units in the city built before 1980 are occupied by renters, compared to 53% of the total housing units occupied by owners. Older housing stock also has higher need of rehabilitation or replacement, indicating another need disproportionately concentrated among renters and LMI households.

Housing units in low- and moderate-income neighborhoods are more likely to experience a higher number of reported housing conditions and thereby experience more severe housing needs. Similarly, rental units are more likely to experience a higher number of reported housing conditions and therefore experience more severe housing needs.

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

**Introduction**

Public housing residents in Modesto are served by the Stanislaus Regional Housing Authority (Stan Regional), a nonprofit dedicated to meeting the housing needs of residents across Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Stanislaus, and Tuolumne Counties. The Housing Authority manages public housing units and administers various Voucher programs, including Project-Based, Tenant-Based, and Special Purpose Vouchers. Additionally, the Housing Authority manages hundreds of public housing units that serve residents who do not participate in voucher programs.

**Totals Number of Units**

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based.	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	647	4096	6	4090	0	1207	0
# of accessible units	N/A	N/A	40	N/A	N/A	N/A	N/A	N/A	N/A

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

There are 630 public housing units, most of which are scattered throughout the City. Of these public housing units, most of the structures were developed in the 1950's.

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

There are a total of 630 public housing units controlled by Stan Regional. Based on the most recent HUD REAC inspection scores, the condition of these public housing units is generally good (ie. scores in the 80-89 range). Most of the public housing units were built in the 1950's and conditions include normal wear and tear, or only slight defects which are normally corrected during the course of regular maintenance and inspections.

### Public Housing Developments

Oakdale PH = 26
Turlock PH = 30
Modesto PH, scattered sites = 432
Ceres PH, scattered sites = 48
Newman PH = 16
Patterson PH = 30
Westley PH = 20
Hughson PH, scattered sites = 45

**Source:** Stanislaus Regional Housing Authority

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

According to Stan Regional, mobility and accessibility retrofits are some of the most significant needs in public housing units. Commonly requested modifications to units include carpeting, walk-in showers, raised toilet fixtures, and grab bars. Residents of public housing units report the need for plumbing, electrical and painting upgrades.

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

Public housing was established to provide decent and safe rental housing for eligible, low-income families, elderly residents, persons with disabilities, and other populations requiring special assistance including migrant farmworkers. Stan Regional maintains a list of subsidized public housing properties in Modesto and throughout all eight counties served by Stan Regional.

Stan Regional currently administers a supportive housing program that includes persons exiting transitional housing to help people prepare for independent living and permanent supportive housing for people with long-term or chronic service needs, in an effort to maintain transitional and supportive housing for people who have been homeless or are at risk of homelessness.

The Family Self-Sufficiency Program is a five-year voluntary program designed to help families achieve self-sufficiency by providing case management and referrals to supportive social services not limited to:

- Child Care/Transportation/Budgeting/Counseling
- Education (H.S. diploma, GED, Community College and Four-Year institutions)
- Job Search and Work Skills/Legal Services
- Parenting Skills/Health/Food & Nutrition

- Career Guidance Counseling
- Communication Skills/Stress Management
- Drug & Alcohol Counseling
- Stress Management/Self-Esteem/Motivation
- Homeownership

The Family Self-Sufficiency program works in conjunction with the Program Coordinating Committee to create an effective delivery system of supportive services to provide critical tools to help families on their path to self-sufficiency. This committee has been established to create an established partnership and linking services with the intention of assisting residents by offering up to date possible resources, moving along the housing continuum, available in the county.

**Discussion:**

Stan Regional in its role to address the unmet housing needs of its residents and communities, maintains an array of services including rental subsidies in the form of tenant- and project-based Section 8 vouchers, “conventional” public housing units for low-income residents and populations with special needs, and programs meant to improve the living conditions of low- and moderate-income households.

Stan Regional maintains a portfolio of 630 public housing units across Modesto, the majority of which meet HUD REAC housing condition scores of “good,” though some units fall below that category and many residents report maintenance needs including plumbing, electrical and painting upgrades. Mobility improvements for residents with physical needs is also a commonly reported condition across public housing units.

Stan Regional currently implements programs to help assist individuals and families experiencing homelessness transition from interim housing to permanent housing and provides a delivery system of supportive services to help households achieve self-sufficiency. Stan Regional in its role to address the unmet housing needs of its residents and communities, maintains an array of services including rental subsidies in the form of tenant- and project-based Section 8 vouchers, “conventional” public housing units for low-income residents and populations with special needs, and programs meant to improve the living conditions of low- and moderate-income households.

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

### Introduction

Per the Stanislaus County 2024 Affordable Housing Needs Report, in 2023, 16,239 low-income renter households in Stanislaus County did not have access to an affordable home. Additionally, as of 2023, the County only had 1,217 beds available in interim and permanent units for homeless households. The data show that there is a large need for housing for affordable housing and housing for homeless households.

The homeless facilities and services are coordinated through the Continuum of Care in the County, the Stanislaus Community System of Care (SCSOC). The agencies that are part of the SCSOC provide several types of housing and services including:

- Emergency shelter for families, adult individuals, and youth
- Rapid Re-Housing (RRH) for families and adult individuals
- Transitional housing for families and adult individuals
- Permanent Supportive Housing (PSH) for adult individuals

The table below provides an overview of how these different types of housing and services are focused on different kinds of homeless households. The greatest number of beds are Permanent Supportive Housing, with the bulk of these focused on households with only adults. Modesto is currently adding more facilities and housing targeted to homeless households, including the 42-unit Dignity Village bridge housing project, which received its Certificate of Occupancy in April 2025. The Jenny’s Place project, formerly known as Traveler’s Motel, is a 53-unit permanent supportive housing project for youth and other individuals experiencing homelessness. This project is expected to be complete in Summer 2025.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Housing Beds	Supportive Housing
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	228		78	223	
Households with Only Adults	840	150	155	507	
Chronically Homeless Households	n/a		n/a	685	
Veterans	0		0	271	
Unaccompanied Youth	8		0	14	

Source: [2024 Continuum of Care Housing Inventory Count](#)

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

Below is a list of services used to complement services targeted to persons experiencing homelessness.

- **Behavioral Health and Recovery Services (BHRS)** administers Stanislaus County's behavioral health and recovery services. (Inpatient, PSH Supportive Service, Street Outreach, Telecare, ACCESS Team)
- **CalPRIDE:** An LGBTQ+ advocacy group offering support services, education, and community-building activities. They provide referrals for LGBTQ+ inclusive housing, mental health support, and crisis resources.
- **Central Valley Opportunity Center (CVOC)** is a nonprofit employment training and service provider serving the counties of Stanislaus, Merced, and Madera.
- **Community Services Agency (CSA)** - administers the STANWORKS programs, which include CalWORKs, Welfare-to-Work, Medi-Cal, CalFresh, General Assistance, Cash Assistance for Immigrants (CAPI), SSI Advocacy, Refugee Cash Assistance (RCA), and the Trafficking and Crime Victims Assistance Program (TCVAP), all designed to provide financial support, employment services, and access to essential resources while promoting self-sufficiency, protecting vulnerable populations, preserving families, and maintaining program integrity through innovative and effective strategies.
- **Disability Resource Agency for Independent Living (DRAIL)** - a nonprofit corporation that provides support to persons with disabilities. Providing emergency preparedness, independent living skills, and peer counseling.
- **Downtown Streets Team:** a program that is designed to provide homeless individuals skills and attributes that are necessary to move toward employment, housing, and overall, a better quality of living.
- **Employment Development Department (EDD)** - State agency that provides services to Individuals in Californian under Unemployment Insurance, State Disability Insurance, workforce investment, and Labor Market Information programs.
- **Food Initiative of Greater Stanislaus** - serves Stanislaus County healthy food through their Mobile Food Pantry, Food Coalition and Homebound Delivery Programs, they also offer Job Corps, administered by The U.S. Department of Labor, is a no-cost education and vocational training program for persons between the ages of 16 and 24 who qualify as low income.
- **Golden Valley Health Center (Corner of Hope Homeless Outreach Program)** provides free health services including dental, vision, general medical and mental health services.
- **Health Services Agency (HSA)** in partnership with local hospitals and physician groups supplements and promotes a health delivery system that ensures that Stanislaus County residents have access to quality health care.
- **Job Corps** administered by The U.S. Department of Labor, is a no-cost education and vocational training program for persons between the ages of 16 and 24 who qualify as low income.

- **National Alliance on Mental Illness (NAMI)** provides employment assistance, by providing informational resources, detailing vocational programs available to persons with a mental illness, legal protections, and health coverage options.
- **Senior Advocacy Network:** Provides advocacy, housing navigation, and support services to older adults experiencing homelessness or housing instability, connecting them to aging services, benefits, and housing resources.
- **Stanislaus County Department of Aging & Veterans Services** helps Seniors and Veterans obtain services and benefits from the U.S. Department of Veterans Affairs, Department of Defense, and State and local agencies. These services help individuals to live secure, healthy, and independent lives.
- **Stanislaus County Workforce Development:** Providing Workforce Innovation and Opportunity Act services to the residents of Stanislaus County. Examples of these services such as Job search assistance, Resume development, Career counseling, Job search assistance, Occupational skills training, and Job placement assistance
- **TeleCare Corporation** manages one of Stanislaus County's Regional Service Teams, providing outpatient and intensive community support mental health services to an estimated 350 to 400 adults living in eastern Modesto.
- **The Salvation Army Modesto Corps** provides comprehensive support services to individuals experiencing homelessness or hardships in Stanislaus County. Services include temporary shelter, emergency shelter, daily nutritious meals, access to shower and hygiene facilities, and case management support. The organization serves a diverse population, including adults, young adults, teens, and seniors, with a focus on promoting stability, restoring dignity, and connecting individuals to additional community resources aimed at long-term self-sufficiency and housing stability.
- **Turning Point:** Has several programs for individuals with complex needs including, the Housing Assessment Team, enhanced care management (ECM), community support services, behavioral health services team, and their Garden Gate Respite.
- **United Samaritans Foundation** operates four mobile food service trucks from their facilities in Turlock, Hughson, and Modesto, delivering nutritious lunches to nine Stanislaus communities five days per week.
- **Valley Mountain Regional Center** provides a variety of resources to children and adults with developmental disabilities in Stanislaus, San Joaquin, Amador, Calaveras, and Tuolumne counties.
- **Youth Navigation Center** provides a comprehensive system of care for youth ages 13-24 experiencing homelessness, including outreach, navigation, drop-in services, shelter, transitional housing and housing services.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery**

**Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Below is a list of services and facilities that meet the need of homeless persons, along with descriptions of how these facilities and services specifically address needs.

- **Bennett Place** contains 18 units that are reserved for persons who have a serious mental illness (SMI) or serious emotional disturbance (SED) and are homeless or at risk for homelessness.
- **Catholic Charities** administers direct social services and advocacy through a variety of programs for the most vulnerable and underrepresented citizens of Stanislaus County.
- **Center for Human Services** provides shelter services to Modesto youth ages 13-24 years old. Hutton House is an emergency shelter for runaway, homeless, and youth in crisis who are ages 13-17. Low Barrier Youth Shelter/Youth Access Center is a one stop service hub providing a continuum of services for young people (13-24 years old) who are experiencing crisis, housing instability, and/or homelessness. Pathways is a transitional living and support services program that focuses on youth who have “aged out” of the foster care placement system.
- **Children’s Crisis Center of Stanislaus County (CCC)** provides 24-hour emergency shelter and childcare services to abused, neglected and high-risk children from birth to 17 years of age. The shelters that CCC provide are Cricket, Guardian, Marsha’s, Sawyer, and Verda’s House.
- **Community Housing and Shelter Services (CHSS)** provides emergency shelter services, counseling services, rental assistance, and permanent supportive housing to families with children.
- **Community Impact of Central Valley (CICV)** provides services to individuals with HIV/AIDS through the Housing Opportunities for Persons with AIDS Program (HOPWA).
- **Family Promise of Greater Modesto** provides shelter at church sites and case management support for finding permanent affordable housing.
- **Haven Health Alternatives to Violent Environments** provides shelter services and outreach to homeless women and children in the South Stanislaus County area and within the City. Services include those for victims of domestic violence.
- **Helen White Court** 12-units serving seniors with incomes below 120% AMI
- **Homeless Prevention and Rapid Re-Housing Program (HPRP)** provides rental assistance in conjunction with intensive case management.
- **King Kennedy Cottages** is a 23-unit permanent supportive housing, serving Veterans and Behavioral Health Clients and administers 222 Shelter Plus Care Certificates and HUD-VASH vouchers which help provide permanent supportive housing to homeless veterans.
- **Meadow Glen** is a 32-unit permanent rental supportive housing serving very low-income foster youth aged out of foster care.
- **Miller Pointe** is a 15-unit permanent rental housing project serving very low-income households.
- **Modesto Gospel Mission (MGM)** The overnight shelter program provides 150 beds for men and women and children for emergency shelter every night. Individuals are provided with a safe place to sleep overnight as well as showers, meals, and chapel services during their stay, and case

management services are provided. MGM also provides the New Life Program Residential; an on-site program for up to 41 unaccompanied adult men and women who need specialized help to return to societal living.

- **The Salvation Army Modesto Corps** provides The Berberian Emergency Shelter, servicing to individuals looking to escape extreme weather and individuals looking for a safe place to sleep. This shelter provides meals, a bed, and a shower to those in need. The Low Barrier Shelter allows individuals to bring their pets, partners, and possessions with the Access Center offering mental health, employment, social security assistance and referrals to partner programs.
- **Stanislaus County Affordable Housing Corporation (STANCO)** operates eight properties for permanent affordable housing and conducts outreach to place people in supportive housing. STANCO also operates 33 transitional beds for homeless families with children and 37 beds for unaccompanied adult homeless males and females.
  - **STANCO Transitional Housing**
    - California – 36 beds and 4 units
    - Garden Gate – 3 beds and 1 unit
    - Ricardo – 3 beds and 1 unit
    - Locust – 3 beds and 1 unit
    - Garvey – 13 beds
    - REST House - 5 beds
  - **STANCO Permanent Supportive Housing**
    - 24 beds
- **Stanislaus Regional Housing Authority (Stan Regional)** administers 222 Shelter Plus Care Certificates and HUD-VASH vouchers which help provide permanent supportive housing to homeless veterans.
- **Turning Point Community Programs** provides integrated, cost-effective mental health services, employment and housing for adults, children and their families that promote recovery, independence, and self-sufficiency.
- **Turning Point Respite Center at Garden Gate** provides a safe home-like environment for up to 12 homeless mentally ill persons nightly.

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

### **Introduction**

Services made available to those populations with specific needs are an important component of keeping households stably housed, minimizing risks of homelessness, or becoming precariously housed. The services throughout the City are increasingly delivered with efficiency and coordination as the Stanislaus Community System of Care (the County Continuum of Care) improves its systems and communication across service providers. The chart below shows the range of special populations within the City of Modesto.

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

### **Persons with a Disability**

People with disabilities may have diverse housing needs depending on the type and severity of their disability. Housing affordability is a significant challenge for this population, especially for individuals whose disabilities affect their ability to earn income. Additionally, housing considerations may require modifications such as wider doorways, ramps instead of stairs, and elevators for multi-story units which limit access and type of housing that people with disabilities can obtain. Ensuring accessibility both within the home and in traveling to and from the residence is critical for meeting these needs.

### **Persons Experiencing Homelessness**

The 2024 Point-in-Time Count (PITC) identified 1,622 homeless individuals in Modesto, of this total, nearly half (736 individuals) were unsheltered, while the remaining 886 individuals were in Emergency Shelter, Transitional Housing, or Permanent Supportive Housing. In 2023, there were only 1,217 beds available for individuals' experiencing homelessness in the County. This data highlights a significant need for additional housing to support those experiencing homelessness in the County.

The City of Modesto and Stanislaus County offer a range of housing and services to persons experiencing homelessness. Modesto's most recent Housing Element indicates that there are fourteen facilities with 931 total beds being offered as emergency or transitional housing in the City of Modesto. The City and the County have partnered with local agencies to produce Bridge Housing sleeting cabins to increase shelter capacity options in an environment that can best meet the needs for future sustainability in permanent housing solutions. The County offers additional facilities to supplement those efforts from the City. In public outreach events, attendees noted that there is an unmet need for quality shelter for homeless Modesto residents.

### **Household Age 65+**

Individuals aged 65 and older are defined as elderly by the US Census Bureau. This population's housing needs primarily focus on affordability, accessibility, and proximity to essential resources. Affordable housing is crucial, as many elderly individuals may have limited or fixed incomes, restricting their ability to allocate funds for housing. Housing must also be designed with accessibility in mind, incorporating

features like handrails, ramps, and lower countertops to support mobility. Furthermore, location is vital, as elderly residents often require convenient access to medical facilities, grocery stores, community centers, and activities. Public outreach events affirmed that elderly Modesto residents are experiencing high need for affordable housing.

### **Persons with HIV/AIDS and their families**

Housing for persons living with HIV/AIDS should be located nearby medical and other important amenities. Those persons with HIV/AIDS need ongoing medical care and thus need access to affordable housing options within reasonable distance to location of care. From this need, stems the necessity for rental assistance, security deposit assistance, mortgage assistance, payment for utilities, and food provisions. The Community Impact of Central Valley (CCIV) provide services to individuals with HIV/AIDS through the HOPWA program. The HIV Program, HOPWA – Housing Opportunities for Persons With HIV/AIDS, addresses specific housing and supportive needs to low-income persons living with HIV/AIDS and their families in Stanislaus County. Services provided by the program include Supportive Services, case management, food and hygiene assistance, and housing programs.

### **Persons with Alcohol or other drug addictions**

The Stanislaus County Behavioral Health and Recovery Services (BHRS) offers over thirty years of experience in the delivery of community mental health and substance abuse services. Services offered at Stanislaus Recovery Center (SRC) include adult assessments, residential, withdrawal management (social model), intensive outpatient treatment for substance use and co-occurring disorders. SRC is an intricate part of the continuum of care in Stanislaus County's Behavioral Health & Recovery Services. The City will continue to partner with BHRS wherever the opportunity arises. Attendees of public outreach events voiced a need for expanded behavioral and mental health services, especially in conjunction with homelessness services.

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

Modesto has several supportive housing developments with services embedded that can provide appropriate housing to persons returning from mental and physical health institutions. Those developments include Dignity Village, Kestrel Ridge, King Kennedy Cottages, Bennett Place, Center for Human Services Pathway and Youth Permanent Housing programs.

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

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

- Group Homes: Facilities of any capacity and provide 24-hour non-medical care and supervision to children in a structured environment. Group homes provide social, psychological, and behavioral programs for troubled youths.
- Adult Residential Facilities: Facilities of any capacity that provide 24-hour nonmedical care for adults ages 18 through 59, who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.
- Residential Care Facilities for the Elderly: Facilities that provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans. These facilities are regulated by the State Department of Social Services (DSS).
- Permanent Supportive Housing (PSH): These are multi-family buildings where service providers and housing providers work together to provide permanent housing, case management and health care services to the most vulnerable populations within the community. These programs are regulated by Stanislaus County Behavior Health and Recovery Services (BHRS).

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The “91.215(e)” above references how a jurisdiction plans to prioritize housing and supportive services to persons who are not homeless but may require supportive housing such as elderly, persons with disabilities, and public housing residents. The City will continue to develop supportive and non-supportive affordable housing when possible, leveraging all available federal, state, and local resources. The city partners with all affordable housing developers to assist with permitting as well as bridge relationships and resources that may not include our entitlement funding. This is evidenced by the partnerships with Stan Regional for the development of the Senior housing units known as Helen White Court completed this year funding with local and state resources and 1612 Sisk supported with state resources that will house individuals with disabilities and individuals earning up to 120% AMI. In addition to the homeless supportive housing solutions under development like 1530 Owens the City is finalizing the underwriting for the development of 79-units of non-homeless affordable housing in partnership with Visionary Home Builders. Locally the City supports several rapid rehousing, homeless prevention, hotel voucher, and capacity building programs that allows for CalAIM reimbursements to support housing sustainability.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City of Modesto regularly analyzes City building codes, market constraints, and housing/non-housing development policies, be it through the Consolidated Plan process, the Analysis of Impediments update, or the Housing Element update. The City acknowledges that outdated building codes and land use policies inhibit the development of housing for all income levels and the City understands the importance of regularly analyzing how local policies and ordinances impact the housing market for those households earning less than 80% of the area median income.

There are a number of codified policies in Modesto that may contribute to the current lack of affordable housing.

#### Development Processes:

Processes for review and approval of residential development can affect the pace and timing of construction.

#### Single Family Zoning:

Single-family zoning remains a limiting factor in promoting affordable, higher-density development.

Multifamily units are permitted by-right in R-2 and R-3 zones, while the R-1 zone—the primary single-family designation—does not allow multifamily housing by right. This restriction reduces land availability for cost-effective housing types such as duplexes or apartments in many residential areas.

#### Development Fees:

Should a development or housing unit be proposed for a site where it is not consistent with the General Plan and/or should a project be proposed for a site it is not currently permitted by zoning, a fee of up to \$7,495 is required depending on the zoning change needed.

These costs could potentially stifle the development of housing in areas where it may otherwise be reasonable. Given a low supply of housing affordable to low- and/or moderate-income households, these costs may inhibit housing choice for those households.

#### Impact Fee, Land Dedications, Site Improvements:

The costs to integrate necessary infrastructure (streets, sidewalks, storm drains, etc.) are borne by the developer, but are ultimately passed on to the consumer. These costs contribute to pricing out low- and/or moderate-income households for affordability reasons.

The City may provide fee waivers in some cases and/or fee deferrals in others allowing construction to move forward with less up-front costs.

#### School District Fees:

According to the most recent fee schedule, school district fees in Modesto for residential development range from \$1.92 to \$2.87 per square foot. These may add significant costs to larger developments, contributing to the pricing out of low- and/or moderate-income households.

Parking Requirements:

Parking ordinances can increase the cost of development of housing as ordinances dictate the amount of parking required per unit of housing. The Housing element lists this cost of structured parking to be between \$36,000 to \$38,000 per housing unit.

The enclosed appendices (Appendix E - Site Inventory of California Tax Credit Allocation Committee Composite Score by Tract and Appendix F – City of Modesto Land Use Diagram) the site inventory for residential development from Modesto’s most recent housing element and the zoning of Modesto, including residential and mixed-use zoning.

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

### Introduction

Modesto has industry centered in education, healthcare, manufacturing, and arts and entertainment. These industries are also expected to grow over the next decade, indicating that many of the businesses in these sectors will continue to expand and bring in additional job opportunities to the region. The unemployment rate has fallen steadily since recovery from the housing crisis in 2010. Although wage growth has not kept pace with housing costs, as unemployment shrinks and businesses expand and compete for labor, the region is hopeful that wages will increase as unemployment decreases.

### Economic Development Market Analysis

The three largest business sectors in Modesto by share of jobs are (1) Education and Health Care Services, (2) Arts, Entertainment, and Accommodations, and (3) Retail Trade. Put together, these sectors represent more than 50% of the jobs in Modesto. Other large sectors include Manufacturing and Services. These sectors contain the bulk of employment opportunities for Modesto residents.

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	3,368	673	5	1	-4
Arts, Entertainment, Accommodations	8,804	9,947	12	15	3
Construction	5,338	2,645	8	4	-4
Education and Health Care Services	13,663	19,958	20	32	12
Finance, Insurance, and Real Estate	2,569	2,495	4	4	0
Information	825	484	1	1	0
Manufacturing	9,160	7,185	14	11	-3
Other Services	2,409	2,290	4	4	0
Professional, Scientific, Management Services	4,622	4,718	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	9,255	9,850	14	16	2
Transportation and Warehousing	4,101	684	6	1	-5
Wholesale Trade	3,485	2,230	5	4	-1
Total	67,599	63,159	--	--	--

**Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Modesto has a total civilian labor force of almost 100,00. Of this labor force, 8.48% are unemployed. The rate of unemployment is higher for ages 16-24, at 19.29%, than it is for ages 25-65, which has an unemployment rate of 5.57%.

Total Population in the Civilian Labor Force	99,700
Civilian Employed Population 16 years and over	91,265
Unemployment Rate	8.48
Unemployment Rate for Ages 16-24	19.29
Unemployment Rate for Ages 25-65	5.57

**Source:** 2016-2020 ACS

## Occupations by Sector

The table below identifies the largest occupation sectors in Modesto. Those top sectors outlined below include management, business, sales, and office occupations. The sales and office sector employs many people in Modesto, with more than 20,000 residents employed. The management, business, and financial sector employs a high number of residents as well, at over 15,000.

Occupations by Sector	Number of People
Management, business and financial	17,280
Farming, fisheries and forestry occupations	4,040
Service	10,540
Sales and office	21,220
Construction, extraction, maintenance and repair	9,765
Production, transportation and material moving	6,040

**Source:** 2016-2020 ACS

The table below highlights the commute times experienced by those working in Modesto. An estimated 66% of all persons working in Modesto take less than 30 minutes to commute to and from work each day.

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	54,694	66%
30-59 Minutes	18,349	22%

Travel Time	Number	Percentage
60 or More Minutes	10,360	12%
Total	83,403	100%

Source: [onthemap.ces.census.gov](http://onthemap.ces.census.gov)

**Education:**

The table below shows the population in Modesto that are in the labor force. The table breaks down the parts of the labor force by educational attainment. The table shows that the rate of unemployment decreases as education increases. The unemployment rate is 14% for residents with less than a high school diploma, 9% for those with a high school diploma, 7% for those with some college or an associate degree, and 3% for those with a bachelor’s degree or higher. This does not necessarily indicate that more education is always the solution for unemployment, rather a quality match of training and skills to the available jobs is important to consider.

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,565	1,350	7,145
High school graduate (includes equivalency)	21,490	2,050	9,400
Some college or Associate degree	27,885	2,125	8,715
Bachelor degree or higher	17,375	590	2,995

Source: 2016-2020 ACS

The table below shows Modesto residents by age and educational attainment. Of those aged 25 to 65, 84% of the population has a high school diploma or higher. 28% have an associate degree or higher, and 19% have a bachelor’s degree or higher.

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### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	350	995	1,435	4,840	3,530
9th to 12th grade, no diploma	1,795	2,350	2,525	4,915	2,765
High school graduate, GED, or alternative	7,210	10,935	7,680	14,390	8,070
Some college, no degree	7,380	9,830	6,570	12,780	7,045
Associate's degree	1,115	2,765	2,070	4,740	2,365
Bachelor's degree	710	4,950	3,740	6,030	4,040
Graduate or professional degree	20	1,315	1,839	3,085	1,860

**Source:** 2016-2020 ACS

The table below outlines the median earnings by workers in Modesto when considering their education levels. As is true in most cities, the greater an individual’s education, the greater their earning power. This is also true in Modesto where those with bachelor’s degree earn about 23% more than those with a high school diploma, and graduate or professional degree earn 72.5% more than a bachelor’s degree.

### Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	44,974
High school graduate (includes equivalency)	72,448
Some college or Associate's degree	83,196
Bachelor's degree	94,017
Graduate or professional degree	263,132
Source:	2016-2020 ACS

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

The biggest employment sectors in Modesto include education, healthcare, manufacturing, and arts/entertainment.

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

The following Economic Development Focus and Priorities were identified by the City of Modesto in the Stanislaus County Comprehensive Economic Development Strategy 2022-2027:

### Grow and Develop the Workforce to Strengthen Core and Growth Clusters:

- Work with Stanislaus County Office of Education, Stanislaus Foundation and Education and Training partners to raise workforce readiness and skills
- Explore ways to add capacity in tech skills training and Entrepreneur support and development with public and private partners

### Strengthen Infrastructure for Core and Growth Clusters:

- Explore ways to increase the amount of industrial land available for purchase
- Ensure critical infrastructure is in place and that plans anticipate industry growth and demand trends
  - Water and Wastewater
  - Electrical capacity for high-demand industry and consumers
  - Rail and Road transport
  - Air transport services
- Acquire competitive city-wide High-Speed Networking and Internet Services
  - 20 Gbps Fiber Optic Network to attract and retain business and support SmartCities

### Support Economic Recovery, Resilience and Opportunity for All:

- Support manufacturing and export
  - Recruit companies in sectors that complement and/or advance Modesto's core clusters
- Improve network and internet availability and reliability with redundant/resilient fiber optic network
- Upgrade City disaster planning considering the impact of COVID-19 including but not limited to
  - Healthcare services surge and on-demand capacity
  - Resilience in public transportation
  - Hardened and redundant emergency operation capabilities
- Support Job - keep sustainable jobs in USA
  - Support public and private workforce development initiatives to increase skilled labor supply in specific competencies and roles identified by anchor businesses
  - Support entrepreneur and venture incubation in partnership with Opportunity Stanislaus Modesto Junior College, California State University Stanislaus, UC Merced and private training and co-working programs
- Support higher quality of life developments
  - Implement a new downtown master plan emphasizing infill, densification, affordable housing, mixed-use and transit-centered development
  - Continue development of master plan for Tuolumne River Regional Park
  - Establish a Cannabis Equity Program that includes an outreach strategy to individuals and communities that may have been disproportionately harmed by cannabis prohibition.

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

The City of Modesto is in the processing of updating their General Plan and in 2020 approved an update to the downtown Master Plan. Part of this effort will include a focus on mixed-use and residential infill and a focus on rail service improvements. Investment in the downtown area could influence where residents live and work and where future investment for infrastructure is planned.

The Downtown Master Plan outlines several significant public and private sector investments that are expected to impact economic growth, business development, and job opportunities in Modesto. The city is leveraging its designation as an Opportunity Zone to attract private investment through tax incentives. This designation is expected to spur commercial, residential, and office developments, further enhancing the economic vibrancy of downtown. Another transformative initiative is the planned transit-oriented development at the Transit Center, which aims to integrate residential, office, and retail spaces, contingent upon the arrival of ACE train service to Modesto.

These economic developments necessitate investments in workforce development, business support, and infrastructure enhancements. Expanding housing availability downtown is a key priority, as increasing the residential base will support local businesses by creating a more consistent consumer pool.

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

Despite better skill/education within Modesto's current workforce than the surrounding County, more workforce training will be needed to align the City with local and regional models for economic growth, particularly in business, healthcare, and education. Modesto currently has a smaller percentage of college graduates than the California average and Stanislaus County has a higher unemployment rate (1.5X) the national average. The County is facing a skills gap issue that has been increasing since the COVID-19 pandemic. The Stanislaus County Comprehensive Economic Development Strategy notes that "The communities of Stanislaus will need to continue to diversify and strive to better prepare and develop the workforce with the skills and technology awareness to make our locations attractive to new clusters and expanded, non-agricultural employment sectors." The Economic Development Strategy's educational priorities of "Developing specialized education including higher education, career technical education, and workforce development" and "Supporting the development of college level program infrastructure" will help both local economic growth and wage potential within Modesto.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

There are several organizations supporting workforce training initiatives to meet the demand for skilled and educated workforce in the City of Modesto and the County of Stanislaus. Several local colleges offer programs for degrees or job training in high demand job fields. Some of these include:

- [Modesto Junior College \(MJC\)](#)  
The college provides 82 Associate Degree Programs and 54 Certificate Programs. Their popular academic programs include nursing, business administration, social and behavioral sciences, child development, administration of justice, athletic training/sports medicine, medical assisting, art and natural sciences.
- [California State University, Stanislaus \(CSUS\)](#)  
The University provides over 189 majors, minors, concentrations and teaching credentials as well as 23 Master Degree Programs, 6 graduate certificate programs, and Executive MBA program and a doctoral degree program in educational leadership. Popular majors include business administration, nursing, psychology, biological sciences, criminal justice, education, social work, and public administration.
- [University of California, Merced \(UCM\)](#)  
Popular areas of study at this University include Science, Technology, Engineering and Mathematics (STEM), with more than twenty undergraduate and graduate degree programs.

Other organizations help both companies with identifying their needs for workforce and employees with getting skills needed to find in-demand jobs. These include:

- [Stanislaus County Workforce Development](#)  
The Stanislaus County Workforce Development offers sector strategies and resources to help both the workforce and companies to get the skillsets and training needed.
- [VOLT Institute](#)  
The Volt Institute offers training and certifications for high demand manufacturing jobs and leadership. These programs are offered as a joint initiative through Stanislaus County's Economic Development Agency, [Opportunity Stanislaus](#)(OS) and the Stanislaus County Office of Education (SCOE).
- [Modesto City Schools](#)  
Modesto City Schools contributes to workforce preparation and development by offering a variety of specialized academics and programs of instruction at each of its high schools which includes career technology programs, an award-winning robotics program, and its School to Career Program and Regional occupational Program.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the**

**Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Yes, the City of Modesto was a development partner for the Stanislaus County Comprehensive Economic Development Strategy 2023-2028. The Comprehensive Economic Development Strategy (CEDS) 2023 for Stanislaus County outlines multiple economic development initiatives that may be coordinated with the Consolidated Plan. These initiatives focus on workforce development, infrastructure enhancements, business attraction, and resilience-building efforts. Key projects include:

- **Enhancing Workforce Readiness:** Collaboration with the Stanislaus County Office of Education, Stanislaus Foundation, and training partners to improve workforce skills and readiness.
- **Tech Skills and Entrepreneurial Development:** Expanding training in technology skills and entrepreneurship through public and private partnerships.
- **Industrial Land Expansion:** Exploring ways to increase the availability of industrial land for purchase.
- **Critical Infrastructure Development:** Ensuring sufficient infrastructure to support economic growth, including water and wastewater systems, electrical capacity, transportation, and high-speed internet access.
- **Downtown Development:** Implementing the Downtown Master Plan to promote business attraction, including multi-sports venues, courthouse redevelopment, and improved connectivity to key areas.
- **Stanislaus 2030 Regional Economic Development Strategy:** Supporting initiatives such as:
  - **Manufacturing Talent-to-Industry Exchange** (\$250,000 ARPA funding)
  - **Childcare Expansion** (\$200,000 ARPA funding)
  - **Small Business Support System** (\$250,000 ARPA funding).
- **Entrepreneur and Venture Development:** Supporting small business initiatives, particularly for underserved communities and women-owned businesses.
- **Higher Quality of Life Initiatives:** Implementing a downtown master plan focusing on infill development, affordable housing, and transit-oriented projects.

## **Discussion**

Modesto's economy is anchored by key industries such as education, healthcare, manufacturing, and arts and entertainment, which collectively provide over half of the city's jobs. These sectors are poised for growth over the next decade, with businesses expanding and creating additional employment opportunities. While unemployment has declined since the 2010 housing crisis, wage growth has not kept pace with rising housing costs, highlighting the need for continued workforce development and economic investment.

To address these challenges, Modesto is investing in workforce development and infrastructure improvements to enhance economic resilience and expand job opportunities. Initiatives such as the Stanislaus County Comprehensive Economic Development Strategy (CEDS) and the Downtown Master Plan prioritize workforce readiness, entrepreneurship support, and industrial land expansion.

Educational institutions like Modesto Junior College and California State University, Stanislaus, along with organizations like the VOLT Institute, are integral to strengthening technical skills and professional training. Additionally, infrastructure enhancements—including high-speed internet, expanded transit options, and industrial land development—will facilitate business growth and improve economic mobility. These efforts, coordinated with the city's Consolidated Plan, aim to create a more inclusive and competitive local economy by fostering job creation, increasing wages, and supporting business expansion in Modesto.

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

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

Portions of north and south Modesto have an elevated concentration of both households with substandard housing and households with overcrowding. "Concentration" is indicated by a higher percentage of the population experiencing the given housing problem, indicated in the enclosed heat maps (Appendix G – Households with Overcrowding; Appendix H – Households with Substandard Housing; Appendix I – Households with Severe Cost Burden). Areas of south Modesto also have households with multiple housing problems concentrated. In south Modesto, in addition to the overlap of substandard housing and overcrowding, some areas have elevated concentrations of both overcrowding and severe cost burden.

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

The areas where the racial, ethnic minorities, or low-income families are concentrated are called R/ECAP areas. HUD defines R/ECAP as areas where the percentage of the population that is non-White is over 50 percent and the percentage of households with incomes below the poverty line is over 40 percent. Additionally, a neighborhood can be a R/ECAP if it has a poverty rate that exceeds 40 percent or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

Appendix D – Racial/Ethnic Concentrated Area of Poverty shows that several portions of the more Southern parts of Modesto qualify as R/ECAPs. These portions can be broken down into six census tracts south of SR-132: CT 24.01, CT 24.02, CT 22, CT 17, CT 16.04, and CT 21. The two southeastern R/ECAPS depicted in Appendix D, CT 26.02, and CT 30.02, are not within Modesto's boundaries. Per the R/ECAP definition, the 6 R/ECAP tracts in Modesto have a non-White population percentage of over 50 percent and a percentage of households with incomes below the poverty line of over 40 percent. These R/ECAPS deserve special attention when allocating resources.

Outside of formally defined R/ECAP areas, Appendix J – Racial and Ethnic Majority shows that within the City of Modesto, the most Central and Northern parts of the City are predominantly white while the Southern and Western parts are non-white, Hispanic, or Latino population). According to the Modesto Housing Element, the areas with less non-white population have a larger low-to-moderate income population and less positive TCAC scores. This data indicates that the racial areas are lower in income and lower in resources than the predominately white areas.

TCAC scores are assigned by the California Tax Credit Allocation Committee (TCAC), which administers federal and state Low-Income Housing Tax Credits (LIHTC) to encourage the development of affordable rental housing in California. TCAC scores are used to evaluate and rank affordable housing projects based on criteria such as affordability levels, proximity to amenities, and readiness to proceed, with higher

scores increasing a project's chances of receiving tax credits. These scores play a crucial role in determining which projects get funded, ultimately shaping the availability and distribution of affordable housing across a region. Areas with low TCAC Economic Scores broadly overlap with R/ECAPs in South Modesto. This indicates that people, disproportionately non-white residents of Modesto who reside in R/ECAPs are also experiencing the effects of low Economic Opportunity as indicated by TCAC Economic Scores.

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

As shown on Appendix K – Tax Credit Allocation Committee Score, many tracts in south Modesto and one in northwest Modesto have a lower TCAC Economic Score. This indicates a lower adult education rate, a lower employment rate, a higher poverty rate, and lower home value. Many residents in these areas with extremely low-income likely have issues meeting basic needs and rely on supports to acquire food, childcare, and/or transportation. Additionally, those persons with a disability and seniors have compounded issues often with fewer financial resources and additional health care costs.

The Needs Assessment found that there are not enough homes affordable to those low- and moderate-income households. As housing costs continue to rise in the region and incomes do not keep pace with those cost increases, this will further limit housing options and opportunities for those low- and moderate-income households.

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

Every neighborhood in Modesto has assets that community members look to as adding value. These assets are community centers, places of worship, schools, libraries, and parks. Public assets are dispersed throughout the City and the City continues to invest in both development of new community assets as well as the improvement of existing assets.

Assets include the Community Center located in Marshall Park. This Facility was constructed in 2005 and is currently under repayment through the City's Section 108 loan. The City often funds improvement projects that expands community enrichment programs like the kitchens at the Senior Center and Airport Neighborhood Community Centers.

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

The City of Modesto is implementing several programs to address strategic place-based improvements in the lower-opportunity areas, such as downtown and Southern Modesto. In the Downtown area, the City is:

- Investing \$10 million to upgrade infrastructure in the County Islands such as curb gutters, sidewalks, streetlighting, sewer, water, and storm drains.
- Collaborating with Stanislaus County to address any property tax issues as money becomes available to annex "island" properties to Modesto.
- Through the Capital Improvement Plan, working with the County to fund sewer connections.

- Developing the Southwest Modesto Plan, which will serve as a blueprint for future development, with guidance on land use, economic development, transportation, infrastructure, and other issues for the Southwest Modesto Plan Area.

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**MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The internet is becoming increasingly integrated into the economy, education, and social life. As such, new technologies require faster speeds to take advantage of all the tools the internet offers. Low- and moderate-income households are more likely to be without broadband than are households with more income as broadband may be viewed as a luxury when considering the choices of medical care, transportation costs, and education. As carriers in the region begin to roll out 5G wireless capabilities, these services will augment existing wired services. As 5G services are further developed, the availability of direct Wi-Fi services will become available as an alternative to current wired offerings. It is assumed that wired broadband will continue to dominate the market, however 5G options will begin to become available at a fairly rapid pace.

**Fixed Broadband Deployment Map**

As shown on Appendix L – Broadband Coverage, all portions of Modesto have access to one or more broadband provider. However, according to 2020 ACS 5-year estimates, only 88.2% of households in Modesto have a broadband Internet subscription. This indicates a need for expanded broadband Internet access.

In order to meet this need and increase local accessibility to free WIFI, the city has opened Free public WIFI access to the to the immediate areas surrounding the downtown Tenth Street Place building. These areas are open to the public and allow anyone, including homeless and low-income households without access to WIFI, if they have a WIFI accessible device, to access key online services.

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

The entire area of the City of Modesto is served by multiple broadband internet service providers including Comcast, AT&T, ViaSat, Unwired Broadband, and several other providers. The open market allows residents to choose the service that works for them. This also creates competition amongst providers to provide service at the best price point. There is not a need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

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

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

Based on the Stanislaus County 2022 Multi-Jurisdictional Hazard Mitigation Plan, Modesto faces heightened risks from climate change, particularly in areas such as:

- **Drought and Water Scarcity:** Increased temperatures and reduced precipitation patterns strain water resources, affecting agriculture and urban water supplies. This can lead to the following impacts:
  - **Agricultural Losses:** Droughts strain water supplies critical for Stanislaus County's agriculture, which is a central economic driver. Reduced water availability impacts crops and livestock, leading to financial losses.
  - **Drinking Water Shortages:** Prolonged drought reduces groundwater and reservoir levels, challenging the provision of clean drinking water.
  - **Ecosystem Degradation:** Decreased water availability affects local ecosystems, such as the health of river systems, and limits recreational opportunities tied to water bodies like the Tuolumne River.
- **Extreme Heat:** Prolonged and intense heatwaves can impact public health, particularly vulnerable populations, and increase the risk of wildfires. This can lead to the following impacts:
  - **Public Health Risks:** Increased occurrences of heatwaves disproportionately affect vulnerable populations, such as older adults, children, and those in low-income households. Heat stress, dehydration, and heatstroke incidents are expected to rise.
  - **Energy Demand and Infrastructure Stress:** Higher temperatures increase energy demand for cooling, straining electrical grids and raising the risk of blackouts.
  - **Urban Heat Islands:** Built environments in cities like Modesto exacerbate heat conditions, creating localized hot spots.
- **Flooding:** Changing precipitation patterns and the potential for more severe storms increase flood risks, particularly in low-lying areas near rivers such as the Tuolumne River and Dry Creek, as well as reservoirs. This can lead to the following impacts:
  - **Property and Infrastructure Damage:** Intense storms and overflowing rivers, such as the San Joaquin and Tuolumne, threaten homes, businesses, and roads, particularly in floodplains.
  - **Displacement:** Flooding forces evacuations and temporary relocation of residents, particularly in low-income communities.
  - **Public Health Threats:** Standing floodwaters can spread disease and contaminate water supplies, increasing health risks post-disaster.
- **Severe Weather Events:** More frequent and intense storms can lead to damaging winds, hail, and lightning, impacting infrastructure and community safety. This can lead to the following impacts:
  - **Wind and Storm Damage:** High winds and thunderstorms can damage roofs, uproot trees, and disrupt power lines.

- Hail and Lightning: Crops and vehicles are at risk from hail, while lightning can spark wildfires and damage electrical infrastructure.
- Transportation and Emergency Services Disruption: Severe weather events can block roads and hinder emergency response, leaving communities temporarily isolated.
- Wildfires: Hotter and drier conditions heighten the risk of wildfires, particularly in areas with significant vegetation on the urban fringe of Modesto and outlying areas beyond the city limits. This can lead to the following impacts:
  - Property Destruction: While wildfire risk is relatively low within the City of Modesto due to its distance from the wildland-urban interface, surrounding areas with dense vegetation face significant risks. Homes and businesses in these high-risk zones are particularly vulnerable.
  - Air Quality Degradation: Even with Modesto’s lower direct wildfire risk, the city is still impacted by smoke and poor air quality from regional wildfires, affecting respiratory health across the community.
  - Economic Disruption: Regional wildfires can disrupt agriculture, tourism, and other local industries. Additionally, Modesto residents and businesses may face increased insurance premiums due to broader county-level wildfire risks.

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

Based on the Stanislaus County 2022 Multi-Jurisdictional Hazard Mitigation Plan, low- and moderate-income households in Modesto are particularly vulnerable to these risks due to several factors:

- Housing Location: Affordable housing is often situated in areas more susceptible to flooding, such as floodplains or near aging stormwater systems, increasing exposure to flood damage.
- Building Quality: Lower-income housing may lack the structural resilience or modern features to withstand extreme heat, wildfires, or severe weather events.
- Limited Resources for Adaptation: Residents may have less financial capacity to invest in air conditioning, home retrofitting, or insurance to mitigate disaster impacts.
- Heat Vulnerability: Populations in older, non-air-conditioned buildings or mobile homes are particularly at risk during extreme heat events, exacerbated by urban heat islands in Modesto.

As shown on Appendix M – Social Vulnerability Index, low- and moderate-income households are shown to be at greater vulnerability to natural disasters, according to the Social Vulnerability Index (SVI). This index shows that Census tracts around Modesto rank in the top quartile of social vulnerability statewide, as shown in Appendix M. A higher SVI score indicates that a community faces greater challenges in responding to and recovering from disasters, health crises, and other socio-economic stressors due to factors like poverty, lack of access to transportation, crowded housing, and limited healthcare. Areas with higher SVI scores should be prioritized for resources and interventions to improve resilience and reduce disparities, consistent with fair housing principles.

Low- and moderate-income households are particularly vulnerable to the hazards of flooding, extreme heat, and drought and water scarcity.

- Data show that flood risk is significant in lower-income communities due to housing located in flood-prone areas. The challenges are compounded by inadequate insurance coverage and limited resources to rebuild or relocate after flooding. Appendix N – Flood Hazard Map shows flood zones in Modesto, which overlap with concentrations of low-income residents in river floodplains.
- Extreme heat can impact outdoor workers (critical in Stanislaus County’s agriculture sector) and individuals in poorly ventilated housing, who tend to be lower-income households. In addition, older adults, children, and those with pre-existing health conditions face greater exposure risks, especially in areas lacking access to cooling centers.
- Low-income households are disproportionately affected by water cost increases during droughts, as well as reduced availability for basic needs.

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## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

The Strategic Plan section of the Consolidated Plan is meant to clearly outline the City's priority needs, goals, and strategies for resource allocation of funds it receives on an annual basis from the Housing and Urban Development Department (HUD). Those HUD funds are The Community Development Block Grant (CDBG), The HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) programs. These three (3) sources of funding, in conjunction with other state and local leveraged resources will fund projects and activities that work to achieve the goals outlined in this section of the Consolidated Plan. The goals and priority needs identified in this Consolidated Plan are informed by a community engagement process that the City carried out over a period of several months. The process involved the following ways of gathering feedback and input from the community and stakeholders:

- Stakeholder survey (online and in-person)
- Resident Survey (online and in-person)
- Consultations and interviews from stakeholder organizations
- Public workshops and meetings, held by council district
- Direct feedback from City staff
- Stanislaus Community System of Care (CoC)
- City Strategic Plan
- City Housing Element

This Strategic Plan is informed through the ways outlined above and in conjunction with the Needs Assessment and the Market Analysis sections.

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

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

HUD allows for the designation of priority areas that may be a primary focus of revitalization efforts. For the purpose of the Consolidated Plan, priority areas are loosely defined and are not strict and do not require any specific allocation of resources, matching, or partnerships. At this time, the City's geographic based priority areas include the entirety of the City's boundary. The City funds program activities City-wide in accordance with the priority needs listed in this section.

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

**Priority Needs**

The following priority needs have been established based upon data from the Needs Assessment, Market Analysis, and community engagement efforts. survey results. It is the City’s intention to identify priority needs in a way that will allow the City to develop projects should new partnership opportunities or funding streams not identified within this plan arise during the lifecycle of this Consolidated Plan. Projects and activities will be funded at the City’s discretion among all priorities as deemed necessary based on local needs determined on an annual basis or during the program year.

<b>Priority Need Name</b>	Improve and Increase Affordable Housing
<b>Priority Level</b>	High
<b>Population</b>	<ul style="list-style-type: none"> <li>• Income Level: Extremely Low Low Moderate</li> <li>• Family Types: Large Families Families with Children Elderly Public Housing Residents</li> <li>• Homeless: Chronic Homelessness Individuals Families with children Mentally Ill Chronic Substance abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth</li> <li>• Non-Homeless Special Needs: Elderly Frail Elderly Persons with Mental/Physical/Developmental Disabilities Persons with Alcohol or other Addictions</li> </ul>

	<p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p>
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	Improve Quality and Increase Affordable Housing
<b>Description</b>	<p>Use HOME funds to leverage funding for the construction of new affordable rental housing units through partnerships with the State, the housing authority and housing aligned organizations; utilize in conjunction with other strategies/funding sources such as land banking, revolving loan funds, housing set-aside funds etc.</p> <p>Use CDBG funds for acquisition of property for affordable housing, owner occupied rehabilitation including disability access/improvements and development of farmworker housing, and similar projects.</p>
<b>Basis for Relative Priority</b>	Based on the Needs Assessment, Market Analysis, and survey results, the high housing cost burden and low vacancy rates create a great demand for affordable housing for all households in the City, especially those earning below 80% of the area median income and those households that have special needs. Low- and moderate-income households experience cost burden in significant shares, but it is higher among renters than owners and among lower income than moderate incomes.
<b>Priority Need Name</b>	Address and Prevent Homelessness
<b>Priority Level</b>	High
<b>Population</b>	<ul style="list-style-type: none"> <li>• Income Level: Extremely Low Low</li> <li>• Family Types: Large Families Families with Children Elderly Public Housing Residents</li> <li>• Homeless: Rural Chronic Homelessness Individuals Families with children</li> </ul>

	<p>Mentally Ill  Chronic Substance abuse  Veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth</p> <ul style="list-style-type: none"> <li>• Non-Homeless Special Needs:  Elderly  Frail Elderly  Persons with Mental/Physical/Developmental Disabilities  Persons with Alcohol or other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence</li> </ul>
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	Address and prevent homelessness
<b>Description</b>	<p>Addressing the individuals and families that are experiencing homelessness and preventing others from becoming homeless was among the top needs identified during the public meetings and surveys that were completed. There is a need to provide services to those experiencing homelessness and temporary shelter situations so the homeless individuals and families may regain housing stability.</p> <p>The City of Modesto utilizes Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) funds to address and prevent homelessness by supporting emergency shelters, providing essential services, and funding programs aimed at housing stability for low-income individuals and families</p>
<b>Basis for Relative Priority</b>	Data from the Needs Assessment and Market Analysis and public outreach indicate that addressing and preventing homelessness in Modesto and throughout the region is a top priority. As housing costs continue to rise while wages for lower-income earners fail to keep pace, more families are increasingly at risk of homelessness.
<b>Priority Need Name</b>	Enhance Infrastructure and Public Facilities
<b>Priority Level</b>	High
<b>Population</b>	<ul style="list-style-type: none"> <li>• Income Level:  Extremely Low  Low</li> </ul>

	<p>Moderate</p> <ul style="list-style-type: none"> <li>• Family Types: Large Families Families with Children Elderly Public Housing Residents</li> <li>• Homeless: Chronic Homelessness Individuals Families with children Mentally Ill Chronic Substance abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth</li> <li>• Non-Homeless Special Needs: Elderly Frail Elderly Persons with Mental/Physical/Developmental Disabilities Persons with Alcohol or other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</li> </ul>
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	Enhance infrastructure and public facilities
<b>Description</b>	Addressing this need will work to improve public facilities and/or the physical structures throughout the City in CDBG program eligible areas. Improved infrastructure allows for further development of housing and community assets, increasing community outcomes and parlaying into additional affordable housing.
<b>Basis for Relative Priority</b>	Through public meetings, survey results, and consultations, the need for improvements to streets, curbs, sidewalks, was identified as well as the need for additional facilities to support those who are homeless.
<b>Priority Need Name</b>	Public Services

<b>Priority Level</b>	High
<b>Population</b>	<ul style="list-style-type: none"> <li>• Income Level: Extremely Low Low Moderate</li> <li>• Family Types: Large Families Families with Children Elderly Public Housing Residents</li> <li>• Homeless: Chronic Homelessness Individuals Families with children Mentally Ill Chronic Substance abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth</li> <li>• Non-Homeless Special Needs: Elderly Frail Elderly Persons with Mental/Physical/Developmental Disabilities Persons with Alcohol or other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-Housing Community Development</li> </ul>
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	Increase access to job, education, and other services
<b>Description</b>	Housing and general cost of living expenses continue to increase. Lower income households may need support services to obtain and maintain standard affordable housing. Providing support services including but not limited to childcare, after-school programs for youth, recreational activities for seniors and supportive services

	<p>for at-risk populations will assist lower income households obtain and maintain standard affordable housing.</p> <p>The City of Modesto utilizes Community Development Block Grant (CDBG) funds to support public services such as job training, youth programs, services for senior citizens, and neighborhood improvement initiatives for low- and moderate-income residents.</p> <p>Emergency Solutions Grant (ESG) funds are used to provide essential services for homeless individuals and families, including street outreach, emergency shelter operations, rapid re-housing, and homelessness prevention activities.</p>
<b>Basis for Relative Priority</b>	Based on feedback during the community engagement and community survey, the need for social and supportive services remains a critical area of need throughout the City of Modesto. The City will plan to reach the public services cap using CDBG funds given the need justified through community feedback and the data analysis conducted in the Needs Assessment section of this Consolidated Plan.
<b>Priority Need Name</b>	Community and Economic Development
<b>Priority Level</b>	High
<b>Population</b>	<ul style="list-style-type: none"> <li>• Income Level: Extremely Low Low Moderate</li> <li>• Family Types: Large Families Families with Children Elderly Public Housing Residents</li> <li>• Homeless: Chronic Homelessness Individuals Families with children Mentally Ill Chronic Substance abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth</li> <li>• Non-Homeless Special Needs:</li> </ul>

	<p>Elderly  Frail Elderly  Persons with Mental/Physical/Developmental Disabilities  Persons with Alcohol or other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-Housing Community Development</p>
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	<p>Increase access to jobs, educations, and other services.</p> <p>Enhance infrastructure, and other services</p>
<b>Description</b>	<p>In an effort to stimulate the economy, the City plans to achieve its economic goals through various programs, including grants, rebates, and loans that support job creation and retention. With the rising cost of living, there is a growing need to help lower-income households increase their earnings. Providing job training and educational opportunities can empower low- and moderate-income households to improve their financial stability. The City will also continue seeking new partnerships with businesses, developers, and service providers to advance community and economic development.</p>
<b>Basis for Relative Priority</b>	<p>Based on the Needs Assessment and community engagement process there is a need to increase the number of jobs paying a living wage and there is a need to match existing job openings with trained individuals.</p>

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

**Influence of Market Conditions**

The following table describes market conditions that may influence the City’s investment of funds in affordable housing types as outlined below:

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	<ul style="list-style-type: none"> <li>• The City is not planning to use HOME funds for TBRA</li> </ul>
New Unit Production	<ul style="list-style-type: none"> <li>• Community outreach, Stakeholder feedback, surveys, and data from the Needs Assessment and Market Analysis sections indicate a greater need for housing units affordable to low- and moderate-income households</li> <li>• Increases in development costs, including land, construction materials and labor; and availability of public capital subsidies at the city, county, state, and Federal levels will affect the ability to produce new units</li> </ul>
Rehabilitation	<ul style="list-style-type: none"> <li>• Community outreach, stakeholder feedback, surveys, and data from the Needs Assessment and Market Analysis sections indicate a greater need for housing units affordable to low- and moderate-income households</li> <li>• Declining vacancy rates suggest a tight housing market which affects the availability and cost of acquiring housing for rehabilitation</li> <li>• Limited availability of public capital subsidies for acquisition, rehabilitation and conversion of market rate rental housing to deed-restricted affordable housing will affect the ability of developers to perform rehabilitation to existing units</li> <li>• Increases in constructions costs, including materials and labor, will affect the ability to rehabilitation units</li> </ul>
Acquisition, including preservation	<ul style="list-style-type: none"> <li>• Data in the Market Analysis section indicates there are 188 units in five affordable housing projects at risk of converting to market rate by 2031</li> <li>• Limited availability of public capital subsidies for acquisition, rehabilitation and preservation of affordability covenants will affect developers’ ability to acquire and preserve existing affordable units</li> <li>• Increases in constructions costs, including materials and labor, will affect the ability to acquire and preserve units</li> </ul>

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

**Introduction**

There are several potential funding sources to implement the strategies contained in the 2025 - 2030 Consolidated Plan. These sources include, but are not limited to:

- Funds covered under the Consolidated Plan: CDBG, HOME, and ESG
- Funds provided under various programs of the California Department of Housing and Community Development and the California Housing Finance Agency
- State and federal tax credits and mortgage credit certificates
- Tax exempt bond proceeds;
- Sources leveraged by local partners when contributing HUD Funds to projects

**Anticipated Resources**

Program	Eligible Use	Annual Allocation	Program Income	Prior Year Resources	Total	Amount remaining in Con Plan	Program Description
CDBG – Public Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$1,898,921	\$250,000	\$4,964,995.39	\$7,113,916.39	\$6,000,000	Expected Uses: Program Administration ; Public Services; Housing Programs; Fair Housing Enforcement; Public Facility Improvements Homeless Services
HOME – Public Federal	Acquisition, Multifamily rental new construction, Multifamily rental rehab, New Construction	\$800,215.37	\$130,000	\$5,841,616.45	\$6,771,831.82	\$3,500,000	Expected Uses: Rental Housing; Rehabilitation Rental Housing; New Construction

ESG – Public Federal	Shelter, HMIS, Outreach, Rapid Rehousing, Homeless Prevention.	\$157,694	\$ 0	\$ 15,000	\$172,694	\$577,306	Expected Uses: Homeless Services; Homeless Prevention; Rapid Re-Housing
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**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Leveraging HUD resources allows the City to use local, state, and other funds to combine with federal resources to maximize reach and impact of the City’s HUD funded programs. Through the vetting of project applications for HUD funding, the City emphasizes the importance of leveraging to potential applicants. In Program Year 2019, the City developed a new project scoring system that places higher weight and rewards project applicants with higher levels of leveraged funds. Upon project award, the City verifies that leverage funds pledged in the project application have been awarded/committed to the respective applicant/project.

**Entitlement Funds:**

The following are the HUD matching requirements for the ESG and HOME programs:

- **ESG Match Requirements:**

For the ESG program, the City requires that ESG sub-recipients provide a dollar-for-dollar match for ESG funds received. Typically, the City is able to generate significantly more match than the amount required through its allocation of CDBG funds for ESG activities and primarily through the cash and non-cash contributions provided by ESG sub-recipients as a result of the generosity of their donors, supporters, and other funders.

Cash contributions mean cash expended for allowable ESG costs, while noncash contributions mean the value (using a method reasonably calculated to establish fair market value) of any real property, equipment, goods, and services contributed to an ESG activity, provided that if these had to be paid with ESG funds, the costs would have been allowable.

Specific sources of cash contributions include: private individual donors, CDBG funds, local fundraising cash, state funds, local funds, foundation grants, and in-kind contributions (value of in-kind contributions must be reasonable and the method used to establish value must be provided).

- **HOME Match Requirements:**

The 25% HOME match requirements are met through the contributions or layers of funds that the developers provide for each HOME -assisted project. The match includes private financing, waiver or deferral of development fees approved by the City Council, Tax Credit Allocations, and any other eligible source. The City also has accumulated a match surplus from previous years. The City intends to satisfy this requirement by allocating sufficient funds from the Affordable Housing Fund for this purpose.

### **Interdepartmental Leveraging**

In the past, HUD funds have been used with resources from other City departments in the implementation of projects related to public facilities, infrastructure improvements, and park improvement projects. Through these projects, HUD funds have been used in combination with local funds such as the City's Water Fund and resources related to parks projects. In addition, the City encourages the construction of Affordable Housing development projects within the City; these projects are residential projects with the Area Median Income (AMI) under 80%. The City also provides Capital Facility Fee (CFF) deferral, credit, and exemption of CFF fees. On August 13, 2024 the City Council approved an updated Capital Facilities Fees Policies and Procedures by Resolution #2024-278 to broaden the scope of housing exemptions from 50% to 80% of the Area Median Income effectively expanding the reach of the program and allowing for more Capital Facilities Fees Exemptions on these projects.

### **State Housing and Community Development Sources**

In addition to federal resources, the State of California provides funding for affordable housing development, homebuyer programs, transit-oriented development, special needs housing, and infrastructure. Most projects that the City supports are through partnerships with local organizations who leverage significant amounts of resources. The following is a list of sources that, through such partnerships, the City has either directly or indirectly accessed in the past or seeks to access in the future:

- Low-Income Housing Tax Credit Program: administers both federal and State programs that encourage private investment in affordable housing.
- Permanent Local Housing Allocation (PLHA) Program:
- Affordable Housing and Sustainable Communities (AHSC) Program: funding for Green House Gas reducing-transit oriented affordable housing development and transportation-related infrastructure.
- Behavioral Health Services Act (BHSA): State funds administered at the county level to serve low-income behavioral health services clients with housing intervention.
- Housing Related Parks Program: Competitive funding for Parks that support affordable housing projects.
- SB 2 – The Building Homes and Jobs Act: provides a “permanent source” of funding for affordable housing by imposing a \$75 fee on each recorded document up to a maximum of \$225 per transaction per parcel, estimated to generate \$200 to \$300 million annually, statewide. The legislation requires that for moneys collected on and after January 1, 2018, until December 31,

2018, that 50% of the funds go to local governments, and for money's collected after January 1, 2019, that 70% be provided to local governments.

- Homeless Housing, Assistance, and Prevention Program (HHAP): HHAP is a block grant program designed to provide jurisdictions with one-time grant funds to support regional coordination and expand or develop local capacity to address their immediate homelessness challenges.

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

One of the challenges in building new affordable homes is acquiring land suitable for housing. In 2019, the State of California took several actions to make state and local public lands available for affordable housing development including:

- An executive order to make excess state land available for affordable housing
- Connecting affordable housing developers to local surplus land and strengthening enforcement of the Surplus Lands Act
- Requiring cities and counties to inventory and report surplus and excess local public lands to include in a statewide inventory

During this Consolidated Plan period, the City will work to identify City owned properties to meet this requirement with the intent to continue to add to the City's affordable housing stock. The intent is to transfer eligible properties to non-profit organizations to utilize the properties for low-income households or rehabilitate the units and sell them to a low-income household.

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

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

The table below reflects the institutional structure through which Modesto anticipates carrying out its consolidated plan.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
<b>Community and Economic Development Department</b>	Government	<ul style="list-style-type: none"> <li>• Affordable housing</li> <li>Rental</li> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Economic Development</li> <li>Neighborhood improvements</li> <li>Public facilities</li> <li>Public services</li> <li>Planning</li> </ul>	City-wide
<b>City of Modesto Parks, Recreation and Neighborhood</b>	Government	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>Economic Development</li> <li>Neighborhood improvements</li> <li>Community Development</li> <li>Public facilities</li> <li>Public services</li> <li>Planning</li> </ul>	City-wide
<b>Stanislaus Regional Housing Authority</b>	PHA	<ul style="list-style-type: none"> <li>• Affordable housing</li> <li>Rental</li> <li>Ownership</li> <li>Public Housing</li> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>Community Development</li> </ul>	City-wide

		<ul style="list-style-type: none"> <li>Economic Development</li> <li>Neighborhood improvements</li> <li>Public facilities</li> <li>Public services</li> <li>• Planning</li> </ul>	
<b>Stanislaus County</b>	Government	<ul style="list-style-type: none"> <li>• Public Housing</li> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Economic Development</li> <li>• Planning</li> </ul>	City-wide
<b>Public Works Department</b>	Government	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Economic Development</li> <li>Neighborhood improvements</li> <li>Public facilities</li> <li>• Planning</li> </ul>	City-wide
<b>Police and Fire Departments</b>	Government	<ul style="list-style-type: none"> <li>• Planning</li> </ul>	City-wide
<b>Modesto City Schools</b>	Public institution	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Neighborhood improvements</li> <li>Public facilities</li> <li>Public services</li> <li>• Planning</li> </ul>	City-wide
<b>California Association for the Physically Handicapped</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>• Public facilities</li> </ul>	City-wide

<b>Center for Human Services</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Public services</li> </ul>	City-wide
<b>Central Valley Opportunity Center</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Public services</li> </ul>	City-wide
<b>The Children's Crisis Center</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Public services</li> </ul>	City-wide
<b>Community Housing and Shelter Services</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Public services</li> </ul>	City-wide
<b>Court Appointed Special Advocates</b>	Non-Profit organizations	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>• Homelessness</li> </ul>	City-wide
<b>Digital Nest</b>	Non-profit organization	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> </ul>	City-wide
<b>The Disability Resource Agency for Independent Living (DRAIL)</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>• Homelessness</li> <li>• Public services</li> </ul>	City-wide
<b>Doctor's Medical Center Foundation &amp; Stanislaus Community Assist.</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Public services</li> </ul>	City-wide
<b>Golden Valley Health Centers Homeless Health Project</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Public services</li> </ul>	City-wide
<b>Haven Women's Center</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>• Public services</li> </ul>	City-wide
<b>Healthy Aging Association</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>• Public services</li> </ul>	City-wide

<b>Interfaith Ministries</b>	Community/Faith-based organization	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Public services</li> </ul>	City-wide
<b>Modesto Gospel Union</b>	Community/Faith-based organization	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Public services</li> </ul>	City-wide
<b>Modesto Love Center Ministries</b>	Community/Faith-based organization	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Public services</li> </ul>	City-wide
<b>Parent Resource Center</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Public services</li> </ul>	City-wide
<b>Project Sentinel</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Fair Housing</li> <li>• Public services</li> </ul>	City-wide
<b>The Salvation Army (Emergency)</b>	Community/Faith-based organization	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Public services</li> </ul>	City-wide
<b>Second Harvest Food Bank</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Public services</li> </ul>	City-wide
<b>Self-Help Enterprises</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Affordable rental housing</li> </ul>	City-wide
<b>Community Impact Central Valley (CICV)</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Public services</li> </ul>	City-wide
<b>Stanislaus County Affordable Housing Corporation (STANCO)</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Affordable rental housing</li> </ul>	City-wide
<b>Telecare</b>	Non-profit organizations	<ul style="list-style-type: none"> <li>• Public services</li> </ul>	City-wide
<b>Turning Point</b>	Non-profit organization	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Public Services</li> </ul>	City-Wide
<b>United Way</b>	Philanthropic organization	<ul style="list-style-type: none"> <li>• Planning</li> <li>• Public services</li> </ul>	City-wide
<b>United Samaritan Foundation</b>	Philanthropic organization	<ul style="list-style-type: none"> <li>• Planning</li> <li>• Public services</li> </ul>	City-wide
<b>Youth For Christ</b>	Non-Profit organization	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>Community Development</li> <li>Public services</li> </ul>	

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

The comprehensive nature of the delivery system in the City is one of its strengths. The delivery system includes public agencies, private firms, and non-profit organizations that have involvement in housing, providing services, homelessness, and community development issues. Each type of organization involved contributes its own knowledge and trust with the community in which they serve, which ensures a more comprehensive approach to solving housing and community development problems.

The Stanislaus Community System of Care has steadily improved communication and coordination since the development of the last Consolidated Plan. The group is led by a 25-member council representing all major sectors of the community, government, non-profit, service and housing agencies, and healthcare. There are regularly scheduled meetings where all groups gather and discuss potential gaps in the system, ways to further coordinate to create system efficiencies, and methods of sharing resources in a way that best serves the community. This intentional increased coordination at the local and County level have so far proven to be a key strength in the delivery of services. It has further allowed for local needs to bubble up to a place with wider knowledge and resources while the issues maintain local context and conditions.

Working alongside the CoC is the Stanislaus Homelessness Alliance (SHA). The SHA is comprised of elected officials and non-government community leaders with the appropriate level of authority necessary to implement homelessness strategies and initiatives within the community. The SHA meets monthly and documents all meeting activities within the Stanislaus County CoC website at: <https://csocstan.com/get-involved/sha/>

There is always room for improvement. The comprehensive nature of the delivery system creates places where interests and resources from the different entities involved will not always align. Coordination among the various agencies can sometimes be difficult, even among agencies within the same organization. Because the system involves government agencies, and both nonprofit and for-profit agencies, there is room for a difference of opinion in how to address certain issues that may arise. These issues will continue to be resolved through open and clear communication and the implementation and evolution of the established Coordinated Entry System for housing and homeless services.

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

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

HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	x

*\*Blank cells indicate the service is not targeted to that particular population*

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

The City funds and is an active partner in the service delivery system. The City has several different services to respond to the needs of the homeless, including shelter and preventative services. Such services include those directed at the social and health needs of homeless families and individuals. These wrap-around services are targeted to the general homeless population as well as to specific populations such as youth, foster youth, veterans, chronically homeless and families with children.

The Safe Parking program was a six-month pilot program in partnership with Salvation Army to provide a location for safe overnight parking to people living in their vehicle. This program offered a temporary, overnight, safe location to park for individuals and families living in a vehicle, while providing access to services that will transition them into more stable housing. The Access Center Emergency Shelter (ACES)(ACES)at 330 9th Street which opened on December 2, 2019. The Access Center is a low barrier shelter that allows persons to be sheltered with less restrictions as those imposed by traditional homeless shelters.

The City’s Camp2Home program provides a path to self-sufficiency for people trying to rebuild their lives outside of homelessness through five different initiatives. The initiatives are as follows, Outreach, Shelter, Job Training, Permanent Employment, and Permanent Housing. In partnership with Modesto’s Community Health and Assistance Team (CHAT), ACES, and the Downtown Streets Team individuals are able to follow this path to self-sufficiency.

Center for Human Services provides a 24-bed facility Emergency Shelter for young adults, ages 18 to 24 years of age. They also have the Hutton house a 24/7 temporary emergency shelter with overnight and drop-in services for runaway, homeless and youth in crisis, ages 13-17 years old.

The City will continue to partner with the respective entities for the continued operation of the Access Center which is now an integral part of the area’s service delivery system. Even with such a comprehensive approach, certain populations remain hard to house. Such as those chronically homeless persons who are severely mentally ill and those afflicted by chronic substance abuse disorders. The City of Modesto will continue to work with its partners to assist chronically homeless individuals within the housing continuum.

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

While there are programs that are targeted to meet the needs of special needs homeless such as persons with HIV/AIDS, veterans, youth, aging-out foster youth, women, and children, and the mentally ill, there are gaps in case management and housing opportunities for single individuals, couples, and homeless individuals with pets. In recent years, there have been several significant local efforts at closing gaps in the delivery of services to avoid the duplication of services and to provide services in the most effective and efficient manner. The following are key examples of the strengths in the current service delivery system:

1. **Coordinated Entry:** One of the most significant steps at closing the gaps of the service delivery system which has been recently implemented is the Coordinated Entry System. Coordinated Entry is a consistent, community wide intake and placement process through which people experiencing homelessness are efficiently connected to available housing services within the community. With Coordinated Entry, homeless individuals and families complete standard triage assessment survey that identifies the best type of services for that household. Participating programs accept referrals from the system, reducing the need for people to traverse the county seeking assistance at every provider separately. The process helps prioritize housing and homeless assistance based on vulnerability and severity of service needs to ensure that people who need assistance the most can receive it in a timely manner. The process also provides information about service needs and gaps to help plan assistance and identify needed resources in our community.
2. **CARE:** Another significant strength in the delivery system is the Community Assessment, Response, and Engagement (CARE) Multidisciplinary personnel strategy. The CARE team is a joint strategy from the City of Modesto as well as Stanislaus County. The CARE team is made up of staff that are capable of engaging individuals and households in crisis, distressed in the moment for any number of reasons relating to mental or physical health. This CARE team conducts regular outreach and engagement with what are most often the “hard to reach” individuals and households. The CARE team activity is tracked in detail through the CoC and its reporting.
3. **Access Center:** The City of Modesto and Stanislaus County partnered with the Salvation Army to construct a 182 bed, low barrier emergency shelter at 330 S. 9th Street, Modesto. The Salvation Army is the operator of the 182 bed Access Center Emergency Shelter. The shelter is intentionally low barrier (showers, drug and alcohol testing are not required to enter) to eliminate reasons that individuals may choose not to enter emergency shelter and begin a path to self-sufficiency. ACES was designed and constructed to allow homeless individuals to enter with pets, partners, and possessions, the three most important impediments to entering shelter. When MOES closed in

December 2019, over 500 homeless individuals previously camping at the site were eligible to transition to the new low barrier emergency shelter.

Downtown Streets Team (DST): DST employs a volunteer Structured Daily Activity (SDA) model in which those experiencing or at risk of homelessness volunteer on beautification projects within Modesto and Stanislaus County. Incentives for volunteering include, but are not limited to, intensive case management, employment navigation, service connection, and a non-cash basic needs stipend. The DST model is designed to help Team Members (clients) activate skills and attributes that are necessary to move toward employment, housing, and overall, a better quality of living, but which are, through the experience of homelessness, often suppressed. These include things like maintaining a schedule, teamwork, accountability, self-confidence and more. Through the SDA model, Team Members rebuild all of these as well as regain a sense of pride in and stewardship of their community. In addition, Team Members gain valuable experience that they can list at the top of their resume to overcome long experience gaps. SDA projects are generally beautification projects, which includes basic tasks such as litter cleanup in the community. Thus, the model inherently provides a public service and a public benefit in the communities the program serves.

The City works in close coordination with service providers and utilizes case management expertise of a household's individual circumstance to best navigate a family's next steps along the housing spectrum. For those special needs populations, local service providers work closely with the City and other organizations within the CoC to ensure an assessment of needs is completed and then matched with the right level of services and interventions.

Treatment for substance abuse disorder is available in the community, but there are limited opportunities for persons who are actively using substances to be housed other than an overnight emergency shelter. Overnight shelter for those who are severely mentally ill is also limited. Services and supportive housing (transitional and permanent) are available but those with the most severe mental illness often do not have housing that is coupled with the level of care they require. These populations are often housed temporarily through short-term confinement or institutionalization as the result of arrest by law enforcement but struggle to find suitable permanent housing placements.

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

The primary mechanism behind the institutions that are delivering services and housing throughout the community is the CoC. The CoC has continued to evolve its partnerships and strengthen its communication and coordination among partners. An investment into the CoC will yield the most results with the goal of strengthening the service delivery system. There will rarely be enough funding to adequately meet the needs of the community, however as the communities within the County continue to invest resources into the CoC, this will be the primary strategy in overcoming any gaps in the service delivery system that may be identified.

Through the CoC's consistent collaboration with all the all the programs that address homeless and affordable housing issues within the region. This sets the tone of the collaborative efforts. Through these collaborative efforts the region pulls together to unify system delivery. Evidence of these practices through the provider engagement with coordinated entry, with this provider coordination is the ongoing case conference meetings that ensure housing first and housing readiness is efficiently being rolled out. The providers are unifying case management practices with a robust look at essential supportive services to ensure that the all the needs of the recipient are addressed.

The Stanislaus Homeless Alliance (SHA) is an entity that operates in close conjunction with the CoC. The SHA works to offer clear strategies and a unified approach to homelessness within the County. The function of the SHA is to leverage and support existing partnerships within the CoC, working to mitigate the opportunity for gaps to form within the service delivery structure. Addressing the shortfall of available resources to meet the need, the City will utilize state funding where possible to fill gaps and further leverage private funding when possible.

The Citizens' Housing and Community Development Committee is a committee appointed by the City of Modesto City Council. This committee makes funding recommendations to the City Council regarding HUD funding, and this committee is comprised of representatives from a wide range of government agencies as well as several citizens at-large. These at-large citizens are often represented by low-income and racial minority groups. This committee meets once a month and discusses needs, issues, and strategies on how to utilize available funding to best support the community. This committee, being comprised of members of the public and governmental organizations is well suited to identify service delivery gaps and coordinate strategies to and effective solutions to address those gaps in the service delivery system.

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## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

The following table outlines the goals, funding, and what the funding aims to achieve. The Goal Outcome Indicator in the far-right column indicates the type of activity the funding will be used for and the desired quantity. These are the five-year goals being pursued in program years 2025 through 2030; not every goal will receive the exact same amount of funding each year as the amount of funds given from HUD will fluctuate.

Goal Name	Start Year	End Year	Category	Geographic Area	Priority Needs Addressed	Funding	Goal Outcome Indicator
Improve Quality and Increase Affordable Housing	2025	2030	Affordable Housing	City-Wide	Affordable Housing	CDBG: \$8,698,606.74 HOME: \$9,445,084.5	194 Households Housing Units
Address and Prevent Homelessness	2025	2030	Homeless	City-Wide	Addressing and Preventing Homelessness	CDBG: \$434,000 ESG: \$693,750	3,105 Persons assisted 30 Households assisted
Increase Access to Jobs, Education, Economic Development, and Other Services	2025	2030	Non-Housing Community Development	City-Wide	Community and Economic Development	CDBG: \$990,000	1,755 Persons Assisted
Enhance Infrastructure and Public Facilities	2025	2030	Non-Housing Community Development	City-Wide	Community and Economic Development	CDBG: \$4,551.79	N/A
Administration for CDBG, ESG, and HOME Programs	2025	2030	Administration	City-Wide	N/A	CDBG: \$2,986,757.86 HOME: \$826,747.32 ESG: \$56,250	NA

<b>Goal Name</b>	<b>Increase Supply of Affordable Housing</b>
Goal Description	Through the Needs Assessment, the Market Analysis, public meetings, consultations with stakeholders, and survey results, the lack of affordable housing in the City consistently stood to be the number one issue. The activities tied to this goal will work to preserve and expand the supply of affordable housing.
<b>Goal Name</b>	<b>Addressing and Prevent Homelessness</b>
Goal Description	Homelessness has become an issue for the region as a whole. The activities tied to this goal will support getting individuals and families out of homelessness as well as preventing individuals and families from becoming homeless. The City is engaged in both supporting those agencies that provide services to those that are homeless as well as providing support in housing options across the spectrum: emergency shelters, transitional shelters, rapid re-housing, and permanent supportive housing.
<b>Goal Name</b>	<b>Increase Access to Jobs, Education, Economic Development, and Other Services</b>
Goal Description	It is often most difficult for those with less education and currently lower wages to increase their economic prosperity. The activities tied to this goal will work to increase residents’ job readiness through skill training, promotion of business, educational opportunities, and other strategies that may serve low-income populations in their attempts to seek economic opportunities.
<b>Goal Name</b>	<b>Enhance Infrastructure and Public Facilities</b>
Goal Description	The investment in publicly owned facilities and infrastructure improves the community and neighborhoods in which they serve. This investment directly impacts housing development and economic growth of communities. The activities tied to this goal will help to improve parks, streets, sidewalks, lighting, ADA accessibility, among other infrastructure and/or facilities that serve residents.
<b>Administration</b>	<b>Administration for CDBG, ESG, and HOME programs</b>
Goal Description	Funding for the administration of the CDBG, ESG, and HOME programs.

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

The City estimates, based on prospective projects, approximately 300 housing units may be developed during the next five years to provide low and very low-income units to households. The City estimates 194 of these 300 units will be developed with either CDBG or HOME funding. Additionally, the City expects that 79% of these units will serve very low-income households at or below 30% of the area median income. The City estimates the remaining units to be available to households that are between 60% to 80% of the area median income.

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

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

Stanislaus Regional Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

Stanislaus Regional Housing Authority (Stan Regional) provides homeownership resources to participants in the Public Housing and Housing Choice Voucher Programs. The Family Self-Sufficiency (FSS) Program has established partnerships with a variety of community resources to refer participants for services including pre- and post-secondary education, health care, childcare, employment development, supported employment, and small business development including micro-loans. The FSS Program also encourages families to participate in financial wellness programs including financial literacy and credit repair with an emphasis on long-term financial stability for the purposes of homeownership. Supportive services are provided through the Stanislaus County Community Services Agency, the Stanislaus County Department of Mental Health, and the Stanislaus County Integrated Services Agency.

Stan Regional previously implemented a services and communication “quality control” system that provides the Housing Authority with immediate customer feedback and identifies areas that may need improvement. The Housing Authority has also implemented a resident education program with regularly scheduled meetings and written communications on agency policy, rules, and leases. In addition, Stan Regional partners with local agencies in hosting informational and educational events at its community centers. Efforts to improve communications with residents and program participants include on site resident training/informational meetings, regular newsletters, and flyers, and partnering with 2<sup>nd</sup> Harvest Food Bank and the Salvation Army Brown Bag program for commodities delivery to residents.

Stan Regional has implemented a “curbside” appearance program. The focus of the program is the exterior of buildings, parking areas, playgrounds, and other areas of the complexes. To date this program has completed the replacement of roofs, a portion of windows, and HVAC systems at all Public Housing Units, and is currently completing exterior painting of all public housing units. Rodent and insect issues are addressed as residents report a problem and/or at Annual Inspection. In an effort to better educate residents concerning these issues, information is regularly provided through the Stan Regional newsletter. In addition, Stan Regional has an online reporting portal for maintenance and pest control requests. These actions have assisted Stan Regional in creating an atmosphere which emphasizes customer satisfaction and communication.

Further, the SRHA has a Resident Advisory Board (RAB) which represents the residents assisted by the SRHA. The RAB assists in the development of the SRHA five-year Plan. Resident involvement will continue to be supported in an effort to enhance the service delivery by taking into account input from those with lived experience.

These actions have assisted the Housing Authority in creating an atmosphere which emphasizes customer satisfaction and communication.

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

No

**Plan to remove the 'troubled' designation**

Not Applicable. Stan Regional is not a troubled Public Housing Authority

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

### **Barriers to Affordable Housing**

Modesto faces several regulatory and cost-related barriers that limit the development of affordable housing. These include delays in the development process, restrictive zoning ordinances, high development and impact fees, infrastructure costs, and additional expenses such as school district fees and parking requirements. These barriers collectively raise the cost of building new housing, particularly for low- and moderate-income households, and reduce the financial feasibility of affordable housing projects.

### **Development Processes:**

Although the City has made significant efforts to streamline its planning and permitting processes—such as assigning a single project planner and enabling electronic submissions—various external factors still impact the timeline. These include financing delays, site-specific planning complexities, and the availability of construction materials and labor. Even with procedural reforms, development can still take between 6 months to over 2 years depending on the project scope.

### **Single Family Zoning:**

Single-family zoning remains a limiting factor in promoting affordable, higher-density development. Multifamily units are permitted by-right in R-2 and R-3 zones, while the R-1 zone—the primary single-family designation—does not allow multifamily housing by right. This restriction reduces land availability for cost-effective housing types such as duplexes or apartments in many residential areas.

### **Development Fees:**

Should a development or housing unit be proposed for a site where it is not consistent with the General Plan and/or should a project be proposed for a site it is not currently permitted by zoning, a fee of up to \$7,495 is required depending on the zoning change needed.

The City imposes several development fees that vary by project type. For example, total impact fees for single-family homes can exceed \$30,000 per unit, while multifamily housing incurs fees of about \$23,000 per unit. These fees include building permits, capital facility charges, sewer, and water connections. Such costs are ultimately passed on to the consumer, creating affordability challenges.

### **Impact Fee, Land Dedications, Site Improvements:**

The costs to integrate necessary infrastructure (streets, sidewalks, storm drains, etc.) are borne by the developer, but are ultimately passed on to the consumer. These costs contribute to pricing out low- and/or moderate-income households for affordability reasons.

The City may provide fee waivers in some cases and/or fee deferrals in others allowing construction to move forward with less up-front costs.

### **School District Fees:**

The Modesto City School District charges development fees of \$4.79 per square foot for residential construction. While these are outside of the City's control and have not historically deterred development, they still contribute to the overall cost burden of housing projects.

### **Parking Requirements:**

City has updated its code to include Density Bonus Standards that can allow for reduced parking standards for affordable housing developments; however, structured parking remains expensive, estimated between \$36,000 to \$38,000 per unit. These requirements can significantly increase the cost of housing development, especially in multifamily and high-density project.

### **Accessory Dwelling Units (ADU):**

Accessory Dwelling Units are recognized as an important tool for increasing affordable housing options in existing neighborhoods. Modesto has updated its local ordinance to align with state law, allowing ADUs and Junior ADUs (JADUs) on lots with existing or proposed residential structures, and allowing two of any type of ADU, which is more permissive than State law, which allows at minimum an ADU and a JADU. However, barriers remain, including regulatory inconsistencies, lack of public awareness, and financing challenges for homeowners wishing to build ADUs. Despite these issues, ADUs offer significant potential to provide lower-cost rental units or housing for extended families if further supported through outreach, pre-approved designs, and financial incentives.

Modesto faces multiple barriers to affordable housing, including restrictive zoning laws, high development and impact fees, costly parking requirements, and infrastructure expenses. While efforts have been made to streamline processes and promote ADU development, challenges such as regulatory constraints, limited public awareness, and financing difficulties continue to hinder the creation of affordable housing options for low- and moderate-income residents.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City has worked to eliminate internal barriers to the development of affordable housing through the following continuing efforts:

- Providing funding for land acquisition, secondary financing, and infrastructure costs
- Assisting qualified households to purchase homes utilizing the Homebuyer Assistance Program
- Exemption or deferral of Capital Facilities Fees for projects providing low-income housing
- Using the adopted streamlining process for environmental review; HEROS
- Continuing to work with non-profit housing agencies in the provision of supportive services and programs
- Using streamlined application review and permit processing

To mitigate the negative effects of public policies that serve as barriers to affordable housing, the City of Modesto has policies in its impact fee program for affordable housing. The current Capital Facility Fees (CFF) Policies and Procedures provide, with respect to very low- and low-income housing exemptions, the total number of housing exemptions granted are not to exceed two percent (2%) of the cumulative total CFF program housing units. The CFF Policies and Procedures also allow a Community Housing and Development Organization (CHDO) to submit an application and request CFF be waived on new affordable units for households earning 80% or less of the Area Median Income.

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In 2023, the City adopted its 2023-2031 Housing Element. In it, the City described how it has worked to remove barriers to affordable housing by rezoning about 700 acres to allow for more residential density, revising R-1, R-2, and R-3 zones to allow for greater density, publicizing the residential sites inventory, developing a Housing Trust Fund, and adopting a set of preapproved ADU plans, among other steps.

All of the goals from the City's 2023-2031 Housing Element are relevant to the Consolidated Plan, and several goals explicitly aimed at removing barriers to the development of housing within the City.

Goal 2 Number 2 of the 2023-2301 Housing Element is: "Provide a broad range of housing opportunities to meet the needs of all income levels, with emphasis on providing housing that meets the special need of the community. This goal aims to expand affordable and special needs housing options for all income levels, with a focus on supporting vulnerable and underserved community groups. Goal Number 3 is "Reduce or remove governmental constraints to the development, improvement, and maintenance of housing where feasible and legally permissible. This goal aims to ease government regulations to

encourage housing development while maintaining community quality and complying with state and federal laws.

The City has also helped with the development of the Regional Analysis of Impediments to Fair Housing Choice (AI) for Stanislaus County. The AI analyzes public policies, strategies, and housing market practices that could potentially create barriers to affordable housing for households within the City. The AI identifies actions to be taken in order to alleviate any barriers identified.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City participates in Continuum-wide planning to move individuals and families from homelessness to permanent housing and independent living through a network of housing linked to supportive services. The local Continuum of Care (CoC), Stanislaus Community System of Care's 2021 *Plan to Address Homelessness in Stanislaus County* [[https://csocstan.com/wp-content/uploads/2022/01/10.5.21\\_FINAL\\_HOMEBASE-Edits\\_Stanislaus-2021-Regional-Plan-to-Address-1.pdf](https://csocstan.com/wp-content/uploads/2022/01/10.5.21_FINAL_HOMEBASE-Edits_Stanislaus-2021-Regional-Plan-to-Address-1.pdf)] contains eight core strategies to address homelessness, each of those strategies aligns with the goals and efforts of this Consolidated Plan. Along with this adopted plan, the CoC has strategized through working groups and the Stanislaus Homeless Alliance (SHA). All ESG sub-recipients that carry out emergency shelter activities have a street outreach component to its service provision. Additionally, these ESG sub-recipients also participate in the local Continuum of Care's point-in-time count, which affords them an opportunity to reach out to unsheltered persons.

The CoC will continue the implementation of the Coordinated Entry System (CES) and match those individuals' experiencing homelessness to the services that best suit their needs including connecting homeless to housing opportunities. The CoC formed a CES Task Force that will continue to meet regularly to assist with the continued evolution and implementation of the CES and address any issues that arise. The CoC will provide continued training for participating service providers and continue developing any necessary tools to effectively manage the system. This matching of appropriate needs is the most effective use of resources and minimizes bottlenecks in the service delivery system.

The CoC has several programs that focus on outreach and individuals and family engagement. The Access Center, located in Modesto, and has a team that goes out into the communities weekly to connect those experiencing homelessness with services and benefits. The following are examples of local project efforts aimed at reaching out to homeless persons and assessing their needs which will be part of the City's Strategy. The City will continue to partner and be part of these efforts of reaching out to homeless individuals.

Center for Human Services – Street Outreach Since Program Year 2018-19, the City of Modesto has provided ESG funds to Center for Human Services to conduct street outreach for homeless youth. The program's objective is to become familiar with youth hangouts and become a consistent presence among the youth with the end goal of engaging homeless youth and connecting them to services including but not limited to shelter to access shelter, housing, and/or support services. The City will continue to partner with Center for Human Services in order to continue reaching out to youth with the goal to engage them early enough to interrupt their homelessness cycle.

Community Assessment, Response, and Engagement (CARE) Multidisciplinary (MDT) personnel strategy: The CARE Team mission is to facilitate the expedited identification, assessment, and linkage of homeless individuals to housing and supportive services within Stanislaus County subject to the provisions of the Welfare and Institutions Code (WIC) section 18999.8. This WIC Code section was added effective January

1, 2018, to authorize California counties to establish multidisciplinary personnel teams to address homelessness within the county. Every CARE Team member is tasked with conducting outreach and engagement. The strength of the CARE Team comes from the ability to leverage experience and expertise from multiple disciplines when assisting a CARE client. During the initial and on-going client contacts, rapport is developed, and client issues are identified and prioritized. When issues are general, CARE Team members will link the client to a resource; whereas when the need is more specific, the relevant team member provides specialized care. For example, when the CARE Team identifies a CARE client who has agreed to take a mental health assessment, the CARE Team clinician will respond to the location to provide brief counseling, and schedule and conduct the mental health assessment. The need for this type of service was identified during the CARE planning process, and by implementing this, the CARE program is utilizing an innovative approach to meet the needs of the CARE population.

Community Health and Assistance Team (CHAT) is a program designed to use trained outreach specialists to respond to qualifying 911 calls, for mental health crises and similar non-criminal, non-violent incidents. C.H.A.T. provides alternatives to traditional police responses and continues to evolve in order to meet the needs of the community. They engage with unsheltered individuals and provide immediate support, intervention, and connections to mainstream social services, shelters, and housing programs.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City of Modesto is where most services (including shelter and transitional housing) are located within Stanislaus County. The City of Modesto funds shelter activities to the maximum extent possible with CDBG Public Services and ESG funds. Other strategies designed to address homelessness, such as financial assistance and supportive housing are carried out through other City funding sources to build affordable housing designed to serve youth experiencing homelessness and other extremely low-income/homeless populations.

All individuals and families receiving services through the CoC are receiving care that is individualized. Meaning whether the individual/family is in an emergency shelter or a transitional shelter the most effective support the CoC can offer is that which directly meets the needs of the individual/family as opposed to a “one-sized-fits-all” type of support. The service providers and stakeholders involved in the CoC meet monthly to discuss issues and concerns that arise, this discussion may also include a look forward to needs and gaps experienced by a specific sub-population. These monthly meetings are an effective place to coordinate the support and care for those individuals and families that are in an emergency shelter or a transitional shelter.

The City will partner with shelter providers in Modesto such as The Salvation Army to provide emergency shelter and low barrier shelter services to homeless persons. The Access Center Emergency Shelter provides low-barrier (showers, drug and alcohol testing are not required to enter) to eliminate reasons that individuals may choose not to enter emergency shelter and begin a path to self-sufficiency. ACES

allows homeless individuals to enter with pets, partners, and their possessions, which are typically the three main impediments to entering into a homeless shelter.

**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 CoC continues to improve system processes and address gaps in the service delivery that can be shored up to ensure that specific vulnerable sub-populations do not fall through the cracks. As the CoC partnerships grow and each entity becomes more understanding of their role as well as the roles of other agencies, the system will yield more effective results for those individuals and families that are experiencing homelessness. The Coordinated Entry System (CES) is an effective tool in minimizing the number of days someone experiences homelessness.

The delivery of wrap-around services is critical to the long-term success of those individuals and families that have experienced homelessness but are now housed. Through the CoC, there are housing supports made available, offering financial assistance, security deposits, legal services, credit repair, utility payments, counseling, among others. It is understood by the CoC and its partners that the end goal is not to simply find housing, but to maintain stable housing.

Families and children experiencing homelessness are prioritized as reflected by CDBG and ESG allocations to sub-recipients that serve these subpopulations (CSA Partnership, Center for Human Services, Children's Crisis Center, Haven Women's Center, and Family Promise).

The City of Modesto's Homelessness Prevention and Rapid Re-Housing (HPRP) activities include the allocation of ESG funds for chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth so they may receive security deposit assistance. Another subpopulation that is targeted with ESG HP/RP financial assistance are families with dependent children.

The City of Modesto, its ESG subrecipients, the CSOC and other partners have been especially strategic in creating opportunities that will stably house, either in the short term or long term, and promote the self-sufficiency of these subpopulations of persons experiencing homelessness. ESG subrecipients have also had to find strategic ways to assist clients find housing and keep their housing.

Youth Navigation Center: The Center for Human Services provides a wide range of services that strengthen and support youth and families. The Youth Navigation Center in Modesto is a one stop service hub providing a continuum of services for young people (13-24 years old) who are experiencing crisis, housing instability, and/or homelessness. The Youth Navigation Center creates a clear pathway for youth/young.

Most importantly, this Center establishes a coordinated system of care for this vulnerable population and serves youth within Stanislaus County. This Center provides the following services:

- Street outreach and engagement services
- Homeless prevention & diversion services
- Coordinated entry and assessment • Crisis/Drop-in and Shelter for 13-17-year-old persons (8 beds) • Hutton House: Crisis/Drop-in and Low-Barrier Shelter for 18-24-year-old persons (24 beds)
- Pathways Program: Transitional Housing for 18-24-year-old persons (15 beds)
- Access to housing services including permanent housing slots designed for youth with diverse circumstances
- On-site education and employment services

Downtown Streets Team: Another key effort led in the City Modesto aimed at reducing the number of people living in poverty and provide housing opportunities to homeless individuals is the Downtown Streets Team (DST). Downtown Streets Team employs a volunteer Structured Daily Activity (SDA) model in which those experiencing or at risk of homelessness volunteer on beautification projects within Modesto and Stanislaus County. Incentives for volunteering include, but are not limited to, intensive case management, employment navigation, service connection, and a non-cash basic needs stipend. The DST model is designed to help “Team Members” (clients) activate skills and attributes that are necessary to move toward employment, housing, and overall, a better quality of living, but which are, through the experience of homelessness, often suppressed. These include things like maintaining a schedule, teamwork, accountability, self-confidence and more. Through the SDA model, Team Members rebuild all these as well as regain a sense of pride in and stewardship of their community. In addition, Team Members gain valuable experience that they can list at the top of their resume to overcome long experience gaps. SDA projects are generally beautification projects, which includes basic tasks such as litter cleanup in the community. Thus, the model inherently provides a public service and a public benefit in the communities DST serves in.

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

The Plan to Address Homelessness in Stanislaus County identifies discharge planning as a key part of the strategy in addressing homelessness throughout the County moving forward. Acknowledging that further collaboration among public institutions and other system of care providers needs to occur so that no individual or family is discharged into homelessness, the CoC continues to work on these issues through awareness campaigns and coordinated efforts to align services and resources among CoC partners. The City helps lead in the coordination of Continuum-wide services. Furthermore, homelessness prevention assistance, while scarce, is provided through an ESG sub-recipient (Community Housing and Shelter

Services). Again, foster care youth and those exiting the foster care system will be served through the City partnership with the Stanislaus Regional Housing Authority. The City of Modesto will continue collaborative efforts with the local CoC to improve services to the homeless and those at risk of becoming homeless.

The City of Modesto will continue collaborative efforts with the local Continuum to improve services to the homeless and those at risk of becoming homeless. The following are key highlights of the work that has been conducted and will continue to be implemented in our community to assist individuals and families avoid becoming homeless:

Homeless Prevention and Rapid Rehousing: The City will continue to partner with local service providers by providing ESG funds used to assist with homeless prevention assistance to persons or families at risk of losing their housing. ESG funds will also be provided to rapidly rehouse persons who are homeless. Assistance will be provided with intensive case management services to reduce the risk of persons falling back into the cycle of homelessness.

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

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

The Market Analysis section of this Consolidated Plan estimates that 8,643 owner-occupied low-income households and 7,909 renter-occupied low-income households are living in units built before 1980. Because lead-based building materials was banned in 1978, this is the best available estimate of the number of households that may have lead-based materials to abate.

The City of Modesto has adopted policies which will continue to be implemented in its housing programs. The City's lead-based paint policy complies with HUD requirements relating to lead-based paint hazards. In alignment with HUD's requirements, lead-based paint remediation actions will depend on the level of subsidy provided on a project-by-project basis.

City staff provides the HUD approved "Protect Your Family from Lead in Your Home" pamphlet to homeowners when lead-based paint is found or presumed to be present. Homeowner Rehabilitation Program Policies & Procedures adhere to 24 CFR 35.100 Subpart J 35.930(b), 24 CFR 35.100 subpart J 35.930(c), and 24 CFR 35.100 subpart J 35.930(d). Contractors who are working in homes where lead-based paint is found or presumed to be present provides to the homeowners EPA pamphlet "The Lead-Safe Certified Guide to Renovate Right" prior to construction activities.

Housing rehabilitation projects will be subject to federal regulations for Lead-Based Paint and contractors must be certified in safe work practices when completing the rehabilitation work. Costs related to lead-based paint inspections, clearance and abatement will be included in the City's housing rehabilitation loan program which is paid from entitlement funds.

### **Housing Inspection Procedures for RRH/HP Assistance**

The standards for housing unit inspections under the Homelessness Prevention and Rapid Re-Housing Program (HPRP) are referred to as the Housing Habitability Standards. These standards apply only when a program participant is receiving financial assistance and moving into a new or different housing unit. Inspections must be conducted upon initial occupancy and must be repeated annually for the duration of HPRP assistance.

These habitability standards differ from the Housing Quality Standards (HQS) used in other HUD programs. Since HQS requirements are more stringent, grantees have the option to use either standard. However, unlike HQS inspections, habitability inspections under HPRP do not require a certified inspector. Program staff may conduct these inspections using a standardized habitability inspection form to document compliance.

In alignment with the City's Rapid Re-Housing and Homelessness Prevention efforts, special attention must be given to housing built before 1978, as these units may contain lead-based paint. Lead found in

paint, dust, or paint chips can pose significant health risks if not properly managed, especially to young children and pregnant women. Prior to leasing a pre-1978 housing unit, lessors are required to disclose any known presence of lead-based paint or lead-based paint hazards. In addition, lessees must be provided with a federally approved pamphlet on lead poisoning prevention to ensure they are fully informed of potential risks.

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

The City will continue to provide lead-based paint testing as a component of its housing repair and rehabilitation programs when required by HUD regulations. Given the age and condition of the City's housing stock, there are a significant number of homes where lead-based paint testing is needed.

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

The City's housing program guidelines include specific policies related to testing and abatement. When lead-based paint is present or presumed to be present, lead-safe work practices are required. In addition, all of the City's loan agreements for new projects prohibit the use of any lead-based paint.

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

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

The City of Modesto has developed a robust and multifaceted strategy to reduce the number of families living at or below the poverty level, as detailed in its 2023–2031 Housing Element. Central to this strategy is the alignment of housing initiatives with anti-poverty goals through the development of affordable housing, expanded supportive services, and targeted outreach to vulnerable populations. One of the most significant programs contributing to this effort is *Camp2Home*, a comprehensive homelessness response initiative that addresses poverty on five critical fronts: engagement, shelter, job training, employment, and permanent housing. This program reflects a strategic partnership between the city and organizations such as the Stanislaus Community System of Care (CSOC), leveraging over \$35 million in allocated funding to support transitional shelters, street outreach, case management, and permanent supportive housing.

In addition to homelessness prevention, Modesto actively supports extremely low-income and special needs populations through coordinated programs like the Homeowner Repair Assistance Program, which provides grants and loans to low- and moderate-income homeowners to eliminate critical health and safety hazards. The city also partners with non-profits such as STANCO and Stanislaus Regional Housing Authority to develop ADA-accessible housing for individuals with disabilities and mental health needs. Furthermore, significant investments have been made in infrastructure to enhance community access, including the construction of over 330 ADA ramps and improvements to public spaces to support elderly and disabled populations.

To promote economic mobility, Modesto collaborates with the Downtown Streets Team to provide job training and employment services to those at risk of homelessness, aiming to transition individuals from temporary support to long-term independence. The city also ensures alignment between federal resources (such as CDBG, HOME, and ESG funds) and local housing policies through the Consolidated Plan. Overall, Modesto's anti-poverty strategy is deeply integrated into its housing policy framework, combining affordable housing production, service delivery, and equitable community development to address the root causes of poverty across the city.

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

The City of Modesto's poverty reduction goals are closely aligned with its affordable housing strategy as outlined in the **Modesto Housing Plan (2022)**. The plan identifies the creation of diverse, accessible, and attainable housing as a fundamental tool to address poverty-related challenges. Recognizing that housing affordability is a core barrier for families living at or near the poverty level, the City's approach emphasizes removing regulatory and economic obstacles to developing a broader spectrum of housing types—including duplexes, fourplexes, cottage courts, and accessory dwelling units (ADUs)—especially in walkable, transit-friendly neighborhoods. These housing types are known as "Missing Middle Housing," and are essential for offering more affordable options that suit the needs of lower-income households.

The Housing Plan proposes zoning reforms and entitlement streamlining to enable the development of these more affordable and context-sensitive housing options, particularly in underutilized areas. By focusing on financial feasibility and regulatory flexibility, the City is working to ensure that modest-income families can live closer to jobs, schools, transit, and essential services—thus reducing transportation burdens and improving access to economic opportunity. Additionally, the Plan supports housing for special populations, including seniors, multigenerational families, and single individuals, all of whom are disproportionately impacted by poverty.

Furthermore, the Housing Plan anticipates continued population growth and aims to plan proactively by increasing housing availability and affordability across all income levels. This coordination between poverty alleviation efforts and housing policy ensures that investments in housing serve as both a social and economic strategy to uplift vulnerable populations and promote long-term community resilience.

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**SP-80 Monitoring – 91.230**

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

For all HUD funded projects, the City has implemented a subrecipient capacity risk analysis criteria that is assessed at the time of application, as part of the application technical review. If the organization does not meet the organizational capacity standards, the project is not considered for funding.

Organizations that meet the capacity requirements, are then assessed for to determine the extent of monitoring. Program/project monitoring ranges from frequent desk audits (i.e., monthly review of project files – performance reports, invoices and supporting documentation, ensuring timely expenditure, tracking progress toward Consolidated Plan/Annual Action Plan goals, etc.) for all HUD funded activities to more extensive and less frequent (at least once every program year) on-site audits for “high-risk” if certain risk factors are identified during project implementation.

In accordance with 24 CFR, Section 92.252, HOME-assisted rental units are monitored and inspected for income certifications, housing quality standards, and other affordability criteria. There are different levels of monitoring that staff follow, beginning at project predevelopment and continuing through the period of affordability. Staff reviews each draw request. Staff meets with the developers to provide technical assistance if needed and make periodic site visits to follow up on project progress. In addition, staff are constantly monitoring to see if the projects are meeting the standards established in the initial agreement, if costs are on target, and to check on quality of construction. The City is developed a standardized monitoring plan for each HUD program that meets each program’s requirements. This monitoring plan is used as a tool to establish monitoring schedules as well as specific documentation to collect/review depending on the project type.

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## Annual Action Plan

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

#### **Introduction**

During Program Year 2025-2026, the City of Modesto has been allocated \$1,898,921 in Community Development Block Grant (CDBG) program funds, \$800,215.37 in HOME Investment Partnership (HOME) program funds, and \$157,694 in Emergency Solution Grant (ESG) program funds. In terms of program income, City staff anticipate receiving \$250,000 in CDBG, \$130,000 in HOME, and nothing in ESG. The City has \$530,021.73 in prior year resources and will convert \$4,434,973.66 in Neighborhood Stabilization Program (NSP) program income for loan repayments to CDBG Plan document. Prior year resources for HOME is \$5,841,616.45 and ESG is \$15,000. All funding outlined here is programmed in this Consolidated Plan and Annual Action Plan document.

There are several potential funding sources to implement the strategies contained in the 2025 – 2030 Consolidated Plan. The funding from HUD is clearly outlined in this plan, and there are other funds that assist implementation for strategies outlined in this plan as well. The funds that may contribute to addressing the needs and goals outlined in this Consolidated Plan are:

- Funds covered under the Consolidated Plan: CDBG, HOME, and ESG
- Funds provided under various programs of the California Department of Housing and Community Development and the California Housing Finance Agency
- Permanent Local Housing Allocation (PLHA)
- State and federal tax credits and mortgage credit certificates
- Tax exempt bond proceeds;
- The City's General Fund
- Private industry sources such as the Federal Home Loan Bank Board's Affordable Housing Program

Sources leveraged by local partners when contributing HUD Funds to these projects including but not limited to Federal Home Loan Bank Affordable Housing Program.

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### Expected Resources

Program	Eligible Use	Annual Allocation	Program Income	Prior Year Resources	Total	Amount remaining in Con Plan	Program Description
CDBG – Public Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$1,898,921	\$250,000	\$4,964,995.39	\$7,113,916.39	\$6,000,000	Expected Uses: Program Administration ; Public Services; Housing Programs; Fair Housing Enforcement; Public Facility Improvements Homeless Services
HOME – Public Federal	Acquisition, Multifamily rental new construction, Multifamily rental rehab, New Construction	\$800,215.37	\$130,000	\$5,841,616.45	\$6,771,831.82	\$3,500,000	Expected Uses: Rental Housing; Rehabilitation Rental Housing; New Construction
ESG – Public Federal	Shelter, HMIS, Outreach, Rapid Rehousing, Homeless Prevention.	\$157,694	\$ 0	\$ 15,000	\$172,694	\$577,306	Expected Uses: Homeless Services; Homeless Prevention; Rapid Re-Housing

Leveraging HUD resources allows the City to use local, state and other funds to combine with federal resources to maximize reach and impact of the City’s HUD funded programs. Through the vetting of project applications for HUD funding, the City emphasizes the importance of leveraging to potential applicants. In Program Year 2019, the City developed a new project scoring system that places higher weight and rewards project applicants with higher levels of leveraged funds. Upon project award, the City

verifies that leverage funds pledged in the project application have been awarded/committed to the respective applicant/project.

### **Entitlement Funds:**

The following are the HUD matching requirements for the ESG and HOME programs:

- **ESG Match Requirements:**

For the ESG program, the City requires that ESG sub-recipients provide a dollar-for-dollar match for ESG funds received. Typically, the City is able to generate significantly more match than the amount required through its allocation of CDBG funds for ESG activities and primarily through the cash and non-cash contributions provided by ESG sub-recipients as a result of the generosity of their donors, supporters, and other funders.

Cash contributions mean cash expended for allowable ESG costs, while noncash contributions mean the value (using a method reasonably calculated to establish fair market value) of any real property, equipment, goods, and services contributed to an ESG activity, provided that if these had to be paid with ESG funds, the costs would have been allowable.

Specific sources of cash contributions include: private individual donors, CDBG funds, local fundraising cash, state funds, local funds, foundation grants, and in-kind contributions (value of in-kind contributions must be reasonable and the method used to establish value must be provided).

- **HOME Match Requirements:**

The 25% HOME match requirements are met through the contributions or layers of funds that the developers provide for each HOME -assisted project. The match includes private financing, waiver or deferral of development fees approved by the City Council, Tax Credit Allocations, and any other eligible source. The City also has accumulated a match surplus from previous years. The City intends to satisfy this requirement by allocating sufficient funds from the Affordable Housing Fund for this purpose.

### **Interdepartmental Leveraging**

In the past, HUD funds have been used with resources from other City departments in the implementation of projects related to public facilities, infrastructure improvements, and park improvement projects. Through these projects, HUD funds have been used in combination with local funds such as the City's Water Fund and resources related to parks projects. In addition, the City encourages the construction of Affordable Housing development projects within the City; these projects are residential projects with the Area Median Income (AMI) under 80%. The City also provides Capital Facility Fee (CFF) deferral, credit, and exemption of CFF fees. On August 13, 2024 the City Council approved an updated Capital Facilities Fees Policies and Procedures by Resolution #2024-278 to broaden the scope of housing exemptions from

Very-Low and Low-Income Affordable Housing, which broadened the reach of Capital Facilities Fees Exemptions on these projects.

### **State Housing and Community Development Sources**

In addition to federal resources, the State of California provides funding for affordable housing development, homebuyer programs, transit-oriented development, special needs housing, and infrastructure. Most projects that the City supports are through partnerships with local organizations who leverage significant amounts of resources. The following is a list of sources that, through such partnerships, the City has either directly or indirectly accessed in the past or seeks to access in the future:

- Low-Income Housing Tax Credit Program: administers both federal and State programs that encourage private investment in affordable housing.
- Permanent Local Housing Allocation (PLHA) Program:
- Affordable Housing and Sustainable Communities (AHSC) Program: funding for Green House Gas reducing-transit oriented affordable housing development and transportation-related infrastructure.
- Behavioral Health Services Act (BHSA): State funds administered at the county level to serve low-income behavioral health services clients with housing intervention
- Housing Related Parks Program: Competitive funding for Parks that support affordable housing projects.
- SB 2 – The Building Homes and Jobs Act: provides a “permanent source” of funding for affordable housing by imposing a \$75 fee on each recorded document up to a maximum of \$225 per transaction per parcel, estimated to generate \$200 to \$300 million annually, statewide. The legislation requires that for moneys collected on and after January 1, 2018, until December 31, 2018, that 50% of the funds go to local governments, and for money’s collected after January 1, 2019, that 70% be provided to local governments.
- Homeless Housing, Assistance, and Prevention Program (HHAP): HHAP is a block grant program designed to provide jurisdictions with one-time grant funds to support regional coordination and expand or develop local capacity to address their immediate homelessness challenges.

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

One of the challenges in building new affordable homes is acquiring land suitable for housing. In 2019, the State of California took several actions to make state and local public lands available for affordable housing development including:

- An executive order to make excess state land available for affordable housing
- Connecting affordable housing developers to local surplus land and strengthening enforcement of the Surplus Lands Act

- Requiring cities and counties to inventory and report surplus and excess local public lands to include in a statewide inventory

During this Consolidated Plan period, the City will work to identify City owned properties to meet this requirement with the intent to continue to add to the City's affordable housing stock. The intent is to transfer eligible properties to non-profit organizations to utilize the properties for low-income households or rehabilitate the units and sell them to a low-income household.

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## AP-20 Annual Goals and Objectives

The following table outlines the goals, funding, and what the funding aims to achieve. The Goal Outcome Indicator in the far-right column indicates the type of activity the funding will be used for and the desired quantity. These are the five-year goals being pursued in program years 2025 through 2030; not every goal will receive the exact same amount of funding each year as the amount of funds given from HUD will fluctuate.

Goal Name	Start Year	End Year	Category	Geographic Area	Priority Needs Addressed	Funding	Goal Outcome Indicator
Improve Quality and Increase Affordable Housing	2025	2026	Affordable Housing	City-Wide	Affordable Housing	CDBG: \$5,037,806.74  HOME: \$6,645,084.50	20 Households Housing Units
Address and Prevent Homelessness	2025	2026	Homeless	City-Wide	Addressing and Preventing Homelessness	CDBG: \$86,800  ESG: \$160,866.95	616 Persons Assisted  11 Households assisted
Access to Jobs, Education, Economic Development, and Other Services	2025	2026	Non-Housing Community Development	City-Wide	Community and Economic Development	CDBG: \$198,000	351 Persons Assisted
Enhance Infrastructure and Public Facilities	2025	2026	Non-Housing Community Development	City-Wide	Community and Economic Development	CDBG: \$4,551.79	N/A
Administration	2025	2026	Administration	City-Wide	N/A	CDBG: \$1,786,757.86  HOME: \$126,747.32  ESG: \$11,827.05	NA

<b>Goal Name</b>	<b>Increase Supply of Affordable Housing</b>
Goal Description	Through the Needs Assessment, the Market Analysis, public meetings, consultations with stakeholders, and survey results, the lack of affordable housing in the City consistently stood to be the number one issue. The activities tied to this goal will work to preserve and expand the supply of affordable housing.
<b>Goal Name</b>	<b>Addressing and Prevent Homelessness</b>
Goal Description	Homelessness has become an issue for the region as a whole. The activities tied to this goal will support getting individuals and families out of homelessness as well as preventing individuals and families from becoming homeless. The City is engaged in both supporting those agencies that provide services to those that are homeless as well as providing support in housing options across the spectrum: emergency shelters, transitional shelters, rapid re-housing, and permanent supportive housing.
<b>Goal Name</b>	<b>Increase Access to Jobs, Education, and Other Services</b>
Goal Description	It is often most difficult for those with less education and currently lower wages to increase their economic prosperity. The activities tied to this goal will work to increase residents' job readiness through skill training, promotion of business, educational opportunities, and other strategies that may serve low-income populations in their attempts to seek economic opportunities.
<b>Goal Name</b>	<b>Enhance Infrastructure and Public Facilities</b>
Goal Description	The investment in publicly owned facilities and infrastructure improves the community and neighborhoods in which they serve. This investment directly impacts housing development and economic growth of communities. The activities tied to this goal will help to improve parks, streets, sidewalks, lighting, ADA accessibility, among other infrastructure and/or facilities that serve residents.
<b>Administration</b>	<b>Administration for CDBG, ESG, and HOME programs</b>
Goal Description	Funding for the administration of the CDBG, ESG, and HOME programs.

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

The City estimates, based on prospective projects, approximately 300 housing units may be developed during the next five years to provide low and very low-income units to households. The City estimates 194 of these 300 units will be developed with either CDBG or HOME funding. There are several projects in the pipeline that are scheduled to break ground during the 2025-2026 program year. Additionally, the City expects that 79% of these units will serve very low-income households at or below 30% of the area median income. The City estimates the remaining units to be available to households that are between 60% to 80% of the area median income.

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## AP-35 Projects – 91.220(d)

### Introduction

The projects to be undertaken in the 2025 program year (July 1, 2025, to June 30, 2026) are summarized below. The City will utilize funds available to address the goals outlined in this Consolidated Plan. The specific projects will target affordable housing opportunities through acquisition, rehabilitation, and construction of housing. In addition, the City will provide public services including homelessness services and economic development activities. The City will also provide enhancements to public facilities and infrastructure.

### Projects

Project #	Project Name
1	Program Planning & Administration
2	Housing Rehabilitation Administration Activity Delivery (14h)
3	CDBG Entitlement - Economic Development
4	Public Facilities
5	Affordable Housing - Acquisition, Rehabilitation, Homelessness
6	Public Services
7	HESG - Entitlement 2025
8	Affordable Housing - Owner Occupied Rehabilitation

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

The priority needs described in the Strategic Plan are:

- Affordable housing
- Addressing and preventing homelessness
- Enhance infrastructure and public facilities
- Public services
- Community and economic development

The funding allocation priorities remain closely connected to these identified needs. Those projects that demonstrate potential to create further progress in addressing these needs will be prioritized. In the funding of all projects, and in providing assistance to specific beneficiaries, the City will ensure:

- Documentation of the low- and moderate-income status of individuals/households, or
- The area where a project benefit will be realized has a population where at least 51% of the residents are low-and moderate-income, or a slum and blight project meet the criteria for such projects.

The availability of funding from both federal and State sources is a key determinant of the City’s ability to address identified needs. Budget problems at both the Federal and State levels make funding for housing programs uncertain. In an effort to help make the most of limited resources, the City has formed partnerships with a variety of governmental, non-profit, and service agencies to combine resources to implement programs related to housing and community development needs.

The primary obstacle in addressing underserved needs is the limited financial resources made available to address the needs. Prioritization of funding and associated needs requires that some needs expressed by communities may not be addressed in a given program year. Other obstacles in addressing needs are:

- Limited services to support the diverse population
- High and increasing cost of land throughout the County present obstacles by further limiting the quantity of projects the City can take on given finite financial resources to acquire land that is becoming increasingly expensive
- Increasing rental rates across the City presents an obstacle in that fewer households may be able to be supported given the funding allocated. The money spent on rental assistance may not go as far given increasing rental costs.
- Coordination gaps between service providers and agencies providing housing
- Prevailing wage requirements increase construction costs for housing, thus increasing the cost of affordable housing development, potentially limiting the number of affordable housing developments in the City
- Resident perceptions of various services may hinder them from accepting assistance
- Education and dissemination of information to low- and moderate-income residents is a potential obstacle. Although the City has excellent relationships with neighborhood associations and organizations within the different districts in the City, there remains an obstacle of reaching the right people to ensure adequate knowledge of programs available to them.

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**AP-38 Project Summary Information**

<b>Project Name</b>	Program Planning and Administration
<b>Target Area</b>	City-wide
<b>Goals Supported</b>	Administration
<b>Needs Addressed</b>	NA
<b>Funding</b>	CDBG: \$1,316,778.93 HOME: \$126,747.32
<b>Description</b>	This project will fund administrative expenses related to the planning and administration of CDBG, HOME, and ESG activities including but not limited to development of HUD plans, contract development, project monitoring, and enforcement of federal regulations.  Matrix Code: 21A - General Program Administration
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
<b>Location Description</b>	1010 10th Street, Modesto CA 95354
<b>Planned Activities</b>	Program Administration
<b>Project Name</b>	Housing Rehabilitation Administration Activity Delivery (14H)
<b>Target Area</b>	City-wide
<b>Goals Supported</b>	Improve Quality and Increase Affordable Housing
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	CDBG: \$469,978,.93
<b>Description</b>	Activity delivery costs related to carrying out housing rehabilitation activities (rental and owner occupied). Examples include appraisal, architectural, engineering, and other professional services; preparation of work specifications and work write-ups; loan processing; survey, site and utility plans; application processing; and other fees.  Matrix Code: 14H Rehabilitation Administration  Regulatory Citation: 570.202(b)(9)  National Objective: N/A
<b>Target Date</b>	6/30/2026

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City will facilitate housing rehabilitation projects for 20 eligible households per year at or below 80% of the Area Median Income.
<b>Location Description</b>	City-wide
<b>Planned Activities</b>	Housing Rehabilitation Program
<b>Project Name</b>	CDBG Economic Development
<b>Target Area</b>	City-wide
<b>Goals Supported</b>	Access to Jobs, Education, and Other Economic Development Services
<b>Needs Addressed</b>	Community and Economic Development
<b>Funding</b>	CDBG: \$0.00
<b>Description</b>	Partnerships with businesses, developers and service providers to address community and economic development goals including but not limited to the creation and retention of full-time equivalent jobs through grant and loan programs.  Matrix Code: 18A - Direct Financial Assistance to For-Profit Businesses  Regulatory Citation: 570.203(b)  National Objective: 570.208(4)
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CDBG: Assist 0 small businesses; Retain minimum of 8 LMI jobs. One FTE created/retained for every \$0.00  For Future implementation if requested during the year under the Amount needed for an Annual Action Plan Amendment
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Economic Development Assistance
<b>Project Name</b>	Public Facilities
<b>Target Area</b>	Citywide/Low Income Census Tracts.
<b>Goals Supported</b>	Enhance Infrastructure and Public Facilities
<b>Needs Addressed</b>	Enhance Infrastructure and Public Facilities
<b>Funding</b>	CDBG: \$4,551.79

<b>Description</b>	<p>Improve the physical structures throughout the City in CDBG program eligible areas including but not limited to construction or rehabilitation of public facilities and/or improving infrastructure conditions in LMA neighborhoods.</p> <p>Matrix Code: 03A – 04</p> <p>Regulatory Citation: 570.201(c)</p> <p>National Objective: 570.208(a)(1)</p>
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Activity in predesign and will serve approximately 520 individuals from LMA neighborhoods.
<b>Location Description</b>	LMA neighborhoods within Modesto
<b>Planned Activities</b>	Community Centers, park improvements, homeless facilities, and/or other eligible public facilities.
<b>Project Name</b>	Affordable Housing – Acquisition, Rehabilitation, Homelessness
<b>Target Area</b>	Citywide
<b>Goals Supported</b>	Improve Quality and Increase Affordable Housing
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	<p>CDBG \$4,587,806.74</p> <p>HOME \$6,645,084.50</p>
<b>Description</b>	<p>Use CDBG funds for acquisition and/or rehabilitation of property for affordable housing, disability access/improvements, first time homebuyers, lead based paint services, energy efficiency improvements and similar projects.</p> <p>Use HOME funds to leverage funding for the construction and/or rehabilitation of new affordable rental housing units through partnerships with the State, the housing authority, and using tools such as land banking, the revolving loan fund, and housing set-aside funds.</p> <p>Matrix Code: 01-02; 11-19E</p> <p>Regulatory Citation: 570201(a) or (c)</p> <p>National Objective: 570.208(a)(3)</p>
<b>Target Date</b>	6/30/2026

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 79 households below 80% AMI through the following activities: Construction of Seventh Street Village (79) or future projects identified in the City’s Affordable Housing Notice of Funding Availability. Rehabilitation of El Capitan Hotel (48) housing units or future projects identified.
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Acquisition, Rehabilitation, Construction of affordable housing units
<b>Project Name</b>	Public Services
<b>Target Area</b>	Citywide
<b>Goals Supported</b>	Access to Jobs, Education, and Other Economic Development Services
<b>Needs Addressed</b>	Public Services
<b>Funding</b>	CDBG – \$284,800
<b>Description</b>	Partner with local public service providers to provide essential public services to Modesto residents. Matrix Code: 03T – 05Z Regulatory Citation: 570201(e) National Objective: 570.208(a)(2)
<b>Target Date</b>	06/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 351 or more persons and/or households below 80% of AMI through public service activities
<b>Location Description</b>	City-wide
<b>Planned Activities</b>	General Public Service Activities
<b>Project Name</b>	HESG Entitlement 2025
<b>Target Area</b>	City-wide
<b>Goals Supported</b>	Addressing and Preventing Homelessness/Administration
<b>Needs Addressed</b>	Addressing and Preventing Homelessness/Administration
<b>Funding</b>	ESG \$172,694
<b>Description</b>	General Administration and Partner with local non-profits to provide essential services and outreach to individuals and households at risk for homelessness.
<b>Target Date</b>	06/30/2026

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist over 627 individuals or families at risk for homelessness
<b>Location Description</b>	City-wide
<b>Planned Activities</b>	Administration, Street Outreach, HMIS, Rapid Re-housing, and Homeless Prevention.
<b>Project Name</b>	Affordable Housing – Owner Occupied Rehabilitation
<b>Target Area</b>	Citywide
<b>Goals Supported</b>	Improve the Condition and Increase Supply of Affordable Housing
<b>Needs Addressed</b>	Affordable Housing
<b>Funding</b>	CDBG \$450,000
<b>Description</b>	Provide direct financial assistance eligible households through the Homeowner Rehabilitation Program to address health and safety repairs.  Matrix Code: 14A Regulatory Citation: 570.202(a)(1) National Objective: 570.208(a)(3) LMH
<b>Target Date</b>	06/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 20 households at or below 80% of the AMI
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Housing Rehabilitation

**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**

HUD allows for the designation of priority areas that may be a primary focus of revitalization efforts. For the purpose of the Consolidated Plan, priority areas are loosely defined and are not strict and do not require any specific allocation of resources, matching, or partnerships. At this time, the City’s geographic based priority areas includes the entirety of the City’s boundary. The City funds program activities City-wide in accordance with the priority needs listed in this section.

**Rationale for the priorities for allocating investments geographically**

The City funds program activities City-wide in accordance with the priority needs listed in this section. 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. Where possible, the City of Modesto will distribute funds throughout the low- and moderate-income block groups located throughout the six city council districts.

**Discussion**

No additional discussion

**AP-55 Affordable Housing – 91.220(g)**

**Introduction**

The City understands the importance of approaching affordable housing from multiple angles: both preserving and maintaining existing affordable housing stock as well as continually looking for opportunities to develop new affordable housing. The City offers affordable housing programs to support and assist households in obtaining or maintaining their home. The City utilizes contracts on affordable housing units to ensure units remain affordable for a certain extended period of time. Whenever possible, the City uses HUD resources to partner with local affordable housing developers and/or other public agencies to build affordable housing projects. This Action Plan identifies any such projects to be planned or carried out this Program Year.

**One Year Goals for the Number of Households to be Supported**

<b>Homeless</b>	23
<b>Non-Homeless</b>	20
<b>Special-Needs</b>	0
<b>Total</b>	<b>43</b>

**One Year Goals for the Number of Households Supported Through**

<b>Rental Assistance</b>	23
<b>The Production of New Units</b>	0
<b>Rehab of Existing Units</b>	20
<b>Acquisition of Existing Units</b>	0
<b>Total</b>	<b>43</b>

**Discussion**

- Rental Assistance (23 households; 23 homeless/0non-homeless): Community Housing and Shelter Services and Turning Point community Partners will assist a minimum of 23 households with City ESG and CDBG funds for homeless prevention and rapid rehousing assistance.
- Production of new Units (0 households): There are several projects in the pipeline that are anticipated to start construction this program year.
- Rehab of Existing Units (20 households): The City will seek to assist 20 households via the City’s owner-occupied housing rehabilitation program.
- Acquisition of Existing Units: The City will work with local partners and look for opportunities to acquire additional properties to provide affordable housing opportunities. There are several projects in the pipeline that are anticipated to start construction this program year.

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## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

In Modesto, public housing needs, housing choice vouchers, and other specific HUD funds and services are addressed by the Housing Authority of the County of Stanislaus (Stan Regional), which also serves Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Stanislaus, and Tuolumne Counties.

Public housing sites can range from large apartment buildings to single-family houses. Housing Choice Vouchers (HCV, also often called the “Section 8” program) are a portable rent subsidy that can be used to pay for a portion of rent in private rental housing units. Project-Based Section 8 vouchers are private rental units in which the current occupant receives subsidized rent through the housing authority. Housing Authorities are subject to the same state and federal fair housing laws as other housing providers and cannot discriminate on the basis of state or federally protected classes. Housing Authorities must also follow any local fair housing ordinances and may have additional tenant protections added by HUD.

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

Collectively, the housing authorities in Stanislaus County provide access to 4,566 subsidized housing units including 636 public housing units, 10 project-based Section 8 units, and 3,832 housing choice vouchers, though these totals vary at any given time. Though there are technically two housing authorities, the Stan Regional administers the programs of both the Stan Regional and Riverbank housing authorities.

The Stan Regional has been designated as a “high performing” public housing authority by HUD since 2008. This designation is given to public housing authorities (PHAs) that score above a 90 out of 100 points. PHA projects are assessed based on a physical inspection (40 points), financial condition (25 points), management system (25 points), and timely use of capital funds (10 points). The total PHA score is then created out of the average score for all projects weighted by the number of units.

Like many public housing authorities across the country, the housing authorities in Stanislaus County lack an adequate supply of funding for units and/or vouchers to meet the affordable housing needs within their service areas. This is reflected by long or closed waiting lists for potential units. In Stanislaus County, the Public Housing Waiting List counts 11,095 households and the Section 8 Waiting List counts 12,300. Waiting lists for housing choice vouchers are only open occasionally and, even then, sometimes only for select applicants.

PHAs complete both an annual plan and a 5-year plan to help prioritize projects, development, funding, and programs. For 2024-2029, the Stan Regional listed the following goals and objectives (among others) that help affirmatively further fair housing and increase housing choice:

1. Depending on the availability of federal and state funding, increase the inventory of affordable rental housing within the jurisdiction of the Housing Authority of the County of Stanislaus for extremely low to moderate income households.

Objectives:

- Housing Choice Voucher Program – Continue to expand upon existing marketing and outreach efforts to attract new landlord participants to the Housing Choice Voucher Program.
- Development – Leverage private or other public funds to create additional housing opportunities.
- Development – Subject to the availability of funding, develop or acquire 500 affordable housing units over the next five years.

2. Conserve and upgrade the Affordable Housing Inventory in Stanislaus County.

Objectives:

- Public Housing – Implement Asset-Based Community Development (ABCD) initiatives to engage and unite residents, associations, and institutions from within each community for more sustainable communities and economic development.
- Administration – Partner with county and/or city in efforts to improve housing stock and create stable, viable neighborhoods.

3. Increase assisted housing choices.

Objectives:

- Housing Choice Voucher Program – Provide voucher mobility counseling at initial family briefings and during annual reexaminations.
- Housing Choice Voucher Program – Continue to maintain the 2-tiered Benefit Payment Standard (BPS) to ensure families have the ability to locate affordable housing in less poverty concentrated neighborhoods.
- Housing Choice Voucher Program - Continue to seek funding for the Individual Development & Empowerment Accounts (IDEA) and Workforce Initiative Subsidy for Homeownership (WISH) programs for graduating Family Self-Sufficiency (FSS) Program Participants.

The City will continue to leverage opportunities and funding to address needs outlined in the City's Consolidated Plan and remain cognizant of goal and objective overlaps with the Stan Regional.

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

Stanislaus Regional Housing Authority (Stan Regional) provides homeownership resources to participants in the Public Housing and Housing Choice Voucher Programs.

The Family Self-Sufficiency (FSS) Program has established partnerships with a variety of community resources to refer participants for services including pre- and post-secondary education, health care, childcare, employment development, supported employment, and small business development including micro-loans. The FSS Program also encourages families to participate in financial wellness programs including financial literacy and credit repair with an emphasis on long-term financial stability for the purposes of homeownership. Supportive services are provided through the Stanislaus County Community Services Agency, the Stanislaus County Department of Mental Health, and the Stanislaus County Integrated Services Agency.

Stan Regional previously implemented a services and communication “quality control” system that provides the Housing Authority with immediate customer feedback and identifies areas that may need improvement. The Housing Authority has also implemented a resident education program with regularly scheduled meetings and written communications on agency policy, rules, and leases. In addition, Stan Regional partners with local agencies in hosting informational and educational events at its community centers. Efforts to improve communications with residents and program participants include on site resident training/informational meetings, regular newsletters, and flyers, and partnering with 2nd Harvest Food Bank and the Salvation Army Brown Bag program for commodities delivery to residents.

Stan Regional has implemented a “curbside” appearance program. The focus of the program is the exterior of buildings, parking areas, playgrounds, and other areas of the complexes. To date this program has completed the replacement of roofs, a portion of windows, and HVAC systems at all Public Housing Units, and is currently completing exterior painting of all public housing units. Rodent and insect issues are addressed as residents report a problem and/or at Annual Inspection. In an effort to better educate residents concerning these issues, information is regularly provided through the Stan Regional newsletter. In addition, Stan Regional has an online reporting portal for maintenance and pest control requests. These actions have assisted Stan Regional in creating an atmosphere which emphasizes customer satisfaction and communication.

Further, the SRHA has a Resident Advisory Board (RAB) which represents the residents assisted by the SRHA. The RAB assists in the development of the SRHA five-year Plan. Resident involvement will continue to be supported in an effort to enhance the service delivery by taking into account input from those with lived experience.

These actions have assisted the Housing Authority in creating an atmosphere which emphasizes customer satisfaction and communication.

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

Not Applicable. Stan Regional is a high Performer, not a troubled Public Housing Authority.

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

### **Introduction**

The City of Modesto participates in the County-wide Continuum of Care (CoC) to develop and implement regional goals and strategies to address and end homelessness. The CoC released its *2021 Regional Strategic Plan to Address Homelessness* in September 2021. A primary function and goal of the CoC is to increase housing stability and decrease incidents of homelessness in Stanislaus County by targeting services and funds to populations most in need, meeting both the immediate and long-term needs of households experiencing homelessness and avoiding the duplication of services by coordinating with service providers and the CoC.

Along with this adopted plan, in recent years the CoC has been strategized through working groups and with the introduction of the Stanislaus Homeless Alliance (SHA). This revamping of the CoC includes a partnership with HomeBase resulting in a more efficient CoC application and NOFA process with aims to increase CoC funding.

In the coming year, the City will continue to partner with local service providers and agencies with the goal of reducing and ending homelessness via street outreach, homeless prevention, and rapid rehousing. In addition, the City will work with the CoC on addressing the emergency shelter and transitional housing needs of homeless persons as well as continuing to find creative approaches to addressing homelessness and special needs populations.

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

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

The City of Modesto has actively participated in CSOC's planning process to move individuals and families from homelessness to permanent housing and independent living through a network of housing linked to supportive services. The primary strategy document is the annual CSOC Application. Additionally, the City will continue to work with the CoC in the implementation of the continuum-wide Coordinated Entry System (CES) to match the right services to the households given their individual circumstance, this includes taking into consideration special needs in both housing and supportive services. The CoC formed a CES Task Force that will continue to meet regularly to assist with the continued evolution and implementation of the CES and address any issues that arise. The CoC will provide continued training for participating service providers and continue developing any necessary tools to effectively manage the system. This matching of appropriate needs is the most effective use of resources and minimizes bottlenecks in the service delivery system.

In the coming year, the City will continue to partner with organizations such as Center for Human Services (CHS) which conducts street outreach to unsheltered homeless youth. CHS' goal, through street outreach, is to engage with homeless youth and connect them to resources including housing at CHS' Hutton House, a runaway and homeless youth shelter (ages 13-17), or Pathways, a transitional living place for older youth

(ages 18-21). In 2019, the City provided CDBG grant and loan funds to CHS to acquire a property that will be used to establish a Youth Navigation Center. This Youth Navigation Center will enhance current outreach efforts and services for the youth population with everything being available at one location.

Community Assessment, Response, and Engagement (CARE) Multidisciplinary (MDT) personnel strategy: The CARE team is a joint strategy from the City of Modesto as well as Stanislaus County. The CARE team is made up of staff that are capable of engaging individuals and households in crisis, distressed in the moment for any number of reasons relating to mental or physical health. The CARE team conducts regular outreach and engagement with what are most often the “hard to reach” individuals and households. The CARE team activity is tracked in detail through the CoC and its reporting. The City will continue to be a partner in the CARE team program in efforts to increase outreach and engagement to homeless households and individuals.

The Downtown Streets Team (DST) is aimed at reducing the number of people living in poverty and provide housing opportunities to homeless individuals. DST employs a volunteer Structured Daily Activity (SDA) model in which those experiencing or at risk of homelessness volunteer on beautification projects within Modesto and Stanislaus County. Incentives for volunteering include, but are not limited to, intensive case management, employment navigation, service connection, and a non-cash basic needs stipend.

The DST model is designed to help “Team Members” (clients) activate skills and attributes that are necessary to move toward employment, housing, and overall, a better quality of living, but which are, through the experience of homelessness, often suppressed. These include things like maintaining a schedule, teamwork, accountability, self-confidence and more. Through the SDA model, Team Members rebuild all of these as well as regain a sense of pride in and stewardship of their community. In addition, Team Members gain valuable experience that they can list at the top of their resume to overcome long experience gaps.

SDA projects are generally beautification projects, which includes basic tasks such as litter cleanup in the community. Thus, the model inherently provides a public service and a public benefit in the communities DST serves in.

Finally, the City of Modesto is actively involved in the Annual Point-In-Time (PIT) Count conducted throughout the CoC which includes all of Stanislaus County. The PIT Count includes staff and volunteers going out into the community and physically counting individuals experiencing homelessness as well as outreach efforts linking those individuals to services available within the community. Outreach efforts particularly seek to identify the numbers and needs of those individuals and households experiencing

unsheltered homelessness.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Given Modesto is the county seat of Stanislaus County and the largest City within, Modesto is also the central point for many of the CoC's related supportive services. The City funds shelter activities to the maximum extent possible through CDBG Public Services and ESG funds.

The City partners with shelter providers in Modesto such as The Salvation Army to provide emergency shelter and low barrier shelter services to homeless persons. The newly formed Access Center Emergency Shelter will provide low-barrier (drug and alcohol testing are not required to enter) to reduce barriers for individuals choosing to enter an emergency shelter. ACES is designed to allow homeless individuals to enter with pets, partners, and possessions, which are often-cited impediments individuals have when entering a homeless shelter.

With respect to transitional housing, the City will partner with local service providers to provide funding whenever possible for the operation of transitional living facilities and emergency shelters such as:

**Center for Human Services – Pathways Program:** Pathways is a 16-bed transitional living program that addresses the need for shelter and support services for homeless youth 18 to 21 years of age. Shelter is provided up to 21 months. The Pathways Program provides basic life skills, interpersonal and jobs skills training, assistance with obtaining medical insurance and assistance related to advancing educational opportunities.

**Stanislaus County Affordable Housing Corporation (STANCO):** STANCO operates transitional housing facilities that provide housing opportunities for homeless persons with mental disabilities. The City of Modesto provided funding for STANCO in 2019 for transitional housing of five (5) beds. The City will continue to look for partnership opportunities with STANCO and other providers to meet emergency and transitional shelter needs of residents.

**Hutton House** is an emergency shelter for runaway, homeless, and youth in crisis who are ages 13-17.

**Pathways** is a transitional living and support services program that focuses on youth who have “aged out” of the foster care placement system.

**Children’s Crisis Center of Stanislaus County (CCC)** provides childcare and shelter services to abused, neglected, and at-risk children in the community.

**Cricket, Guardian, Marsha’s, Sawyer, and Verda’s Houses** provides shelter for children who may be involved in a family crisis or a conflict situation.

**Homeless Prevention and Rapid Re-Housing Program (HPRP)** provides rental assistance in conjunction with intensive case management.

**Community Housing and Shelter Services (CHSS)** provides opportunities to households with and without children to obtain and maintain permanent housing.

**Community Impact of Central Valley (CICV)** provides services to individuals with HIV/AIDS through the Housing Opportunities for Persons with AIDS Program (HOPWA).

**Family Promise of Greater Modesto** provides shelter at church sites and case management support for finding permanent affordable housing.

**Haven Women’s Center of Stanislaus County** provides shelter services and outreach to homeless women and children in the South Stanislaus County area and within the City. Services include those for victims of domestic violence.

**Housing Authority of the County of Stanislaus** administers 222 Shelter Plus Care Certificates and HUD-VASH vouchers which help provide permanent supportive housing to homeless veterans.

**Miller Pointe** is a 15-unit permanent rental housing project serving very low-income households.

**Meadow Glen** is a 32-unit permanent rental supportive housing serving very low-income foster youth aged out of foster care.

**The Modesto Men’s Gospel Mission and Women’s Mission** provides a limited stay of seven nights on the floor, and three nights out, and also serves two meals a day.

**Mission Emergency Shelter** provides beds for temporary shelter to house up to 100 unaccompanied adult men and women and up to 90 women and children for a maximum stay of fourteen days.

**New Life Program Residential** is an on-site program, operated by the Modesto Gospel Mission, for up to 41 unaccompanied adult men and women who need specialized help to return to societal living. This program is operated by the Modesto Gospel Mission.

**The Salvation Army Modesto Corps** provides an array of services to the homeless.

**The Berberian Emergency Shelter** provides 164 cold weather beds to unaccompanied homeless adult men and women and up to 30 year-round beds to homeless persons with special medical needs.

**The Berberian Transitional Living Facility** provides 20 beds for homeless male and female veterans and 20 beds for unaccompanied homeless males and females for up to 24 months.

**Stanislaus County Affordable Housing Corporation (STANCO)** operates eight properties for permanent affordable housing and conducts outreach to place people in supportive housing. STANCO also operates

33 transitional beds for homeless families with children and 37 beds for unaccompanied adult homeless males and females.

- **STANCO Transitional Housing**
- California – 36 beds and 4 units
- Garden Gate – 3 beds and 1 unit
- Ricardo – 3 beds and 1 unit
- Locust – 3 beds and 1 unit
- Garvey – 13 beds
- REST House - 5 beds
- **STANCO Permanent Supportive Housing**
- 24 beds

**Bennett Place** contains 18 units that are reserved for persons who have a serious mental illness (SMI) or serious emotional disturbance (SED) and are homeless or at risk for homelessness.

**Turning Point Community Programs** provides integrated, cost-effective mental health services, employment and housing for adults, children and their families that promote recovery, independence, and self-sufficiency.

**Turning Point Respite Center at Garden Gate** provides a safe home-like environment for up to 12 homeless mentally ill persons nightly.

**Salvation Army Veteran Emergency Shelter:** provides shelter services to homeless individuals who are U.S. Veterans.

**Catholic Charities** provides a variety of programs and services with a new office location as of 2019 in Modesto. Catholic Charities provides transportation services, housing and case management services, low-cost healthcare, and childcare as well as immigration and legal services.

There is a total of 511 emergency shelter beds in Modesto and 223 within Stanislaus County (not in Modesto) for a total of 734 emergency shelter beds within the County. Additionally, there are 301 emergency shelter beds pending. The emergency shelter beds available in Modesto are from the following organizations:

**Modesto Emergency Shelter Beds**

Agency	Number of Beds
Center for Human Services	7
Community Housing and Shelter Services (CHSS)	155
Family Promise	14
Haven Women’s Shelter	8
Modesto Gospel Mission	181
Salvation Army	140
Turning Point	3
<b>TOTAL</b>	<b>511</b>

**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 CoC continues to improve system processes and address gaps in the service delivery system to ensure that specific vulnerable sub-populations do not fall through the cracks. As the CoC partnerships grow and each entity becomes more understanding of their role as well as the roles of other agencies, the system will yield more effective results for those individuals and families that are experiencing homelessness. The Coordinated Entry System (CES) is an effective tool in minimizing the number of days someone experiences homelessness. As stated in the *Coordinated Entry System Policies and Procedures Manual*, the CoC works to assess households for the individual needs and make matches to available housing interventions. The case conferencing teams meet weekly to work through the households that have completed assessments. Each household experiencing homelessness or chronic homelessness is offered a standard assessment tool to ensure fairness and equitable access to available services and housing options across the continuum.

The delivery of wrap-around services is critical to the long-term success of those individuals and families that have experienced homelessness but are now housed. Through the CoC, there are housing supports made available, offering financial assistance, security deposits, legal services, credit repair, utility payments, counseling, among others. It is understood by the CoC and its partners that the end goal is not to simply find housing, but to maintain stable housing.

The City of Modesto's Homelessness Prevention and Rapid Re-Housing (HPRP) activities include the allocation of ESG funds for all household types including but not limited to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth so they may receive security deposit assistance. Another subpopulation that is targeted with ESG HP/RP financial assistance are families with dependent children.

The City of Modesto, its ESG subrecipients, the CoC, and other partners have been especially strategic in creating opportunities that will stably house and promote the self-sufficiency of these subpopulations of persons experiencing homelessness. ESG subrecipients have also had to find strategic ways to assist clients find housing and keep their housing. The following are recent strategies that have been implemented locally in which the City will continue to be a partner in as its strategy at helping homeless individuals transition from homelessness to housing:

**Empire Migrant Center:**

Supported by the FOP movement, the Stanislaus County Community Services Agency's (CSA) partners with the Housing Authority to house homeless families during the cold-weather months in vacant family units at the Empire Migrant Center. The Empire Migrant Center located at 5132 South Avenue is used as a cold-weather shelter for homeless families. The Empire Migrant center consists of 90 single family dwelling units used for farmworker housing during project from April to October each year. This project allowed CSA to use 21 of the 90 units to place homeless families in these units during the months of November through March. This project will be a multi-year partnership allowing CSA to place homeless families each winter in housing and provide case management services with a goal to permanently house homeless households.

### **Youth Navigation Center:**

The Center for Human Services provides a wide range of services that strengthen and support youth and families. One of the biggest projects currently being developed is a Youth Navigation Center. The Youth Navigation Center will be located in Modesto and will be a one stop service hub providing a continuum of services for young people (13-24 years old) who are experiencing crisis, housing instability, and/or homelessness. The Youth Navigation Center will create a space where existing services, currently at different sites, will be relocated and new services developed, creating a clear pathway for youth/young adults. Most importantly, this Center will establish a coordinated system of care for this vulnerable population and will serve youth within Stanislaus County. Once completed, this project will provide the following services:

- Street outreach and engagement services
- Homeless prevention & diversion services
- Coordinated entry and assessment
- Crisis/Drop-in and Shelter for 13-17-year-old individuals (8 beds)
- Hutton House: Crisis/Drop-in and Low-Barrier Shelter for 18-24-year-old individuals (24 beds)
- Pathways Program: Transitional Housing for 18-24-year-old individuals (15 beds)
- Access to housing services including permanent housing slots designed for youth with diverse circumstances
- On-site education and employment services

### **Downtown Streets Team:**

Another key effort led in Modesto aimed at reducing the number of people living in poverty and provide housing opportunities to homeless individuals is the Downtown Streets Team (DST). Downtown Streets Team employs a volunteer Structured Daily Activity (SDA) model in which those experiencing or at risk of homelessness volunteer on beautification projects within Modesto and Stanislaus County. Incentives for volunteering include, but are not limited to, intensive case management, employment navigation, service connection, and a non-cash basic needs stipend.

The DST model is designed to help "Team Members" (clients) activate skills and attributes that are necessary to move toward employment, housing, and overall, a better quality of living, but which are,

through the experience of homelessness, often suppressed. These include things like maintaining a schedule, teamwork, accountability, self-confidence and more. Through the SDA model, Team Members rebuild all of these as well as regain a sense of pride in and stewardship of their community. In addition, Team Members gain valuable experience that they can list at the top of their resume to overcome long experience gaps.

SDA projects are generally beautification projects, which includes basic tasks such as litter cleanup in the community. Thus, the model inherently provides a public service and a public benefit in the communities DST serves in.

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

The *Plan to Address Homelessness in Stanislaus County* identifies discharge planning as a key part of the strategy in addressing homelessness throughout the County moving forward. Acknowledging that further collaboration among public institutions and other system of care providers needs to occur so that no individual or family is discharged into homelessness, the CoC continues to work on these issues through awareness campaigns and coordinated efforts to align services and resources among CoC partners. The City helps lead in the coordination of Continuum-wide services. Furthermore, homelessness prevention assistance, while scarce, is provided through an ESG sub-recipient (Community Housing and Shelter Services). Again, foster care youth and those exiting the foster care system will be served through the City partnership with the Housing Authority.

The City of Modesto will continue collaborative efforts with the CoC to improve services to the homeless and those at risk of becoming homeless. The following are key highlights of the work that has been conducted and will continue to be implemented in our community to assist individuals and families avoid becoming homeless:

**Homeless Discharge Coordination:**

The City of Modesto is actively engaged in homeless discharge coordination from health care facilities. Since April 2019, the Hospital Council of Northern California has coordinated monthly meetings with representatives from local hospitals, homeless shelters, public agencies, and stakeholder groups to plan for the discharge of homeless individuals from health care facilities to comply with SB 1152. The objective has been to create a community standard of care and greater connection and cooperation between discharging and receiving providers of services for the homeless.

**Homeless Prevention and Rapid Rehousing:**

The City will continue to partner with local service providers by providing ESG funds used to assist with homeless prevention assistance to persons or families at risk of losing their housing. ESG funds will also be provided to rapidly rehouse persons who are homeless. Assistance will be provided with intensive case management services to reduce the risk of persons falling back into the cycle of homelessness.

**Foster care/youth facilities**

One of the biggest youth service providers in Stanislaus County is the Center for Human Services (CHS). The City has an ongoing partnership with CHS in the planning and programming of services for youth terming out of foster care to prevent homelessness among this population. A prime example is the recent partnership with CHS on the first Youth Navigation Center to be located in Modesto which will provide a one-stop-shop service hub for youth experiencing or in danger of homelessness.

**Corrections/Law Enforcement:**

As part of the Coordinated Entry efforts, the City works with law enforcement agencies such as Modesto Police Department and Stanislaus County Sheriff and Probation Departments in discharge planning to avoid discharge of inmates into homelessness.

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

### **Introduction:**

There are a number of policies in Modesto that may contribute to the current lack of affordable housing.

Modesto faces several regulatory and cost-related barriers that limit the development of affordable housing. These include delays in the development process, restrictive zoning ordinances, high development and impact fees, infrastructure costs, and additional expenses such as school district fees and parking requirements. These barriers collectively raise the cost of building new housing, particularly for low- and moderate-income households, and reduce the financial feasibility of affordable housing projects.

### Development Processes:

Although the City has made significant efforts to streamline its planning and permitting processes—such as assigning a single project planner and enabling electronic submissions—various external factors still impact the timeline. These include financing delays, site-specific planning complexities, and the availability of construction materials and labor. Even with procedural reforms, development can still take between 6 months to over 2 years depending on the project scope.

### Single Family Zoning:

Single-family zoning remains a limiting factor in promoting affordable, higher-density development. Multifamily units are only permitted in R-2 and R-3 zones, while the R-1 zone—the primary single-family designation—does not allow multifamily housing by right. This restriction reduces land availability for cost-effective housing types such as duplexes or apartments in many residential areas.

### Development Fees:

Should a development or housing unit be proposed for a site where it is not consistent with the General Plan and/or should a project be proposed for a site it is not currently permitted by zoning, a fee of up to \$7,495 is required depending on the zoning change needed.

The City imposes several development fees that vary by project type. For example, total impact fees for single-family homes can exceed \$30,000 per unit, while multifamily housing incurs fees of about \$23,000 per unit. These fees include building permits, capital facility charges, sewer, and water connections. Such costs are ultimately passed on to the consumer, creating affordability challenges.

### Impact Fee, Land Dedications, Site Improvements:

The costs to integrate necessary infrastructure (streets, sidewalks, storm drains, etc.) are borne by the developer, but are ultimately passed on to the consumer. These costs contribute to pricing out low- and/or moderate-income households for affordability reasons.

Infrastructure impact fees, especially in designated Community Facilities Districts (CFDs), can be

substantial. In the Tivoli Specific Plan, for instance, fees for medium-high density development reach up to \$24,284 per unit. While some fee waivers have been granted for affordable housing developments, these fees still pose a considerable barrier to widespread affordability.

#### School District Fees:

The Modesto City School District charges development fees of \$4.79 per square foot for residential construction. While these are outside of the City's control and have not historically deterred development, they still contribute to the overall cost burden of housing projects.

#### Parking Requirements:

Although recent code updates allow for reduced parking standards and administrative approval for exceptions, structured parking remains expensive, estimated between \$36,000 to \$38,000 per unit. These requirements can significantly increase the cost of housing development, especially in multifamily and high-density project.

#### Accessory Dwelling Units (ADU):

Accessory Dwelling Units are recognized as an important tool for increasing affordable housing options in existing neighborhoods. Modesto has updated its local ordinance to align with state law, allowing ADUs and Junior ADUs (JADUs) on lots with existing or proposed residential structures. However, barriers remain, including regulatory inconsistencies, lack of public awareness, and financing challenges for homeowners wishing to build ADUs. Despite these issues, ADUs offer significant potential to provide lower-cost rental units or housing for extended families if further supported through outreach, pre-approved designs, and financial incentives.

Modesto faces multiple barriers to affordable housing, including restrictive zoning laws, high development and impact fees, costly parking requirements, and infrastructure expenses. While efforts have been made to streamline processes and promote ADU development, challenges such as regulatory constraints, limited public awareness, and financing difficulties continue to hinder the creation of affordable housing options for low- and moderate-income residents.

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

The City has worked to eliminate internal barriers to the development of affordable housing through the following continuing efforts:

- Providing funding for land acquisition, secondary financing, and infrastructure costs
- Assisting qualified households to purchase homes utilizing the Homebuyer Assistance Program
- Exemption or deferral of Capital Facilities Fees for projects providing low-income housing
- Using the adopted streamlining process for environmental review; HEROS

- Continuing to work with non-profit housing agencies in the provision of supportive services and programs
- Using streamlined application review and permit processing

To mitigate the negative effects of public policies that serve as barriers to affordable housing, the City of Modesto has policies in its impact fee program for affordable housing. The current Capital Facility Fees (CFF) Policies and Procedures provide, with respect to very low- and low-income housing exemptions, the total number of housing exemptions granted are not to exceed two percent (2%) of the cumulative total CFF program housing units. The CFF Policies and Procedures also allow a Community Housing and Development Organization (CHDO) to submit an application and request CFF be waived on new affordable units for households earning sixty (60%) or less of the Area Median Income.

In 2023, the City adopted its 2023-2031 Housing Element. In it, the City described how it has worked to remove barriers to affordable housing by rezoning about 700 acres to allow for more residential density, revising R-1, R-2, and R-3 zones to allow for greater density, publicizing the residential sites inventory, developing a Housing Trust Fund, and adopting a set of preapproved ADU plans, among other steps.

All of the goals from the City's 2023-2031 Housing Element are relevant to the Consolidated Plan, and several goals explicitly aimed at removing barriers to the development of housing within the City.

Goal 2 Number 2 of the 2023-2301 Housing Element is: "Provide a broad range of housing opportunities to meet the needs of all income levels, with emphasis on providing housing that meets the special need of the community. This goal aims to expand affordable and special needs housing options for all income levels, with a focus on supporting vulnerable and underserved community groups. Goal Number 3 is "Reduce or remove governmental constraints to the development, improvement, and maintenance of housing where feasible and legally permissible. This goal aims to ease government regulations to encourage housing development while maintaining community quality and complying with state and federal laws.

The City has also helped with the development of the Regional Analysis of Impediments to Fair Housing Choice (AI) for Stanislaus County. The AI analyzes public policies, strategies, and housing market practices that could potentially create barriers to affordable housing for households within the City. The AI identifies actions to be taken in order to alleviate any barriers identified.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

In alignment with local efforts and initiatives, the City's primary focus in 2025-2026 will be to use HUD resources to address the Consolidated Plan goals, all of which are high priority:

- Improve Quality and Increase Affordable Housing
- Address and Prevent Homelessness
- Enhance Infrastructure and Public Facilities
- Increase Access to Jobs, Education, and Other Services
- Administration for CDBG, ESG, and HOME programs

This action plan identifies projects the City will undertake in pursuit of progress towards those goals outlined above.

#### **Actions planned to foster and maintain affordable housing**

Because there is a housing shortage in Modesto, one of the City's main strategies will be to use HUD funds to assist with property acquisition for conversion into affordable housing. In the development of the Strategic Plan, the City conducted a request for project proposals to identify potential projects that would assist in addressing the Consolidated Plan needs. The City will use projects identified via the RFP to maximize the use of HUD funds with the end goal of adding affordable housing units to the maximum extent possible.

#### **Actions planned to reduce lead-based paint hazards**

The Market Analysis section of this Consolidated Plan estimates that 8,643 owner-occupied low- and/or moderate-income households and 7,909 renter-occupied low- and/or moderate-income households are living in units built before 1980. Because lead-based building materials was banned in 1979, this is the best available estimate of the number of households that may have lead-based materials to abate.

The City of Modesto has adopted policies which will continue to be implemented in its housing programs. The City's lead-based paint policy complies with HUD requirements relating to lead-based paint hazards. In alignment with HUD's requirements, lead-based paint remediation actions will depend on the level of subsidy provided on a project-by-project basis.

City staff provides the HUD approved "Protect Your Family From Lead in Your Home" pamphlet to homeowners when lead-based paint is found or presumed to be present. Homeowner Rehabilitation Program Policies & Procedures adhere to 24 CFR 35.100 Subpart J 35.930(b), 24 CFR 35.100 subpart J 35.930(c), and 24 CFR 35.100 subpart J 35.930(d). Contractors who are working in homes where lead-

based paint is found or presumed to be present provides to the homeowners EPA pamphlet “The Lead-Safe Certified Guide to Renovate Right” prior to construction activities.

Housing rehabilitation projects will be subject to federal regulations for Lead-Based Paint and contractors must be certified in safe work practices when completing the rehabilitation work. Costs related to lead-based paint inspections, clearance and abatement will be included in the City’s housing rehabilitation loan program which is paid from entitlement funds.

The following is the City’s lead-based policy for reduction of lead paint hazards:

Subsidy Amount	<\$5,000	\$5,000-\$25,000	>\$25,000
<b>Approach to Lead Hazard Evaluation and Reduction</b>	<b>“Do No Harm”:</b> Use lead safe work practices	<b>Identify and control Lead hazards</b>	<b>Identify and Abate Lead Hazards</b>
<b>Homeowner Notification</b>	Yes	Yes	Yes
<b>Lead Hazard Evaluation</b>	Presume Presence of LBP (alternative: Paint testing of surfaces to be disturbed by rehabilitation)	Paint testing of surfaces to be disturbed by rehabilitation AND Risk assessment	Paint testing of surfaces to be disturbed by rehabilitation AND Risk assessment
<b>Lead Hazard Reduction</b>	Repair surfaces disturbed during rehabilitation, use lead-safe work practices, clearance test of work site upon completion.	Interim controls, lead- safe work practices, clearance test of unit upon completion.	Complete abatement, lead-safe work practices, clearance test of unit upon completion.

**Actions planned to reduce the number of poverty-level families**

The City coordinates the efforts among many stakeholders to effectively support low-income households through the projects associated with this Consolidated Plan. In addition to supporting low-income households directly in Modesto, the City acknowledges the regional nature of many issues facing low-

income households. That being so, the City takes its role seriously as a participating member of the CoC as well as the Stanislaus Homeless Alliance (SHA).

The vision of the City, as well as the organizations in which it participates is to develop and implement effective programs and projects that are coordinated and resourced efficiently. Addressing the goals and priority needs listed within this Consolidated Plan are the primary ways in which the City will work to reduce the number of families living in poverty.

The City is part of the County-wide 2020-2025 Analysis of Impediments to Fair Housing Choice (AI) as well. Within the AI, an analysis was completed to understand those policies that may disproportionately impact low-income households in negative ways, or those policies that inadvertently impact low-income households in ways that may limit their choices in both choice of housing and thus, employment.

Another strategy the City will use is to enter into community partnerships that provide economic development opportunities for low-income households. Partnerships such as those with Opportunity Stanislaus, the local economic development and workforce agency, will seek to leverage any funds available to the city (federal and/or state) for the economic advancement of low-income families with the end goal to get them out of poverty levels.

The City may also work with its Economic Development Department to consider the creation of a CDBG special economic development program to assist existing small businesses with loans or grants that will result in the creation of jobs for low-income individuals and/or assist low income persons with the creation of microenterprise businesses as another strategy at reducing the number of poverty-level families.

### **Actions planned to develop institutional structure**

The City of Modesto, through its engagement in local initiatives, is engaged in the Coordinated Entry system. Coordinated entry (also known as coordinated assessment system) is a consistent, community wide process to match people experiencing homelessness or at-risk of homelessness to community resources that are the best fit for their situation. In a community using coordinated entry, homeless individuals and families complete standard triage assessment survey that identifies the best type of services for that household. Participating programs accept referrals from the system, reducing the need for people to traverse the county seeking assistance at every provider separately. The process helps prioritize housing and homeless assistance based on vulnerability and severity of service needs to ensure that people who need assistance the most can receive it in a timely manner. The process also provides information about service needs and gaps to help plan assistance and identify needed resources in our community.

The intent is to provide coordinated entry to the entire geographic area through Access Points. Access Points are places—either virtual or physical—where an individual or family in need of assistance accesses the coordinated entry process. People experiencing homelessness can complete the assessment survey

to participate in coordinated entry and are matched with community resources that best fit their situation. All locations and methods offer the same assessment approach and referrals using uniform decision-making processes. The Access Points in Stanislaus County include: 1) A centralized physical location (Access Center) in Stanislaus County where housing and support services, among others are provided, 2) 211 hotline system that screens and directly connects people to services, 3) Continuum of Care partners that provide assessments using the same tool county-wide, 4) A specialized Multi-disciplinary Outreach and Engagement Team that scouts the geographic area to provide access to those who might not want to engage at a physical access point.

The City works closely with the Stanislaus County Department of Behavioral Health and Recovery Services (BHRS) in the system delivery of housing services. BHRS provides Housing Support Services Program provides an array of support services for individuals facing barriers that include low income, severe mental illness, substance abuse, and other disabling conditions. The program offers a combination of affordable housing and support services designed to help individuals and families use housing as a platform for wellness and recovery following a period of homelessness, hospitalization, or incarceration. The goal of Housing Support Services is to assist individuals in obtaining employment, independent living skills, recovery, and increased self-sufficiency. In addition, BHRS provides Employment Support Services to individuals with psychiatric disabilities who are working towards Employment and Housing goals. The program provides an opportunity for individuals with severe mental health disabilities to work in the community. Often, BHRS and City HUD funding resources are leveraged together when partnering with local affordable housing developers such as the HACS and STANCO.

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

City of Modesto relies primarily on its (A) close consultation with the CSOC, which is made up of representative stakeholders and (B) monthly meetings with its public and private housing development partners, which include local private CHDOs (e.g., Habitat for Humanity, Stanislaus County and Stanislaus Affordable Housing Corporation, and Great Valley Housing Development Corporation (GVHDC)) and the Housing Authority (to enhance coordination in the areas of community housing and social services.

The City of Modesto relies on non-profit organizations and for-profit developers to build and acquire, develop, and rehabilitate affordable units. The City of Modesto will continue to work closely with these entities to ensure that each year as many new affordable units are developed or made available.

The City of Modesto also relies on the non-profit service sector to provide emergency shelter and transitional and special needs housing. The City of Modesto will continue to support eligible organizations and their activities with local, state and federal funding as it's made available and upon their governing entity's approval.

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

**Introduction:**

The below section outlines specific program requirements for CDBG, HOME, and the ESG programs.

**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.

<b>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</b>	0
<b>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</b>	0
<b>3. The amount of surplus funds from urban renewal settlements</b>	0
<b>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.</b>	0
<b>5. The amount of income from float-funded activities</b>	0
<b>Total Program Income</b>	0

**Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	85%

**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:

The City of Modesto does not use form of investment within the local HOME program other than those identified in Section 92.205.

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:

When HOME funds are used for homebuyer activities, the City will follow the following guidelines:

Pursuant to 24 CFR 92.254(a)(5)(ii), the City requires that HOME funds be recaptured if the property does not continue to be the principal residence of the buyer for the duration of the Affordability Period secured by an Affordable Housing Covenant. The Recapture Provision shall apply to a HOME assisted property only when a Direct HOME Subsidy is provided to a homebuyer.

The Recapture provision will ensure that the City of Modesto recoups all or a portion of the HOME assistance to the homebuyers if the housing does not continue to be the principal residence of the family for the duration of the affordability period.

Per, 24 CFR 92.254(a)(5)(ii)(A), in establishing recapture requirements, the City of Modesto is subject to the limitation that when the recapture requirement is triggered by a sale (voluntarily or involuntarily) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the City of Modesto will only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Of the recapture options described in 92.254(a)(5)(ii)(A), the City of Modesto will use a the “Shared Net Proceeds” option as outlined in 24 CFR 92.254(a)(5)(ii)(A)(3). With this option, if the net proceeds are not sufficient to recapture the entire HOME investment, the City and original homebuyer will share the net proceeds.

To calculate the amount of net proceeds (or shared appreciation) to be returned to the City the following formula will be applied:

$$\frac{\text{HOME investment}}{\text{HOME Investment} + \text{Homeowner Investment}} \times \text{Net proceeds} = \text{HOME amount to be recaptured}$$

To calculate the amount of net proceeds (or shared appreciation) to available to the homebuyer the following formula will be applied:

$$\frac{\text{HOME investment}}{\text{HOME investment} + \text{Homeowner Investment}} \times \text{Net proceeds} = \text{HOME amount to be recaptured}$$

*Direct HOME Subsidy + Homeowner Investment*

Since the HOME rule limits recapture to available net proceeds, the City will only recapture what is available from net proceeds. In this case, the City is not required to repay the difference between the total direct HOME subsidy and the amount the City is able to recapture from available net proceeds.

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:

When HOME funds are used for resale or recapture, the City will follow the following guidelines:

Pursuant to 24 CFR 92.254(a)(5)(ii), the City requires that HOME funds be recaptured if the property does not continue to be the principal residence of the buyer for the duration of the Affordability Period secured by an Affordable Housing Covenant. The Recapture Provision shall apply to a HOME assisted property only when a Direct HOME Subsidy is provided to a homebuyer.

The Recapture provision will ensure that the City of Modesto recoups all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the affordability period.

Per, 24 CFR 92.254(a)(5)(ii)(A), In establishing recapture requirements, the City of Modesto is subject to the limitation that when the recapture requirement is triggered by a sale (voluntarily or involuntarily) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the City of Modesto will only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Of the recapture options described in 92.254(a)(5)(ii)(A), the City of Modesto will use a the “Shared Net Proceeds” option as outlined in 24 CFR 92.254(a)(5)(ii)(A)(3). With this option, if the net proceeds are not sufficient to recapture the entire HOME investment, the City and original homebuyer will share the net proceeds.

To calculate the amount of net proceeds (or shared appreciation) to be returned to the City the following formula will be applied:

$$\frac{\text{HOME investment}}{\text{HOME Investment + Homeowner Investment}} \times \text{Net proceeds} = \text{HOME amount to be recaptured}$$

*HOME Investment + Homeowner Investment*

To calculate the amount of net proceeds (or shared appreciation) to available to the homebuyer the following formula will be applied:

$$\frac{\text{HOME investment}}{\text{Direct HOME Subsidy + Homeowner Investment}} \times \text{Net proceeds} = \text{HOME amount to be recaptured}$$

Since the HOME rule limits recapture to available net proceeds, the City will only recapture what is available from net proceeds. In this case, the City is not required to repay the difference between the total direct HOME subsidy and the amount the City is able to recapture from available net proceeds.

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:

The City does not intend to use HOME funds for refinancing activities.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The City is not currently planning for HOME TBRA activities, but if this changes the City does not require a preference be given to any one population for its use of HOME funds; however, it is recognized that there are scenarios such as layered funding that requires HOME units to be set-aside for a preferred population. This preference will be considered under the following conditions:

The population is included as a preference population in the current Consolidated Plan.

The Marketing Plan supports the need for the preferred population and/or it is a stipulation of the layered funding from another Federal, State, or local source investing in the project.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The City does not require a preference be given to any one population for its use of HOME funds; however, it is recognized that there are scenarios such as layered funding that requires HOME units to be set-aside for a preferred population. This preference will be considered under the following conditions:

The population is included as a preference population in the current Consolidated Plan.

## **Emergency Solutions Grant (ESG) Reference 91.220(I)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City, in consultation with Continuum of Care stakeholders, developed policies and procedures for providing ESG assistance. The policies and procedures adopted are in accordance with HUD and HCD guidelines. Standards for providing ESG homelessness prevention and rapid re-housing assistance include housing relocation and stabilization services (§ 576.105), and short or medium-term rental assistance (§ 576.106).

The City's ESG eligible activities list can be accessed at the following website: [Emergency Solutions Grant \(ESG\) | Modesto, CA](#)

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CoC continues to work with partners and stakeholders in the implementation of the Coordinated Entry System (CES) process. Coordinated Entry (CE) is a consistent, community wide intake and placement process through which people experiencing homelessness are efficiently connected to available housing services within the community. With Coordinated Entry, homeless individuals and families complete standard triage assessment survey that identifies the best type of services for that household. Participating programs accept referrals from the system, reducing the need for people to traverse the county seeking assistance at every provider separately. The process helps prioritize housing and homeless assistance based on vulnerability and severity of service needs to ensure that people who need assistance the most can receive it in a timely manner. The process also provides information about service needs and gaps to help plan assistance and identify needed resources in our community. The community has worked hard to improve on this process and ensure that we are assisting poverty-level families not only with prioritizing them for their housing needs but assessing all other needs. Now that these needs are assessed case managers will continue reaching out to the members to connect to applicable services until housing becomes available.

Currently, the CoC holds weekly CE meetings/conference calls with housing/service providers where the list of homeless individuals who have been vetted through the CES process is reviewed for gauging individual housing readiness. Each individual is assessed as to housing readiness and is placed in any housing available within the community.

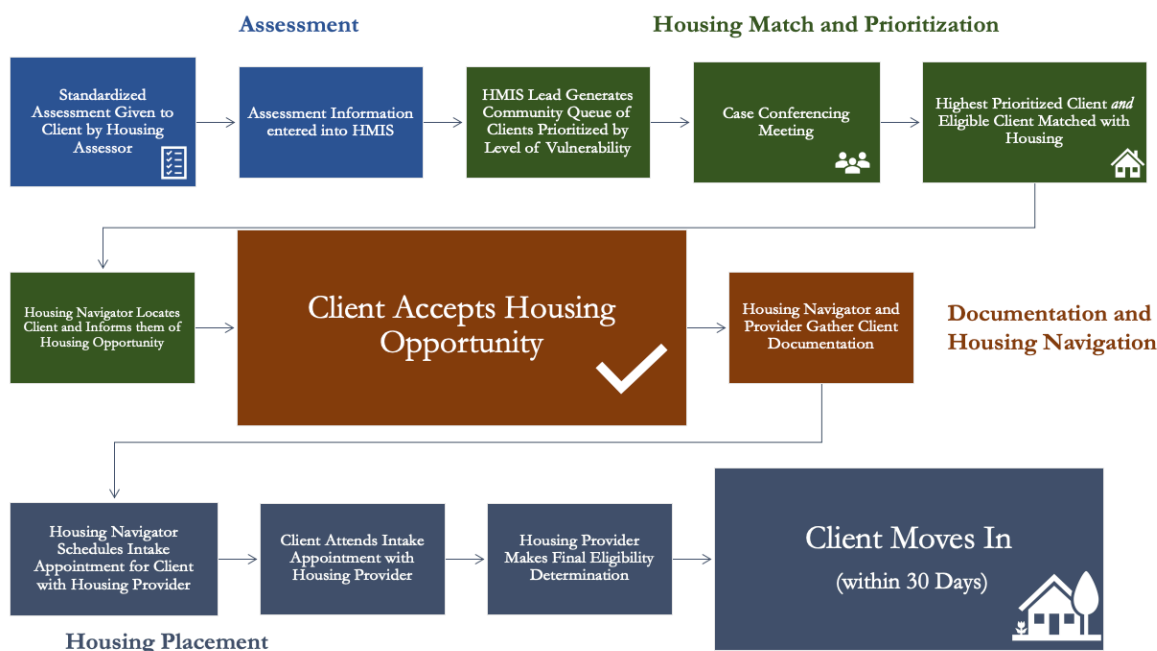
The Coordinated Entry System Policies and Procedures Manual was updated in November 2021. The manual outlines a process that consists of four (4) phases:

- Assessment
  - During this phase all community members experiencing homelessness or chronic homelessness are to be assessed by a Housing Assessor and their Standardized Assessment (uniform community assessment forms) score is placed a community queue for housing.
- Housing Match and Prioritization
  - The Case Conferencing Team will meet to review the community housing queue and

begin to match eligible participants with housing opportunities. These Case Conferencing Teams meet weekly or more frequently based on need.

- Documentation and Housing Navigation
  - In this phase, official eligibility documentation, as standardized by the CoC, are gathered to prepare a household for an available housing intervention. The Housing navigator works with Housing Providers to guide a household through the referral and move-in process.
- Housing Placement
  - This phase includes ensuring that the household is ready for move-in and documenting client acceptance and move-in date in HMIS.

A detailed image below indicates specific steps within each phase.



For the full Coordinated Entry Policies and Procedures Manual, please find it at this link -> <https://csocstan.com/coordinated-entry-system-ces-policies-and-procedures-manual/>

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Modesto competitively awards ESG funding through an RFP process. This RFP process conforms to the City of Modesto’s rigorous procurement process, including public noticing and utilizing its online based application system. The funding priorities as it relates to ESG are funding

emergency shelter to the maximum extent possible and prioritizing rapid re-housing and homelessness prevention. The RFP Process is undertaken through the following steps:

- The City publishes a Notice of Funding Availability (NOFA)
  - The City holds a mandatory technical workshop for those organizations planning to apply for funds
  - The City conducts a technical review on all applications received
  - The City submits technical review notifications
  - Following technical review notifications, the City allows organizations one week to appeal their technical review determination
  - Grant presentations are made to the Modesto Grant Review Committee
  - Award notifications are made
  - Associated projects and planned activities are included in the Annual Action Plan that is presented to City Council
  - Sub-recipient grant agreements are finalized
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Modesto works very closely with the CoC which is made up of a representative group of diverse stakeholders, including persons experiencing homelessness and those who at one time in their lives had experienced homelessness. The CoC bylaws [<https://csocstan.com/wp-content/uploads/2020/02/CSOC-Bylaws.pdf>] identify the CoC Council Members. Those bylaws state that “3 people who are or have experienced homelessness” are to be members of the CSOC council, elected/appointed by the general membership of the CSOC. Alongside working with the CSOC, the City regularly participates in Stanislaus Homeless Alliance (SHA) discussions when developing policies and funding recommendations regarding facilities and services funded under ESG.

5. Describe performance standards for evaluating ESG.

To develop performance standards and evaluate outcomes of projects and activities assisted by ESG funds, the City of Modesto uses performance measures captured annually by HMIS to evaluate the outcomes of projects assisted with ESG funds. The performance measures will help evaluate the performance to determine the most effective services and assist with future allocation of ESG funds. These include: length of homelessness, returns to homelessness, number of sheltered homes persons, employment and income growth for persons, homeless for the first time, and exit and retention to permanent housing.

## **Discussion**

The City of Modesto consults closely and regularly with the CoC and its HMIS, ESG/Housing Prevention and Rapid Re-Housing Program, and Supportive Housing Program (SHP) subcommittees, which develop policies and procedures for these programs and have played an active role in building the service infrastructure to sustain and improve the coordinated entry system. This consultation includes but is not limited to reports and presentations that are placed on the CoC monthly meeting agendas, weekly coordinated entry meetings to place individuals in housing, and ongoing coordination amongst service providers related to housing placement of homeless individuals.

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## APPENDIX A:

### Stakeholder Engagement Meeting and Public Engagement Meeting Summaries

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received
1.	News Paper Ad – Modesto Bee	<ul style="list-style-type: none"> <li>• Non-English Speaking: Spanish</li> <li>• Non-targeted /broad Community</li> </ul>	N/A	N/A
2.	Email – CSOC Listserv	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> <li>• Other: Homeless, Homeless Service Providers</li> </ul>	N/A	N/A
3.	Email – City of Modesto Listserv	<ul style="list-style-type: none"> <li>• Non-targeted/broad community</li> </ul>	N/A	N/A
4.	Email - SHA Listserv	<ul style="list-style-type: none"> <li>• Non-targeted/broad community</li> </ul>	N/A	N/A
5.	Hybrid Stakeholder Meeting – Focused on Affordable Housing 12/16/2024	<ul style="list-style-type: none"> <li>• Other: Stakeholders</li> </ul>	20	A key concern is the need to expand affordable housing development and reduce reliance on rental assistance, as rising rents limit the number of people who can be served. Despite substantial funding, high development costs in California reduce its impact.

			<p>Seniors are especially vulnerable and need support before reaching crisis. Although more homeless individuals are now sheltered, many remain in shelters due to limited transitional and permanent housing options. With an estimated 1,200 homeless individuals in Modesto, creative solutions are essential. Traditional funding sources, like tax credits, are highly competitive, and although ADU regulations have been streamlined at the state level, many communities cannot afford to build them. Tools like forgivable loans could help. There is a need for diverse housing types and funding strategies, such as workforce housing that aligns with transit access. Land acquisition using federal funds is challenging due to timeline restrictions, while using other funds can trigger prevailing wage requirements that increase costs. Efforts should focus on maximizing unit production and addressing urgent needs. Large, underutilized properties could be repurposed for affordable senior housing. Improved outreach is also needed to ensure low- and moderate-income communities are aware of opportunities before funding runs out. Community-based organizations could assist in spreading awareness. A</p>
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				question was also raised about whether a proposed city development would be required to include affordable housing.
6.	Hybrid Stakeholder Meeting – Focused on Community & Public Services  12/17/2024	<ul style="list-style-type: none"> <li>Other: Stakeholders</li> </ul>	13	The meeting focused on urgent housing challenges in Modesto and nearby areas, highlighting rising housing discrimination complaints based on age, race, income source, and credit scores, with expected increases tied to national origin and sex. Strengthening protections through a local fair housing ordinance and tenant right to counsel was recommended. The criminalization of homelessness especially in light of the Grants Pass Supreme Court ruling raised concerns about further marginalizing already vulnerable individuals, particularly those with criminal records. Seniors are the fastest-growing homeless demographic, and targeted prevention strategies are urgently needed. A local rental subsidy program has helped prevent evictions while people await housing vouchers. Home sharing was proposed as a strategy, with incentives like tax credits for homeowners who rent to low- or moderate-income individuals. Residents of mobile homes and RV parks are increasingly at risk due to rent hikes and limited protections. There is a severe shortage of transitional

				<p>housing, especially for those not in behavioral health programs. Housing solutions are also needed for undocumented individuals who are excluded from most public support. In West Modesto, housing insecurity is especially severe—rents have quadrupled since COVID-19, and affordable senior housing is critically lacking. Large, underutilized county parcels may offer development opportunities, and stakeholders encouraged the City to consider acquiring them using HUD funds. Finally, a major issue is lack of public outreach—many residents are unaware of housing programs or public meetings. Improved engagement and early communication with communities were emphasized as essential to address these persistent challenges.</p>
7.	<p>Hybrid Stakeholder Meeting – Focused on Economic Development &amp; Digital Divide 12/18/2024</p>	<ul style="list-style-type: none"> <li>• Other: Stakeholders</li> </ul>	25	<p>Meeting participants emphasized the need for more affordable starter homes, noting that \$550,000 homes do not qualify as such. Suggestions included using HUD funding to support housing starts and certified housing counselors, with an emphasis on bilingual lending programs in English and Spanish. Broadband was another major focus, with strong interest in free digital skills training for low-income residents and collaborative efforts among digital divide</p>

			<p>providers. Attendees also recommended using HUD funds to support life skills education, such as budgeting, banking, and homeownership. Concerns were raised about outreach and accessibility; past city planning meetings were not always accessible, and current outreach methods were seen as inadequate. Participants suggested using utility bills (e.g., garbage bills) to promote future planning efforts. They also cautioned that broadband data may overstate digital access, as access does not equal literacy or quality. Ensuring HUD funding benefits low- to moderate income and underserved communities was a top priority. The group advocated for economic investment in minority-owned businesses and called for training local leaders to participate on boards. There was criticism that HUD funds have not been adequately used in the city's lowest-income areas, such as West and South Modesto and areas near the airport. Additional ideas included analyzing environmental factors like heat, air, and water quality in the Consolidated Plan, and leveraging county partnerships to invest in under-resourced county pockets particularly in West Modesto. Finally, there</p>
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				was support for HUD funding to be used for digital literacy, including education on safe AI use.
8.	Hybrid Stakeholder Meeting – Focused on Addressing/Preventing Homelessness 12/19/2024	<ul style="list-style-type: none"> <li>Other: Stakeholders</li> </ul>	21	<p>The meeting emphasized the need for designated mass shelter locations and comprehensive solutions to reduce recidivism among the unhoused population. Limited resources and wraparound services hinder successful transitions, making case management and ongoing support critical. Without maintenance funding, Single Room Occupancy (SRO) units deteriorate quickly, pushing individuals back into shelters. Addiction recovery remains a major barrier, and the community lacks sufficient programs to address it.</p> <p>Although shelters provide short-term stability, more robust aftercare services are needed, with limited current offerings like Downtown Streets Team. The City has made progress in developing permanent supportive housing (PSH), but additional vouchers and subsidies will be essential as more units become available. Simplifying funding access and increasing homeless prevention funds sometimes as little as \$1,000 could significantly impact housing stability. The community has</p>

				<p>seen improved collaboration through widespread use of HMIS, though gaps remain due to some partners not participating. Expanding HMIS use could attract more funding and provide a clearer understanding of local needs. Hotel conversions into PSH, such as the Kansas House model, were encouraged, as many low-income individuals temporarily rely on hotels before returning to homelessness. Lower cost hotel partnerships could serve as a bridge solution. Stanislaus Regional Transit Authority expressed interest in supporting the homeless population, as many unhoused individuals rely on public transit. While the City doesn't directly provide case management or peer support, partners play a critical role. Continued support for transitional and youth housing was appreciated, and more collaborative addiction recovery efforts were urged as a top community need.</p>
9.	Public Meeting – City Staff and Leadership Modesto Group 2/7/2025	<ul style="list-style-type: none"> <li>• Non-Targeted/Broad Community</li> </ul>		<p>Participants emphasized that Modesto's affordable housing doesn't reflect community needs. They questioned if goals from the last Consolidated Plan were met and called for greater accountability from housing recipients. Suggestions included improved transitional planning, lower permitting</p>

				<p>fees, and full utilization of underused community centers by co-locating city departments. Expanding rural internet access and offering support for setup costs were recommended, along with small business grants and increased access to education. Additional priorities included more mental health, job training, rent, and education services, as well as homeless accountability and reunification programs.</p>
10.	<p>Public Meeting - King Kennedy Center District 2 2/26/2025</p>	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking – Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	34	<p>At the District 2 meeting held at the King Kennedy Center in West Modesto, community members raised several concerns and priorities. While the City confirmed it anticipates receiving annual HUD funding over the next five years, some attendees disagreed with how affordable housing needs have been identified. Many emphasized that West Modesto is underserved and in need of major investment. Key issues included poor infrastructure such as damaged roads, broken sidewalks, lack of streetlights, and inefficient public transportation with too many stops and long ride times. Residents stressed the need for better collaboration between the City and County to address shared challenges. Other major concerns included limited access to banking, childcare,</p>

				and healthcare services in West Modesto. Community members also expressed the need for increased mental health services, more youth programs, and expanded job opportunities. While housing remains a top concern, some voiced opposition to additional housing in already dense urban areas. There was also a desire to better promote Modesto to attract visitors and boost local economic activity.
11.	Public Meeting – Stan Regional District 1 2/27/2025	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking – Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>		Stanislaus Regional District 1 Meeting. Attendees raised a wide range of questions and concerns focused on housing, economic development, public safety, and community services. Clarification was requested on whether mobile home residents would be displaced and if supportive housing is permanent. Many voiced concerns about the affordability of living in Modesto even for those earning over \$100,000 and emphasized the need for more transitional housing, rental support, and safe places for the unhoused, including designated car camping areas. The group also discussed barriers like high permitting fees, parking requirements, and lack of affordable storefront space. Questions were raised about land availability, housing density, and whether developers follow

			<p>City cost guidelines. Others called for investment in minority owned businesses, reopening abandoned buildings, and funding for small business support and organized community programs.</p> <p>Concerns about economic inequality, access to education, and job training especially as technology changes the labor market were also highlighted.</p> <p>Attendees suggested more parks, better public transportation, and vocational training to support residents.</p> <p>They questioned how funds are allocated, including administrative costs, and whether national funding sources like Medicaid would remain stable. Several expressed skepticisms toward private developers and emphasized the need for transparency and fairness.</p> <p>There was also interest in air and commuter rail service to boost the local economy, and in ensuring county and city coordination on service delivery. Food security, outreach effectiveness, ID assistance, and transportation programs were also noted as important community needs.</p> <p>Overall, the group called for better clarity, accountability, and inclusive planning to ensure all residents benefit from growth and investment in Modesto.</p>
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12.	Public Meeting – Modesto Gospel Mission District 4 2/28/2025	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking – Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> <li>• Other: Homeless</li> </ul>	8	<p>Attendees from District 4 noted communication gaps in community outreach efforts, particularly with missing renter demographics in the community service survey. Concerns were raised about the lack of rental housing and the high volume of homelessness, which contributes to public safety issues like vandalism. Participants questioned the effectiveness of existing drug abuse prevention and education programs and called for better alignment between the City and County in addressing community issues. They also inquired about the specifics of property maintenance responsibilities and the difference between homelessness services and rapid rehousing strategies. The presence of vacant land was mentioned as a potential opportunity, but attendees expressed a need for clearer outcomes and stronger engagement to ensure all voices are heard.</p>
13.	Public Meeting - Airport Neighborhood Collaborative District 2 3/3/2025	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking – Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> </ul>	11	<p>At the District 2 stakeholder meeting held at the Airport Collaborative, participants raised several questions and concerns related to funding transparency, housing, and neighborhood conditions. Attendees asked for examples</p>

		<ul style="list-style-type: none"> <li>Residents of Public and Assisted Housing</li> </ul>		<p>of low- and moderate-income funding use and specific investments made in the airport area. Clarification was requested on the differences between public hearings, City Council meetings, and how this workshop relates to the General Plan and housing element. Major concerns included the lack of affordable housing, insufficient family shelters, and the religious environment in some shelters, which can discourage participation. Zoning changes were suggested to allow more apartment construction and ban home-based food vendors. Residents also highlighted the absence of banks in low-income areas, forcing people to use liquor stores for check cashing with high fees. Priorities included improving walkability and street safety, increasing park lighting, installing accessible Sani clean bathrooms, and expanding access to transportation, healthcare, and early education programs like Head Start. Seniors were noted as needing more support due to longer life expectancy, and better mobility and services for disabled persons were also emphasized.</p>
14.	Public Meeting - at Enochs High	<ul style="list-style-type: none"> <li>Minorities</li> <li>Non-English Speaking – Spanish</li> </ul>	1	No Public Comments

	School District 6 3/5/2025	<ul style="list-style-type: none"> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>		
15.	Public Meeting - at Archway Commons District 3 3/6/2025	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking – Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	11	At the District 3 meeting held at Archway Commons, residents expressed concern that the data presented in the Consolidated Plan does not accurately reflect the severity of issues in Modesto, particularly regarding homelessness and housing. The community cited serious road safety concerns, especially at 9th Street, Carver Road, and Orangeburg near Garrison Elementary, where dangerous crosswalks and obstructed views pose risks. A recent fatal accident on Grape Road was referenced to stress the urgency of improved pedestrian safety, including the addition of crosswalks with flashing lights. Participants called for expanded funding for the Housing and Disability Advocacy Program (HDAP), which places unhoused individuals in motels and connects them to resources for long-term stability. There was strong interest in more single-bedroom and affordable housing units, as well as mutual aid housing options. Residents also emphasized the need for increased

				employment opportunities and stronger marketing efforts to promote any new affordable housing developments to ensure community awareness and access.
16.	Public Meeting – Veterans Center District 5 3/7/2025	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking – Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	3	At the District 5 meeting held at the Veterans Center, community members shared concerns about the accuracy and fairness of affordable housing efforts and city development practices. Attendees asked if funding notices had been received and requested clarification on whether affordable housing refers to houses or apartments. Many expressed frustration that some developments labeled affordable are large and costly and mostly benefit out-of-area buyers. Residents agreed that Modesto needs a better mix of smaller, genuinely affordable homes, especially in underserved ZIP codes like 95358. Concerns were raised about the rising cost of living, including rate increases for water and sewer, as well as the lack of financial institutions and financial literacy resources in South and West Modesto. Some programs like Safe Parking were viewed as ineffective due to excessive restrictions. The group called for more services to be evenly distributed across neighborhoods and better use of community centers.

				<p>Suggestions included holding public meetings at underused locations like James Marshall and providing updates through infographics and email. The discussion also covered economic development and broadband access. Residents noted that many schools with the most need are not receiving digital support and that broadband is too expensive for low-income households. Questions were raised about the accuracy of racial and ethnic data and the need to consider current city boundaries and planned growth in future planning. Additional concerns included the need to prioritize multi-unit housing, reassess the cost challenges of accessory dwelling units, and improve collaboration across agencies. The community encouraged more accountability and focused efforts to address the needs of underserved areas.</p>
17.	<p>Public Meeting – Modesto King Kenney Center District 2 6/4/2025</p>	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking – Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	73	<p>At the District 2 meeting held at the Modesto King Kennedy Center, attendees raised several questions regarding transparency and access to information related to HUD funding and program planning. Key concerns included the percentage of HUD funds allocated to administration, the availability of a detailed breakdown of total funds and how they are distributed.</p>

				Participants asked how individuals can access the community survey and whether ethnicity data is included in the reported demographics.
18.	Public Meeting – Modesto King Kenney Center District 2 6/6/2025	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking – Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	2	A follow-up meeting was held to engage the broader public on the initial findings from stakeholder surveys, focused meetings, and the draft analysis of the Consolidated Plan. City staff provided access to the full Consolidated Plan document, a map showing City and County pockets, and a breakdown of funding by goals and program areas. The Notice of Funding Availability (NOFA) was shared, along with a detailed explanation of the application and technical assistance processes. Discussion topics included how City and County boundaries impact what the City can implement, the use and zoning of vacant land, and existing partnerships with the County, Modesto Junior College, and developers. Staff also provided a thorough explanation of funding sources, how those funds can be used, and the limitations attached to each funding stream.
19.	Public Hearing	<ul style="list-style-type: none"> <li>• Non-targeted/broad Community</li> </ul>	20	No comments received

## Summary of Survey Results

### Survey Methodology

The Modesto Community Survey was conducted online and made accessible to the public through a shared link. Invitations to participate were sent to the City’s comprehensive stakeholder list, which was continuously updated throughout the engagement process. This list also incorporated contacts from the City’s recent Housing Element update and its ongoing comprehensive general plan update. The survey was available in both English and Spanish, with options for respondents to complete it online or via hard copy. Hard copy responses were manually entered into the online system for analysis. The survey remained open for approximately eight weeks, from January to March 2025. In total, 545 residents participated, with 533 respondents completing the survey in English and 12 respondents in Spanish.

### Survey Key Themes

The Modesto Community Survey highlighted several key priorities among residents.

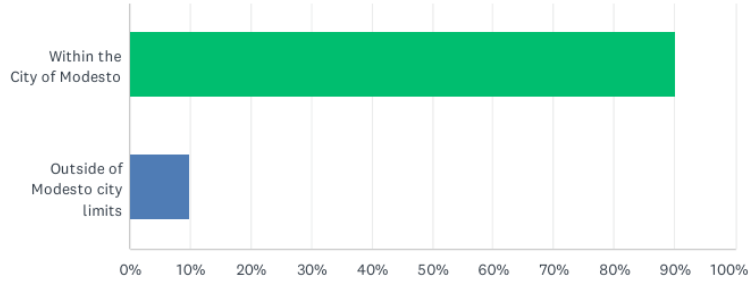
- A significant theme was the need for more affordable housing development, along with improved access to affordable housing for families, seniors, and individuals with disabilities. Respondents also emphasized the importance of implementing preventative measures to reduce displacement caused by high housing costs.
- Additionally, the survey revealed a lack of awareness regarding housing discrimination. Many residents indicated they would not know how to report housing discrimination if they experienced or witnessed it, highlighting a need for greater outreach and education on fair housing rights and reporting processes.
- Economic development emerged as a critical need, with strong support for the redevelopment and revitalization of abandoned properties and increased financial assistance for community organizations.
- Addressing homelessness was another major concern, with services such as homeless shelters, prevention and outreach programs, and supportive housing receiving high importance ratings.
- Community infrastructure and services were also prioritized. Residents expressed a strong desire for improvements to roads and sidewalks, property maintenance, parks and trails, and local schools.
- In terms of public services, the highest-rated priorities included child abuse prevention, senior services, drug abuse education and prevention, medical and dental services, as well as food banks and community meal programs.

### Survey Responses Per Question

Note: Questions with open ended answers (Questions 2, 25, and 33) are not included below but the key themes from comments are included in the key themes summary above.

### Q1 Please select the area where you live.

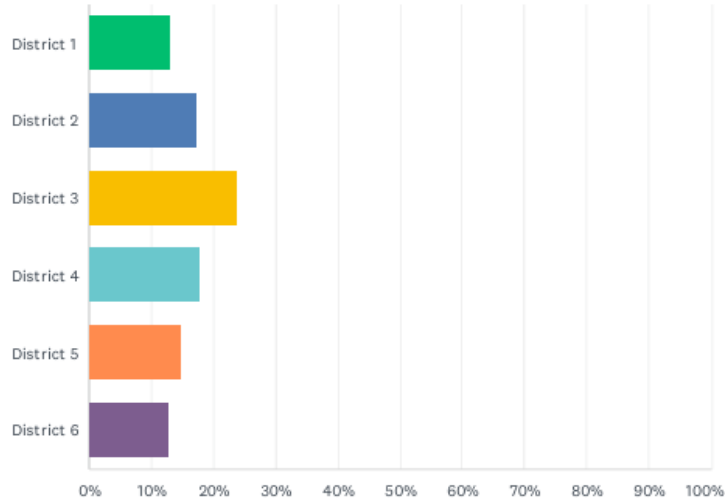
Answered: 537 Skipped: 8



ANSWER CHOICES	RESPONSES	
Within the City of Modesto	90.13%	484
Outside of Modesto city limits	9.87%	53
TOTAL		537

Q3 If you currently reside in the City of Modesto, please identify the Council District in which you live. (See the map to locate your Council District)

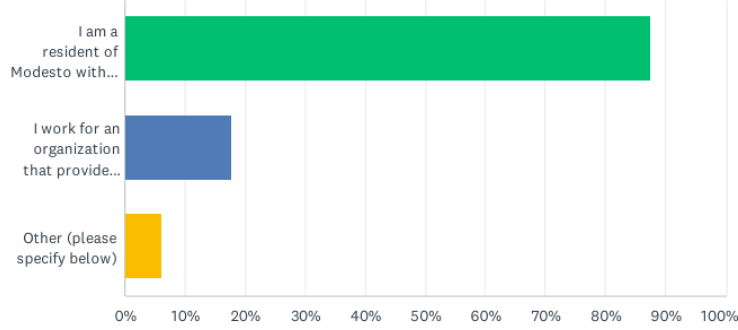
Answered: 483 Skipped: 62



ANSWER CHOICES	RESPONSES	
District 1	13.04%	63
District 2	17.39%	84
District 3	23.81%	115
District 4	18.01%	87
District 5	14.91%	72
District 6	12.84%	62
<b>TOTAL</b>		<b>483</b>

### Q4 Which role best describes you? (Check all that apply).

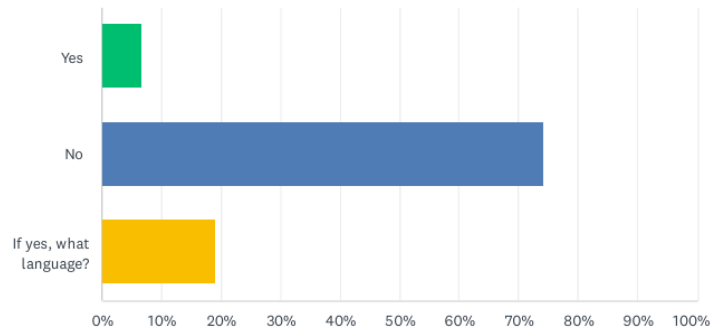
Answered: 535 Skipped: 10



ANSWER CHOICES	RESPONSES
I am a resident of Modesto with a general interest in these issues	87.48% 468
I work for an organization that provides services to Modesto residents	17.76% 95
Other (please specify below)	6.17% 33
Total Respondents: 535	

### Q5 Does anyone in your home regularly speak a language other than English?

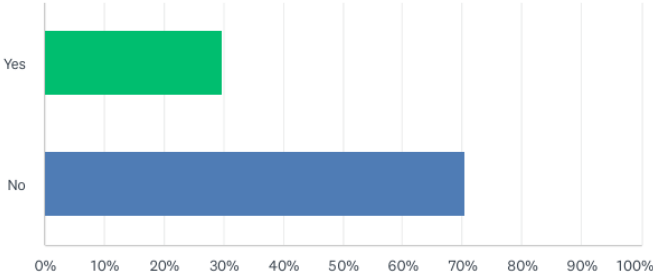
Answered: 541 Skipped: 4



ANSWER CHOICES	RESPONSES
Yes	6.65% 36
No	74.31% 402
If yes, what language?	19.04% 103
TOTAL	541

### Q6 Does anyone in your home have a disability?

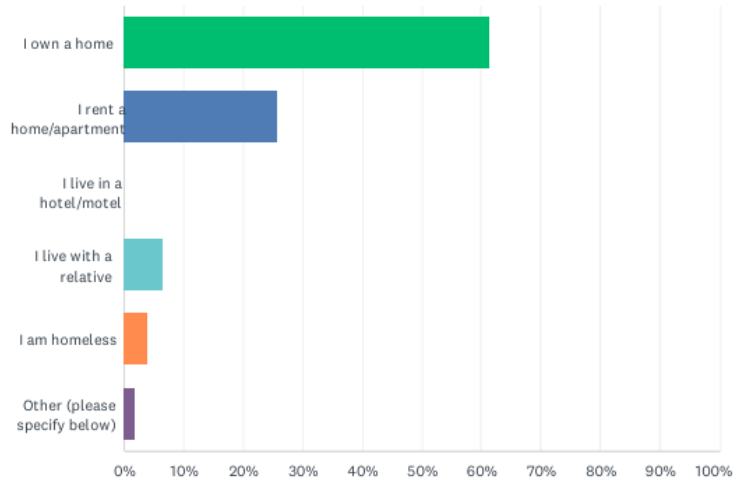
Answered: 540 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	29.63%	160
No	70.37%	380
TOTAL		540

## Q7 What is your current housing status?

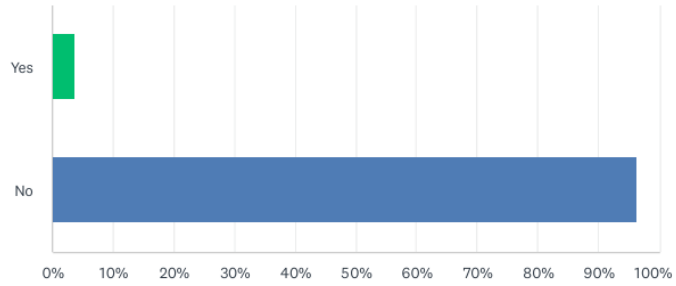
Answered: 544 Skipped: 1



ANSWER CHOICES	RESPONSES	
I own a home	61.58%	335
I rent a home/apartment	25.74%	140
I live in a hotel/motel	0.00%	0
I live with a relative	6.62%	36
I am homeless	4.04%	22
Other (please specify below)	2.02%	11
<b>TOTAL</b>		<b>544</b>

### Q8 Do you currently live in public housing or receive rental assistance?

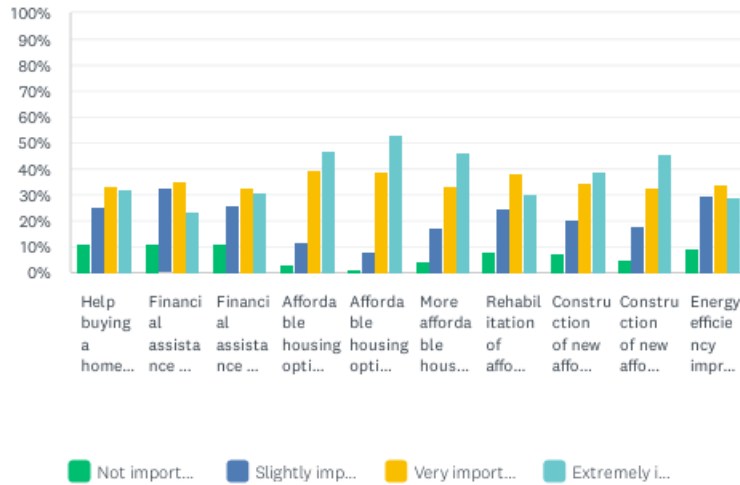
Answered: 542 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	3.69%	20
No	96.31%	522
<b>TOTAL</b>		<b>542</b>

Q9 Please rate the following housing needs in Modesto on a scale ranging from a low need to a high need.

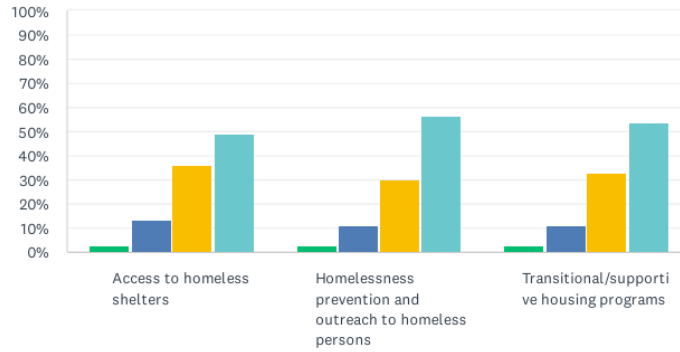
Answered: 541 Skipped: 4



	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Help buying a home/downpayment assistance	10.45% 56	24.81% 133	33.21% 178	31.53% 169	536	2.86
Financial assistance for homeowners to make housing improvements	10.34% 55	31.95% 170	34.77% 185	22.93% 122	532	2.70
Financial assistance for rental payments	11.30% 60	25.61% 136	32.39% 172	30.70% 163	531	2.82
Affordable housing options for people with disabilities	2.41% 13	11.48% 62	39.26% 212	46.85% 253	540	3.31
Affordable housing options for seniors	1.30% 7	7.82% 42	38.36% 206	52.51% 282	537	3.42
More affordable housing options for families (e.g. 3 bedrooms or more)	4.31% 23	16.85% 90	33.15% 177	45.69% 244	534	3.20
Rehabilitation of affordable rental housing (e.g. energy efficiency improvements)	7.81% 42	24.35% 131	37.73% 203	30.11% 162	538	2.90
Construction of new affordable housing for homeownership	7.26% 39	20.11% 108	34.45% 185	38.18% 205	537	3.04
Construction of new affordable rental units	4.87% 26	17.23% 92	32.40% 173	45.51% 243	534	3.19
Energy efficiency improvements to housing	8.77% 47	29.48% 158	33.58% 180	28.17% 151	536	2.81

Q10 Please rate the following homeless needs in Modesto on a scale ranging from a low need to a high need.

Answered: 543 Skipped: 2

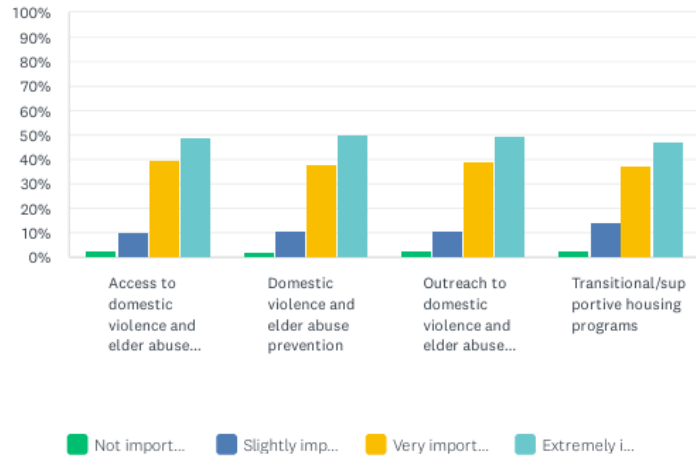


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	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Access to homeless shelters	2.41% 13	12.99% 70	35.62% 192	48.98% 264	539	3.31
Homelessness prevention and outreach to homeless persons	2.60% 14	11.13% 60	29.87% 161	56.40% 304	539	3.40
Transitional/supportive housing programs	2.79% 15	11.17% 60	32.59% 175	53.45% 287	537	3.37

**Q11 Please rate the following domestic violence and elder abuse needs in Modesto on a scale ranging from a low need to a high need.**

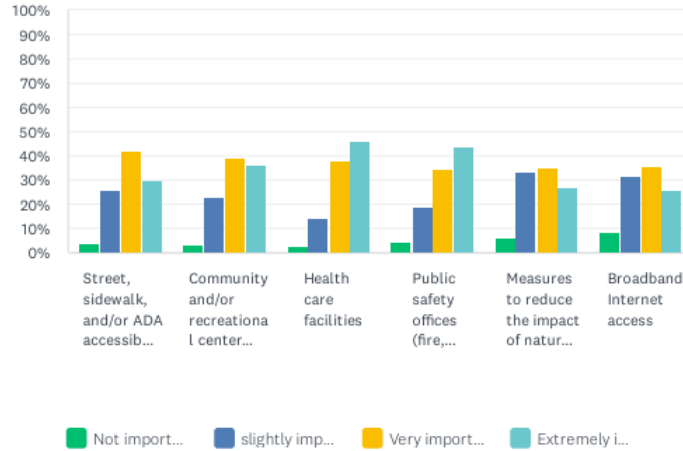
Answered: 540 Skipped: 5



	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Access to domestic violence and elder abuse shelters	2.23% 12	10.24% 55	39.29% 211	48.23% 259	537	3.34
Domestic violence and elder abuse prevention	1.67% 9	10.78% 58	37.36% 201	50.19% 270	538	3.36
Outreach to domestic violence and elder abuse victims	2.04% 11	10.39% 56	38.78% 209	48.79% 263	539	3.34
Transitional/supportive housing programs	2.43% 13	13.86% 74	37.08% 198	46.63% 249	534	3.28

Q12 Please rate the following public facility/infrastructure needs in Modesto on a scale ranging from a low need to a high need.

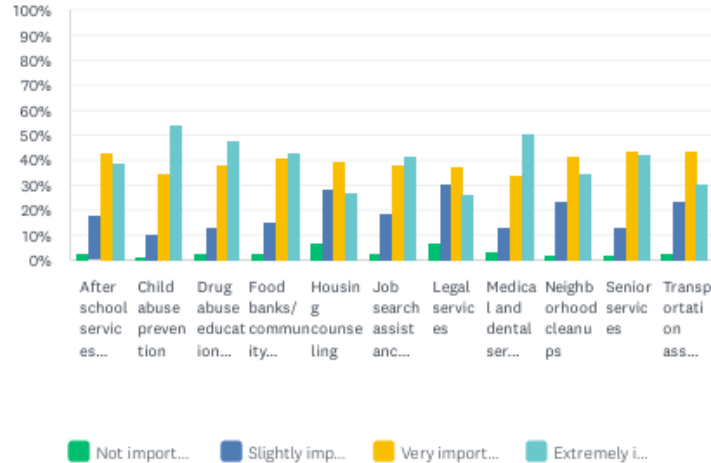
Answered: 543 Skipped: 2



	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Street, sidewalk, and/or ADA accessibility improvements	3.90% 21	25.42% 137	41.37% 223	29.31% 158	539	2.96
Community and/or recreational centers (e.g., childcare centers, senior centers, youth centers, recreational centers, parks etc.)	2.96% 16	22.78% 123	38.70% 209	35.56% 192	540	3.07
Health care facilities	1.86% 10	14.47% 78	37.85% 204	45.83% 247	539	3.28
Public safety offices (fire, police, emergency management)	4.25% 23	18.30% 99	34.20% 185	43.25% 234	541	3.16
Measures to reduce the impact of natural disasters	5.58% 30	32.90% 177	34.76% 187	26.77% 144	538	2.83
Broadband Internet access	8.35% 45	30.98% 167	35.25% 190	25.42% 137	539	2.78

**Q13 Please rate the following public service needs in Modesto on a scale ranging from a low need to a high need.**

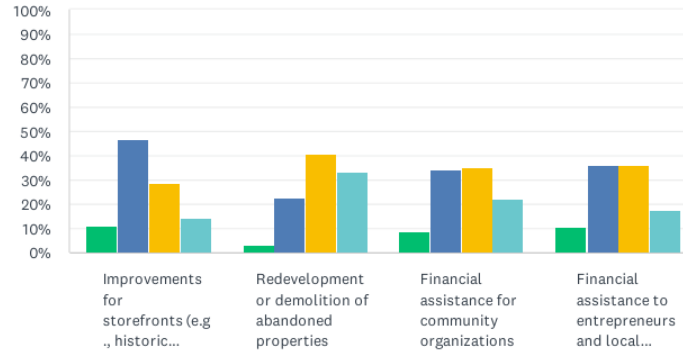
Answered: 543 Skipped: 2



	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
After school services and/or other youth services	2.05% 11	17.13% 92	42.64% 229	38.18% 205	537	3.17
Child abuse prevention	1.11% 6	10.19% 55	34.81% 188	53.89% 291	540	3.41
Drug abuse education/crime prevention	2.04% 11	12.41% 67	37.96% 205	47.59% 257	540	3.31
Food banks/community meals	1.86% 10	15.21% 82	40.45% 218	42.49% 229	539	3.24
Housing counseling	6.10% 33	28.28% 153	39.00% 211	26.62% 144	541	2.86
Job search assistance and/or employment training	2.22% 12	18.48% 100	37.71% 204	41.59% 225	541	3.19
Legal services	6.11% 33	30.56% 165	37.59% 203	25.74% 139	540	2.83
Medical and dental services	3.16% 17	12.45% 67	33.64% 181	50.74% 273	538	3.32
Neighborhood cleanups	1.67% 9	23.15% 125	41.11% 222	34.07% 184	540	3.08
Senior services	1.48% 8	12.75% 69	43.81% 237	41.96% 227	541	3.26
Transportation assistance	2.41% 13	23.33% 126	43.89% 237	30.37% 164	540	3.02

Q14 Please rate the following economic/community development needs in Modesto on a scale ranging from a low need to a high need.

Answered: 540 Skipped: 5

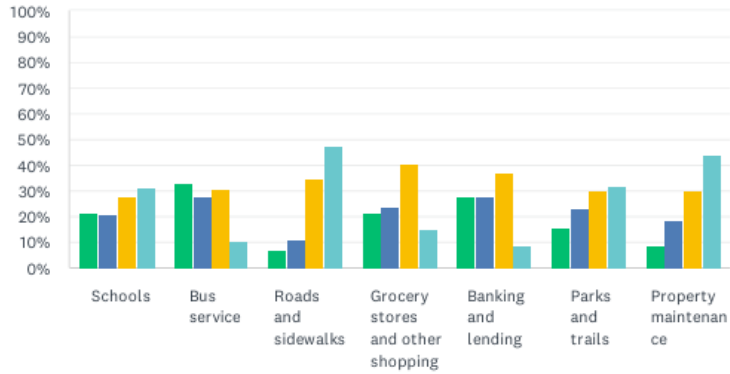


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	NOT IMPORTANT (1)	SLIGHTLY IMPORTANT (2)	VERY IMPORTANT (3)	EXTREMELY IMPORTANT (4)	TOTAL	WEIGHTED AVERAGE
Improvements for storefronts (e.g., historic preservation efforts)	11.15% 60	46.28% 249	28.25% 152	14.31% 77	538	2.46
Redevelopment or demolition of abandoned properties	3.15% 17	22.82% 123	40.63% 219	33.40% 180	539	3.04
Financial assistance for community organizations	8.52% 46	34.26% 185	35.00% 189	22.22% 120	540	2.71
Financial assistance to entrepreneurs and local businesses (e.g., incentives for creating new jobs)	10.76% 58	35.99% 194	35.99% 194	17.25% 93	539	2.60

Q15 Thinking about community resources in Modesto, please check whether you think each of the following are equally available and maintained in all neighborhoods.

Answered: 530 Skipped: 15

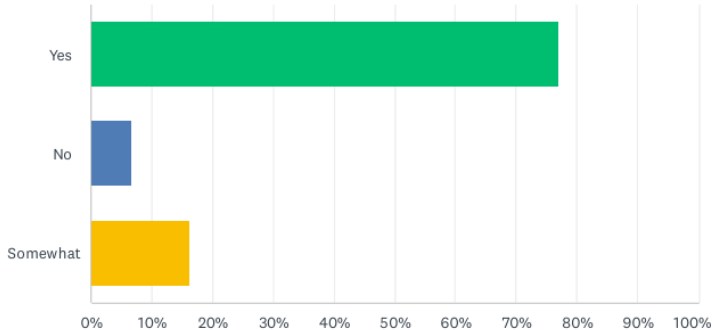


Equally pro... Equally mai... Not equally... Not equally...

	EQUALLY PROVIDED	EQUALLY MAINTAINED	NOT EQUALLY PROVIDED	NOT EQUALLY MAINTAINED	TOTAL
Schools	20.87% 110	20.68% 109	27.32% 144	31.12% 164	527
Bus service	32.54% 165	27.22% 138	30.37% 154	9.86% 50	507
Roads and sidewalks	7.09% 37	10.54% 55	34.87% 182	47.51% 248	522
Grocery stores and other shopping	21.26% 111	23.95% 125	39.85% 208	14.94% 78	522
Banking and lending	27.34% 140	27.34% 140	36.91% 189	8.40% 43	512
Parks and trails	15.41% 80	22.93% 119	30.06% 156	31.60% 164	519
Property maintenance	8.35% 43	18.25% 94	29.90% 154	43.50% 224	515

Q16 The federal Fair Housing Act protects people from discrimination when they are renting or buying a home, applying for a mortgage, seeking housing assistance, or engaging in other housing-related activities. The law prohibits unequal treatment in any of these activities on the basis of race, color, national origin, religion, sex, familial status, or disability. Do you understand your fair housing rights?

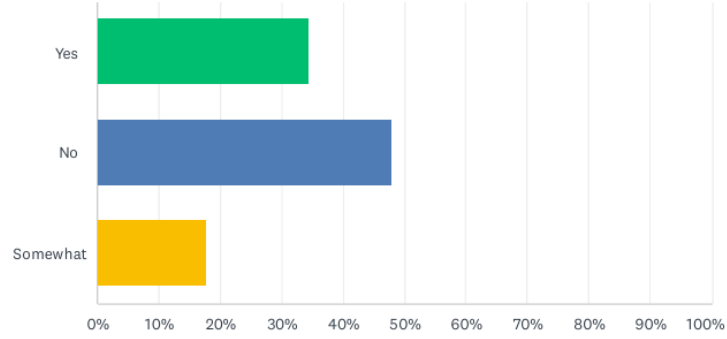
Answered: 540 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	77.04%	416
No	6.67%	36
Somewhat	16.30%	88
TOTAL		540

### Q17 Do you know where to file a housing discrimination complaint?

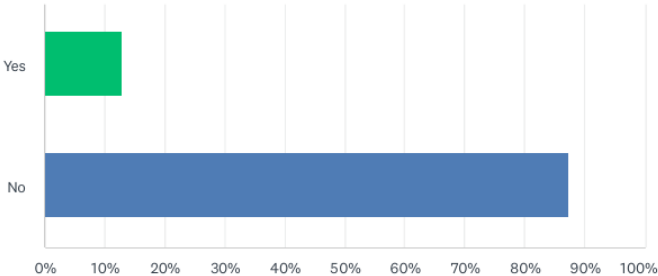
Answered: 537 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	34.26%	184
No	48.04%	258
Somewhat	17.69%	95
TOTAL		537

Q18 Since living in the City of Modesto have you experienced housing discrimination? (For example, the following actions would represent housing discrimination if based on your race, color, national origin, religion, sex, familial status, or disability: refusal to rent or sell or negotiate the rental/sale of housing; falsely denying that housing is available for inspection, sale, or rental; setting different terms, conditions, or privileges for sale or rental of a dwelling; or providing different housing services or facilities.)

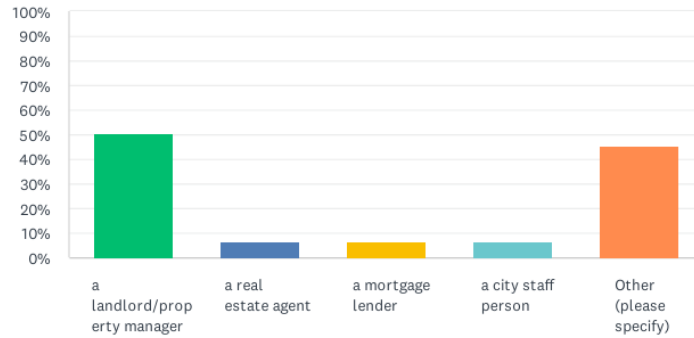
Answered: 528 Skipped: 17



ANSWER CHOICES	RESPONSES	
Yes	12.69%	67
No	87.31%	461
<b>TOTAL</b>		<b>528</b>

### Q19 Who discriminated against you (if applicable)? (Check all that apply.)

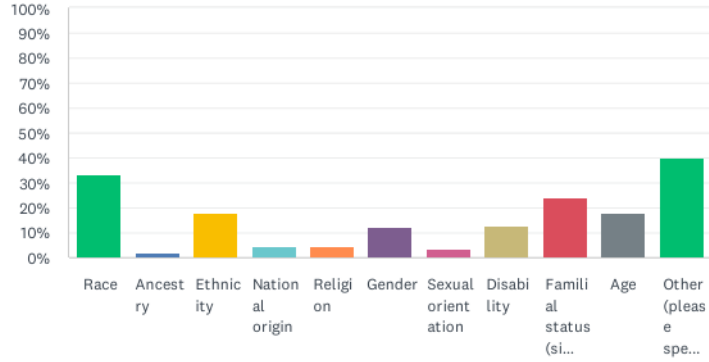
Answered: 111 Skipped: 434



ANSWER CHOICES	RESPONSES	
a landlord/property manager	50.45%	56
a real estate agent	6.31%	7
a mortgage lender	6.31%	7
a city staff person	6.31%	7
Other (please specify)	45.05%	50
Total Respondents: 111		

Q20 On what basis do you believe you were discriminated against (if applicable)? (Check all that apply.)

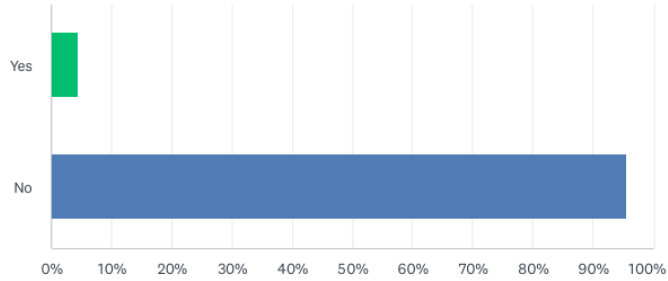
Answered: 118 Skipped: 427



ANSWER CHOICES	RESPONSES	
Race	33.05%	39
Ancestry	1.69%	2
Ethnicity	17.80%	21
National origin	4.24%	5
Religion	4.24%	5
Gender	11.86%	14
Sexual orientation	3.39%	4
Disability	12.71%	15
Familial status (single parent with children, family with children, expecting a child)	23.73%	28
Age	17.80%	21
Other (please specify)	39.83%	47
Total Respondents: 118		

### Q21 Did you file a report of that discrimination (if applicable)?

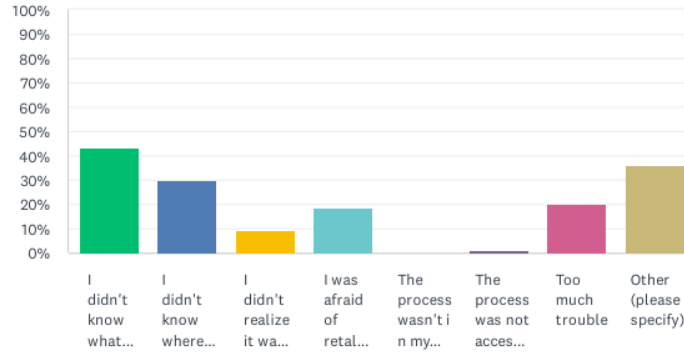
Answered: 156 Skipped: 389



ANSWER CHOICES	RESPONSES	
Yes	4.49%	7
No	95.51%	149
TOTAL		156

Q22 If you did not file a report, why didn't you file? (Check all that apply.)

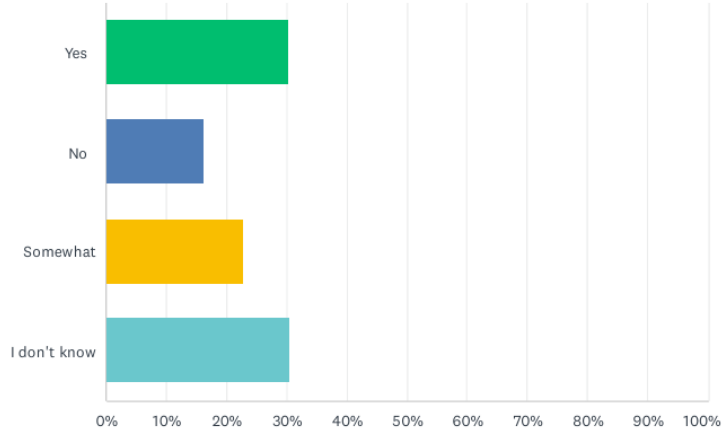
Answered: 109 Skipped: 436



ANSWER CHOICES	RESPONSES	
I didn't know what good it would do	43.12%	47
I didn't know where to file	29.36%	32
I didn't realize it was against the law	9.17%	10
I was afraid of retaliation	18.35%	20
The process wasn't in my language	0.00%	0
The process was not accessible to me because of a disability	0.92%	1
Too much trouble	20.18%	22
Other (please specify)	35.78%	39
Total Respondents: 109		

### Q23 Do you believe housing discrimination is an issue in Modesto?

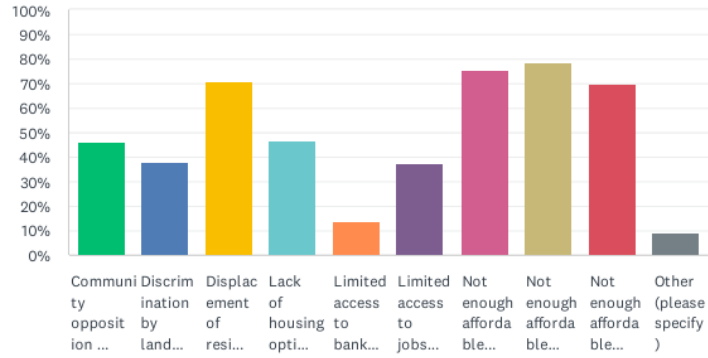
Answered: 524 Skipped: 21



ANSWER CHOICES	RESPONSES	
Yes	30.34%	159
No	16.22%	85
Somewhat	22.90%	120
I don't know	30.53%	160
<b>TOTAL</b>		<b>524</b>

Q24 Do you think any of the following are barriers to fair housing in Modesto? (Check all that apply.)

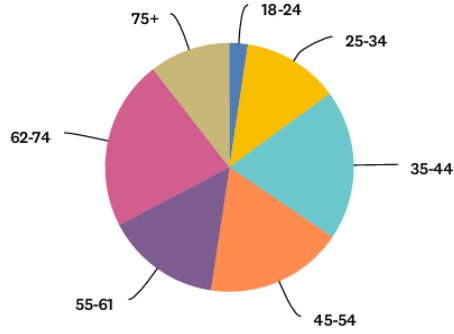
Answered: 499 Skipped: 46



ANSWER CHOICES	RESPONSES	
Community opposition to affordable housing	45.89%	229
Discrimination by landlords, rental agents, mortgage lenders	38.08%	190
Displacement of residents due to rising housing costs	70.34%	351
Lack of housing options for people with disabilities	46.29%	231
Limited access to banking and financial services	13.63%	68
Limited access to jobs, good schools, community resources	37.47%	187
Not enough affordable housing for individuals	75.35%	376
Not enough affordable housing for families	78.36%	391
Not enough affordable housing for seniors	69.34%	346
Other (please specify)	9.02%	45
Total Respondents: 499		

### Q26 Which is your age group?

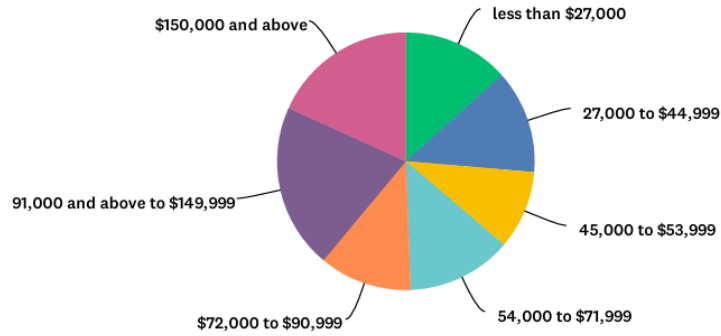
Answered: 542 Skipped: 3



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	2.40%	13
25-34	12.55%	68
35-44	19.56%	106
45-54	17.90%	97
55-61	14.94%	81
62-74	22.14%	120
75+	10.52%	57
<b>TOTAL</b>		<b>542</b>

## Q27 What was your total annual household income in 2023?

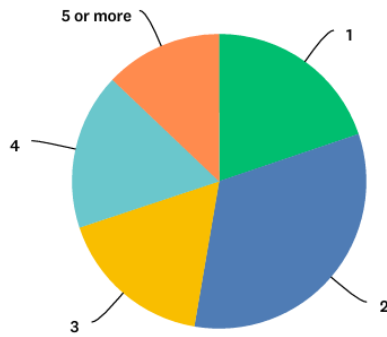
Answered: 516 Skipped: 29



ANSWER CHOICES	RESPONSES	
less than \$27,000	13.37%	69
\$27,000 to \$44,999	12.98%	67
\$45,000 to \$53,999	9.88%	51
\$54,000 to \$71,999	13.18%	68
\$72,000 to \$90,999	11.63%	60
\$91,000 and above to \$149,999	20.74%	107
\$150,000 and above	18.22%	94
<b>TOTAL</b>		<b>516</b>

## Q28 What is your household size?

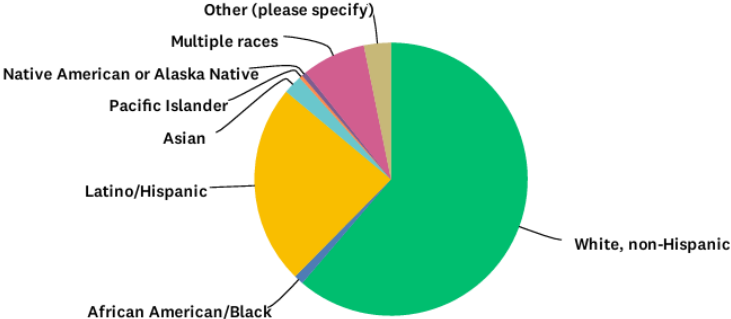
Answered: 535 Skipped: 10



ANSWER CHOICES	RESPONSES	
1	19.81%	106
2	32.90%	176
3	17.20%	92
4	17.20%	92
5 or more	12.90%	69
TOTAL		535

### Q29 What is your race/ethnicity?

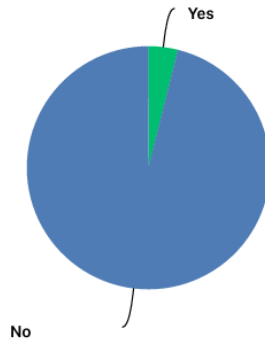
Answered: 532 Skipped: 13



ANSWER CHOICES	RESPONSES	
White, non-Hispanic	61.28%	326
African American/Black	1.13%	6
Latino/Hispanic	23.68%	126
Asian	2.26%	12
Pacific Islander	0.38%	2
Native American or Alaska Native	0.56%	3
Multiple races	7.52%	40
Other (please specify)	3.20%	17
<b>TOTAL</b>		<b>532</b>

### Q30 Do you receive housing assistance of any kind?

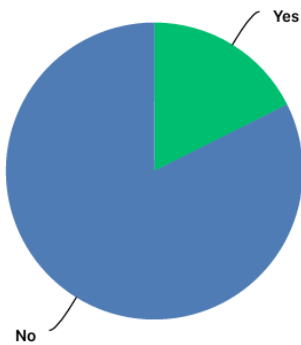
Answered: 540 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	3.89%	21
No	96.11%	519
TOTAL		540

### Q31 If you are receiving housing assistance of any kind, was it difficult to find a home?

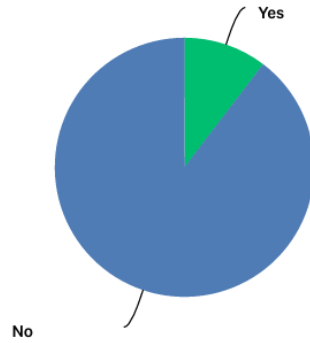
Answered: 176 Skipped: 369



ANSWER CHOICES	RESPONSES	
Yes	17.61%	31
No	82.39%	145
TOTAL		176

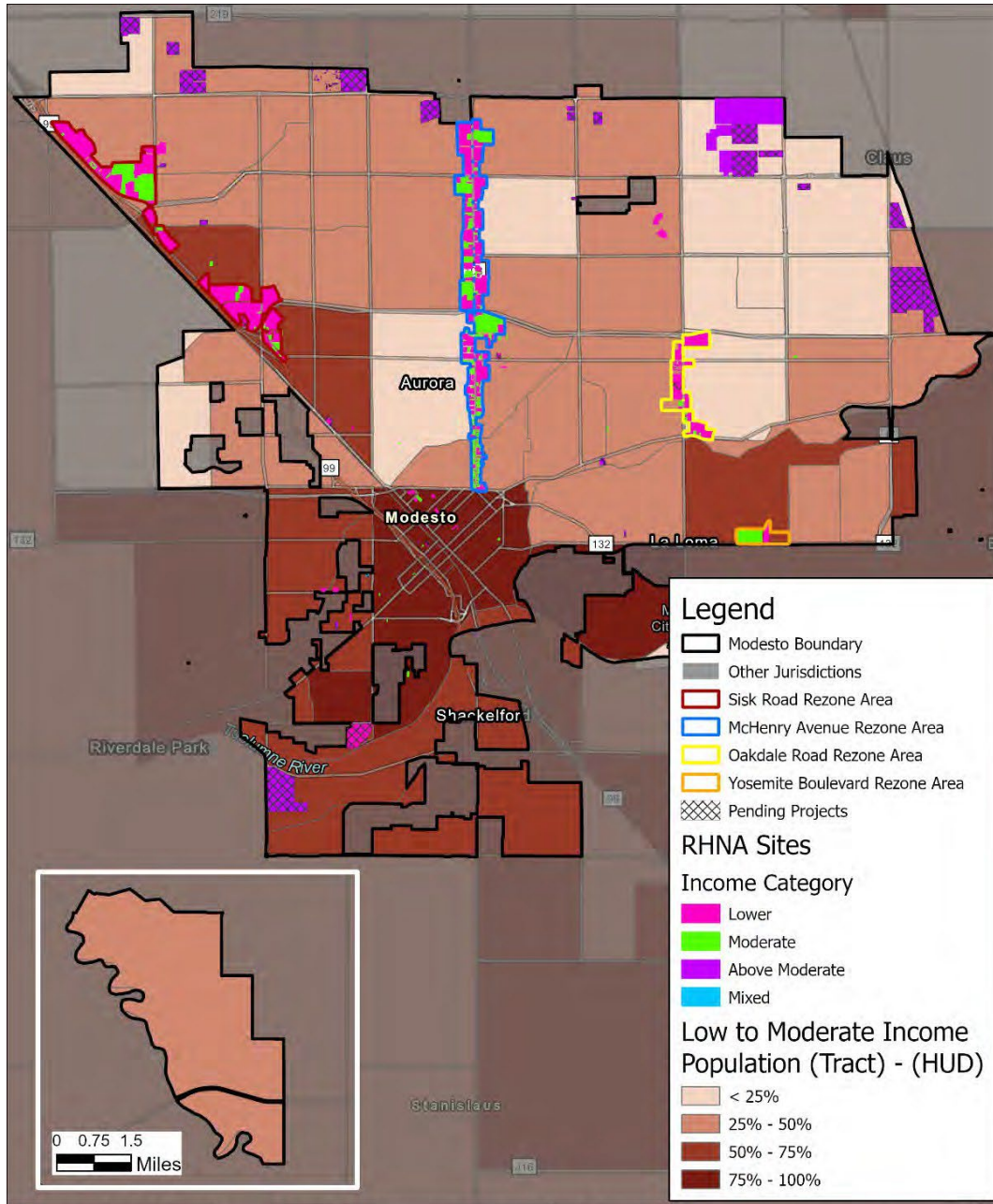
### Q32 Have you been displaced from your home in the last five years?

Answered: 492 Skipped: 53



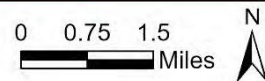
ANSWER CHOICES	RESPONSES	
Yes	10.37%	51
No	89.63%	441
TOTAL		492

## Appendix B – Low to Moderate Income Population and Regional Housing Needs Allocation Sites

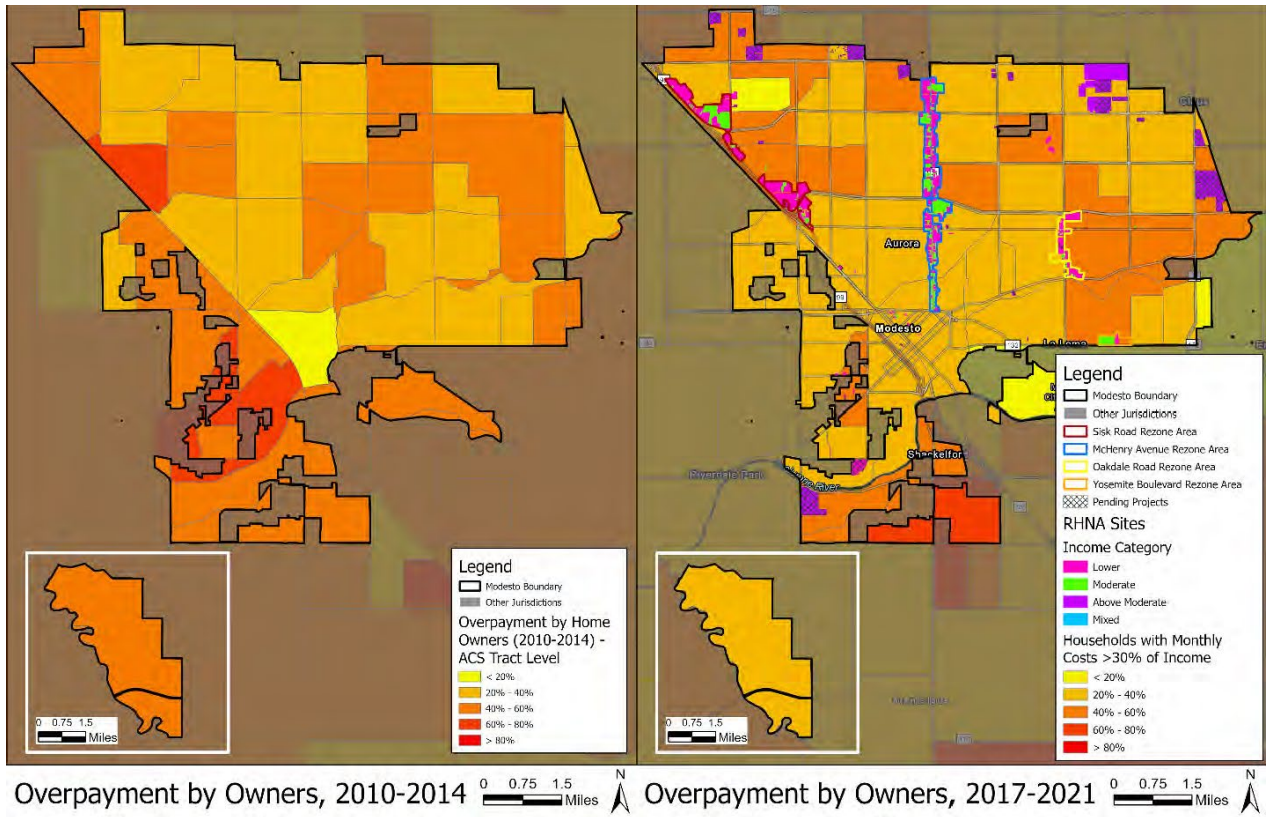


Low to Moderate Income Population, 2011-2015 and RHNA Sites

Source: HCD AFFH Data Viewer

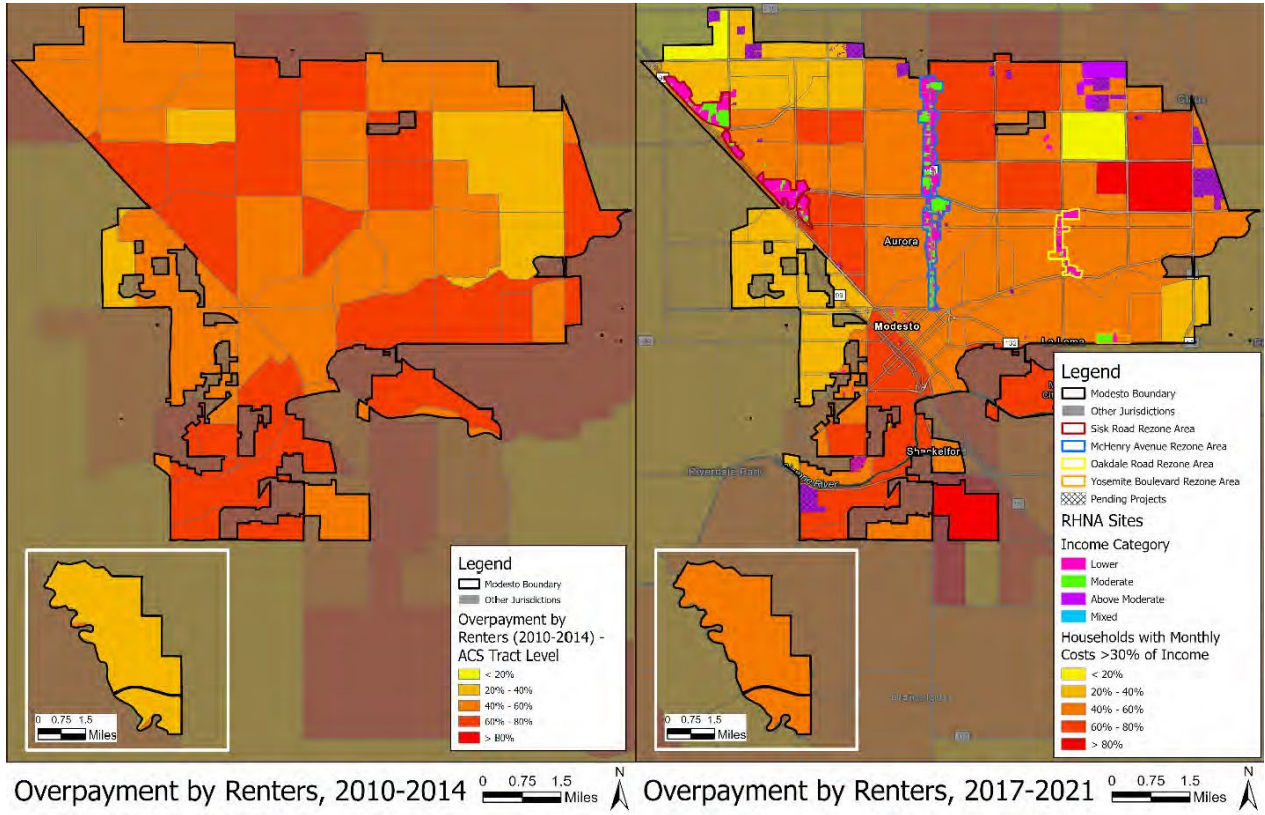


## Appendix C – Overpayment by Owners



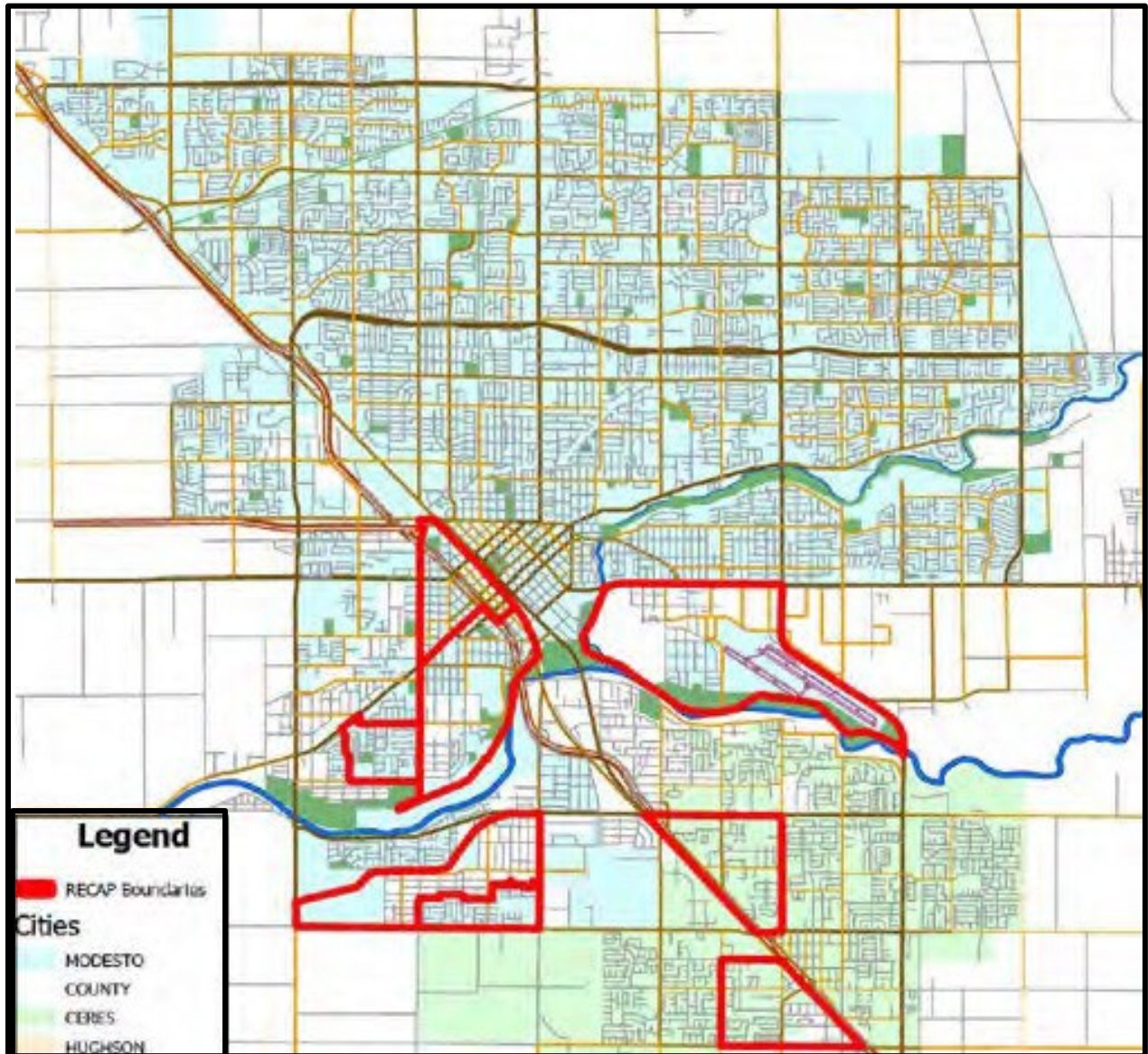
Source: HCD AFFH Data Viewer

## Appendix C – Overpayment by Renters



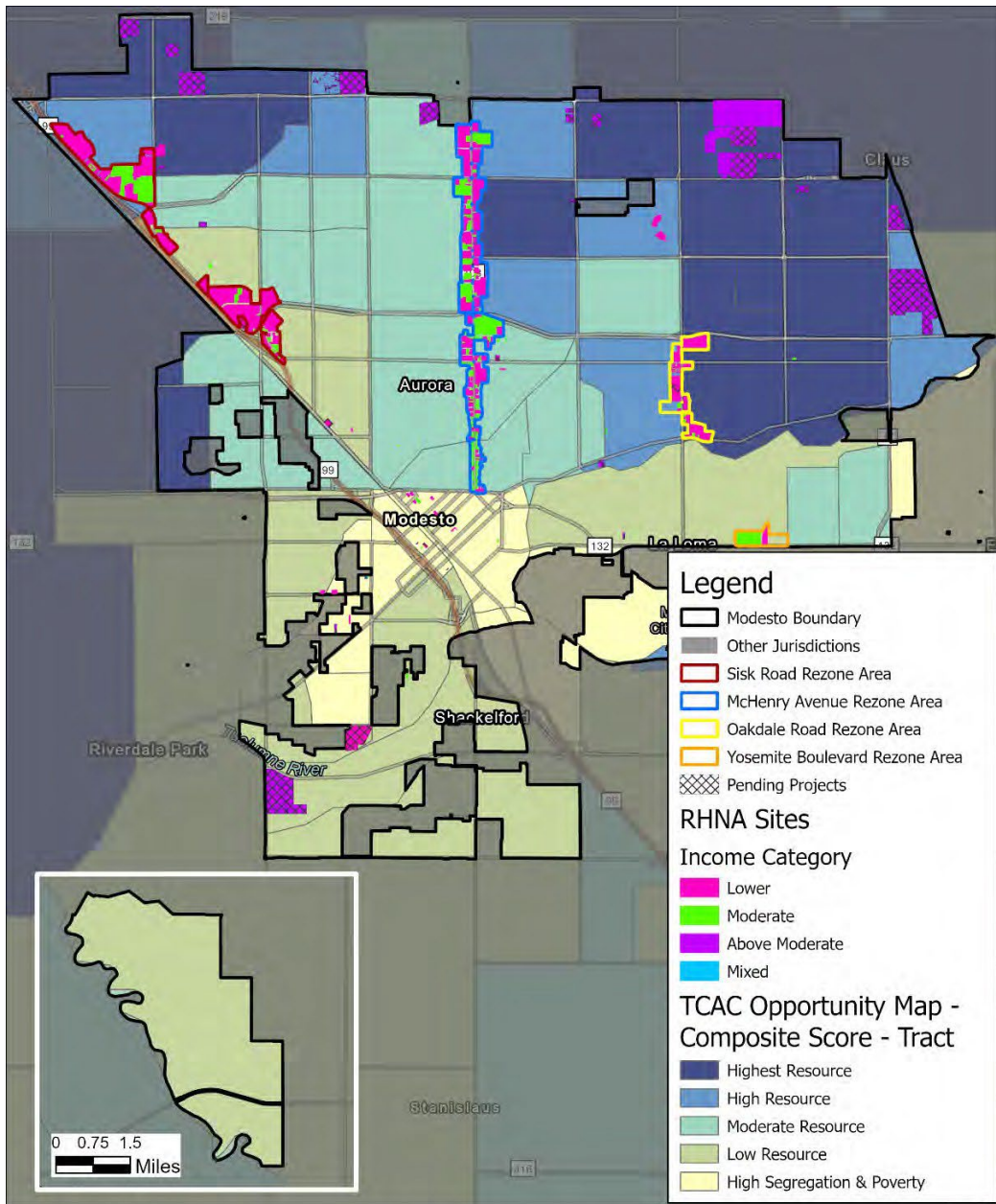
Source: HCD AFFH Data Viewer

## Appendix D – Racial/Ethnic Concentrated Areas of Poverty



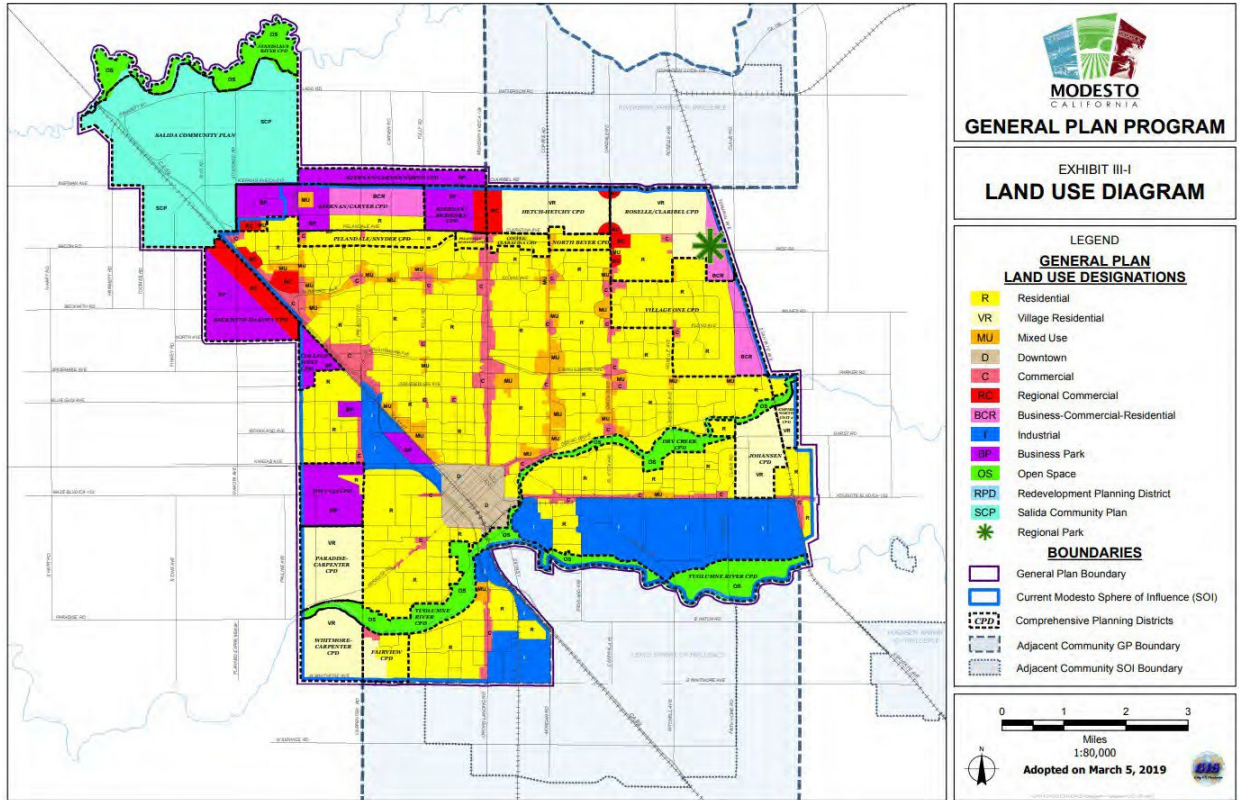
Source: 2016-2020 ACS

## Appendix E – Site Inventory and California Tax Credit Allocation Committee Composite Score By Tract



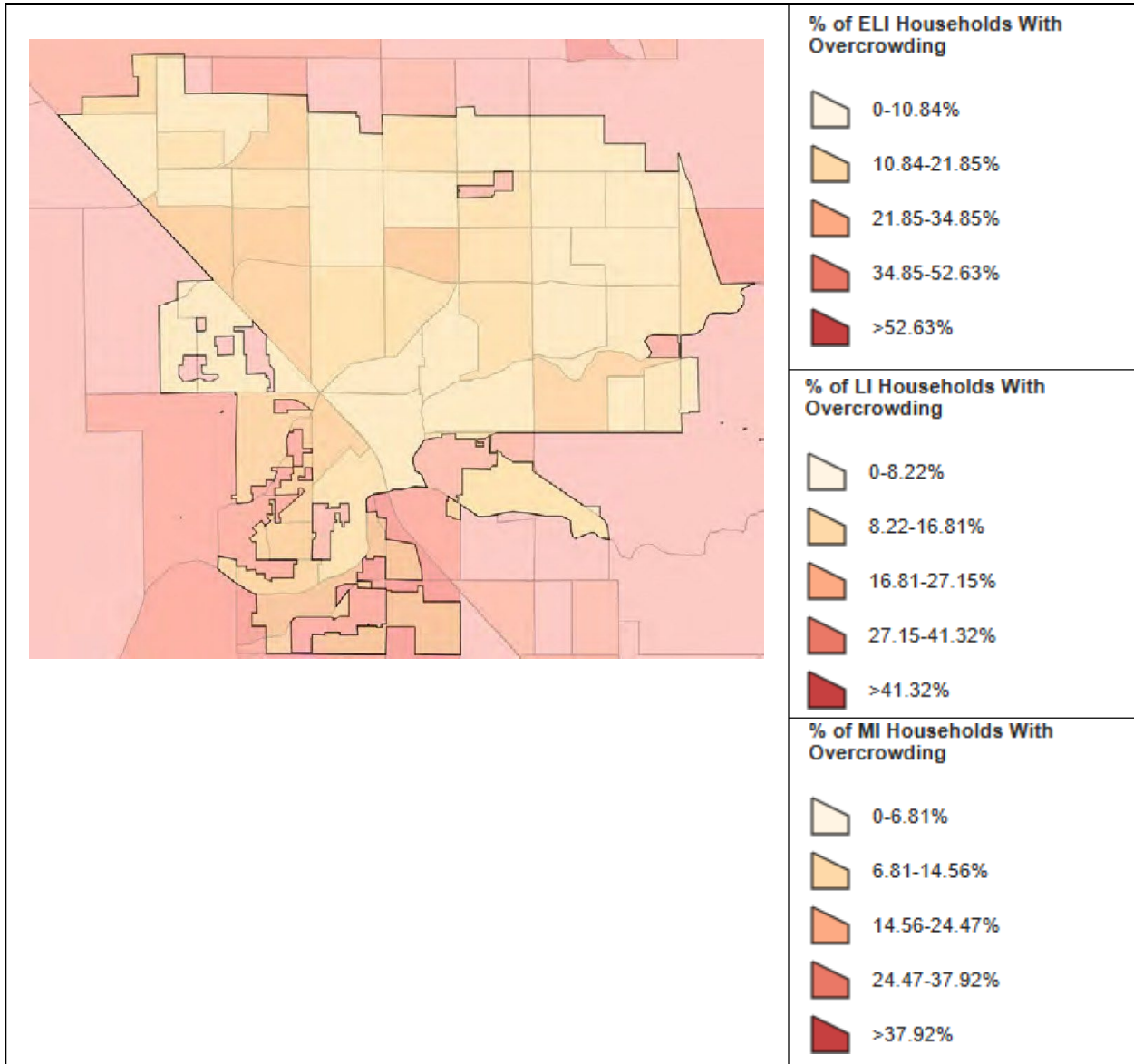
TCAC Composite Score Comparison and RHNA Sites 0 0.75 1.5 Miles

# Appendix F – City of Modesto Land Use Diagram



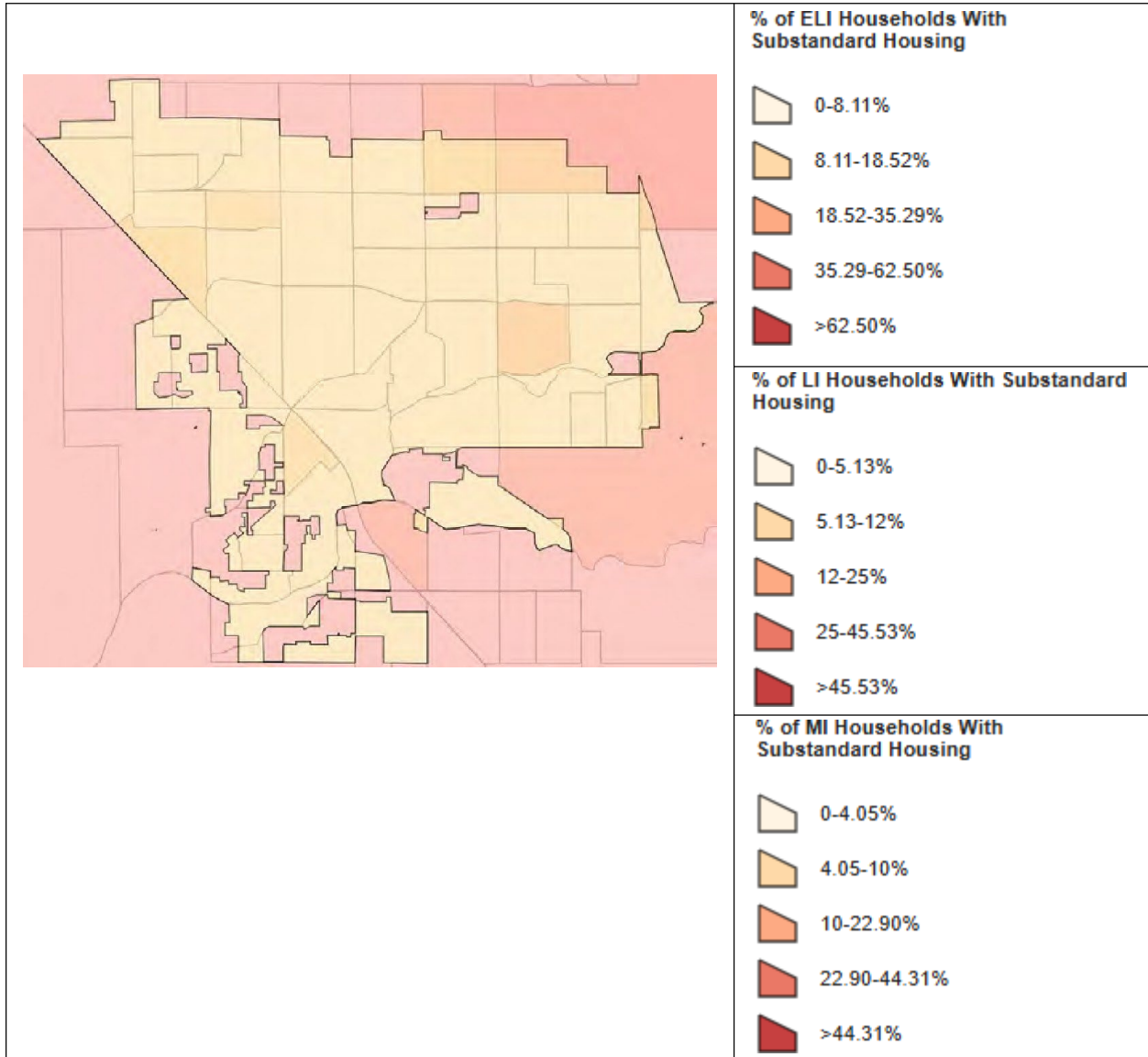
Source: 2016-2020 ACS

## Appendix G – Households with Overcrowding



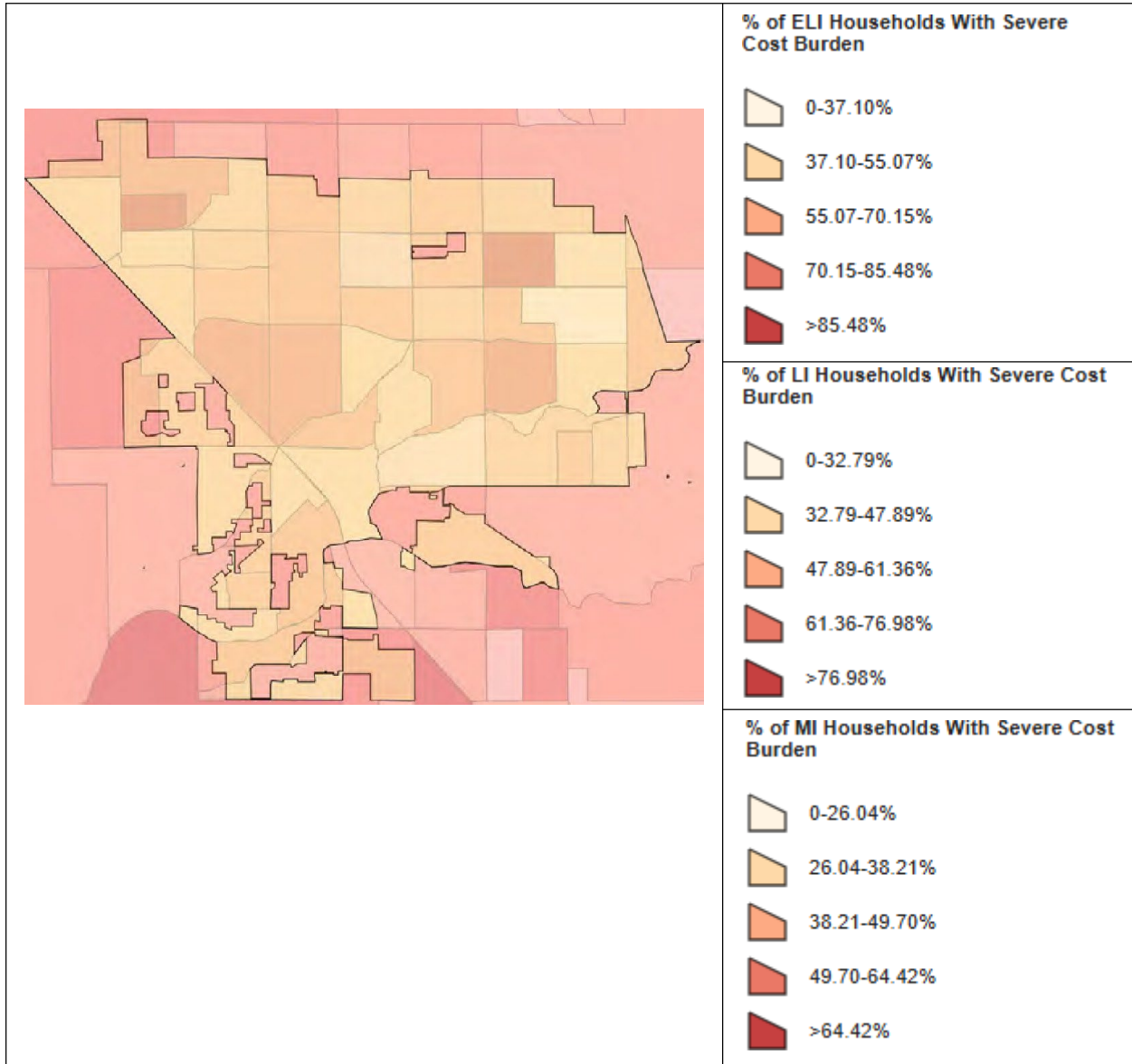
Source: HUD CPD Maps

## Appendix H – Households with Substandard Housing



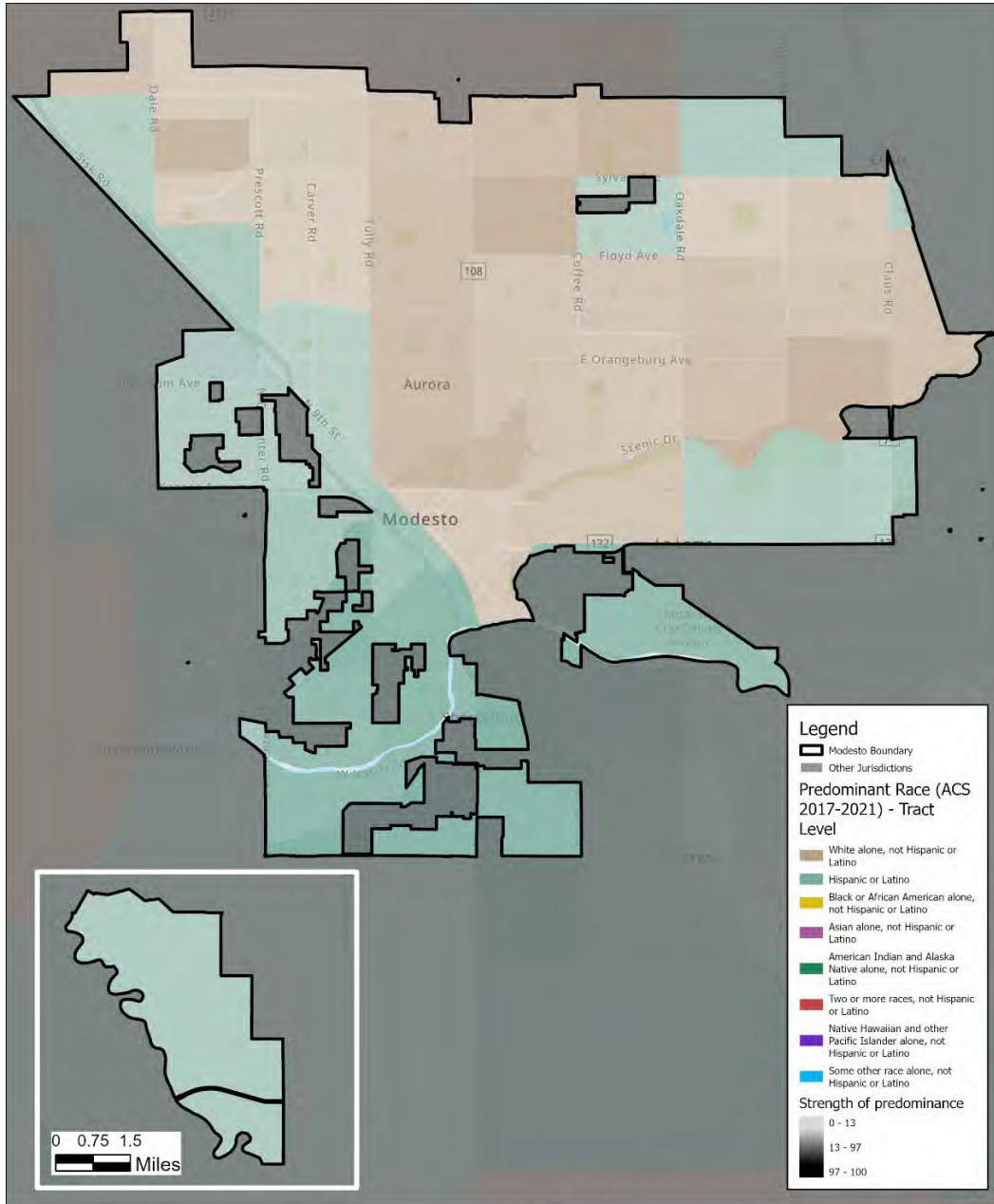
Source: HUD CPD Maps

## Appendix I – Households with Severe Cost Burden



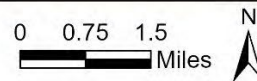
Source: HUD CPD Maps

## Appendix J – Racial and Ethnic Majority

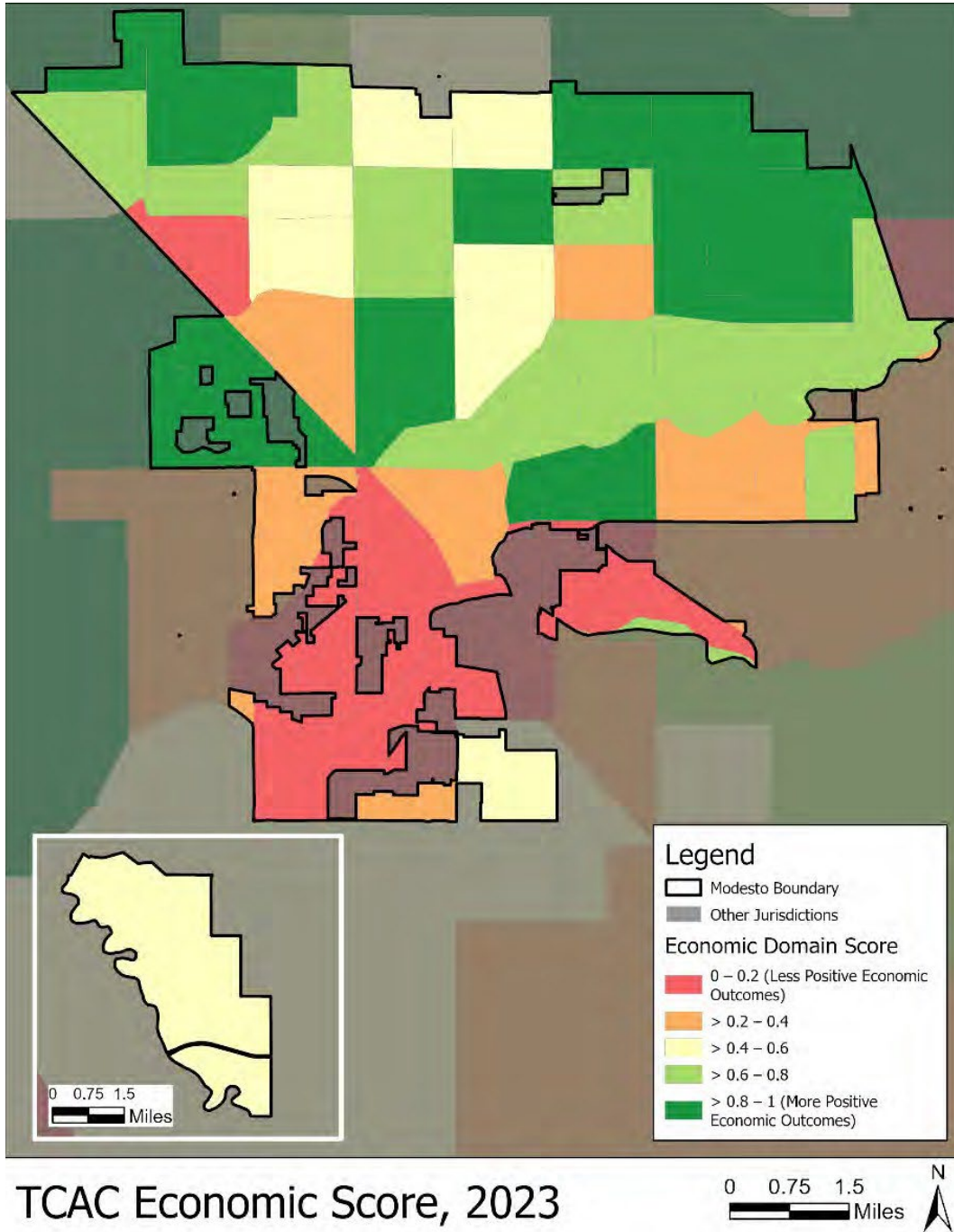


### Racial and Ethnic Majority, 2021

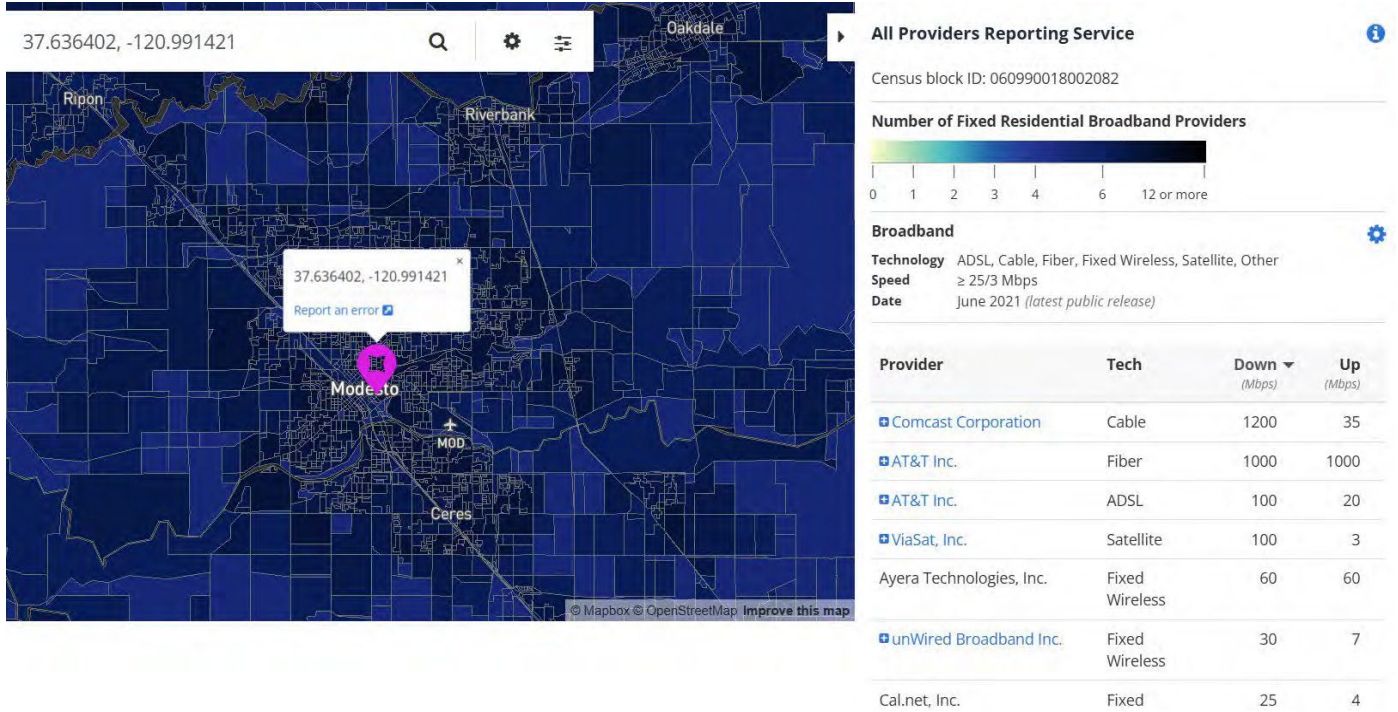
Source: HCD AFFH Data Viewer



## Appendix K – Tax Credit Allocation Committee Score

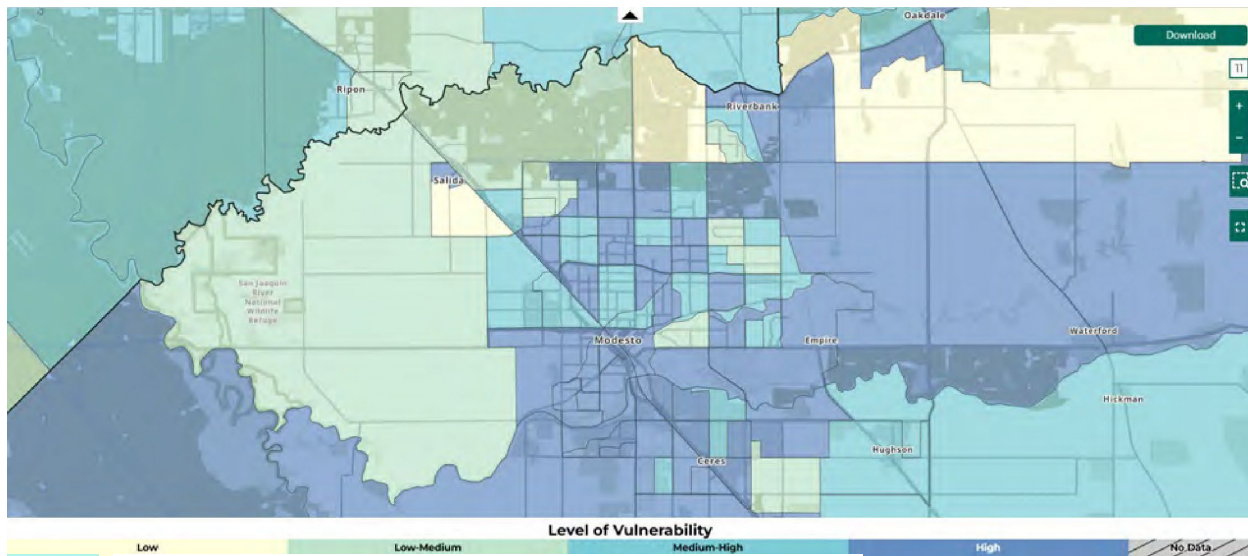


## Appendix L – Broadband Coverage (2021)



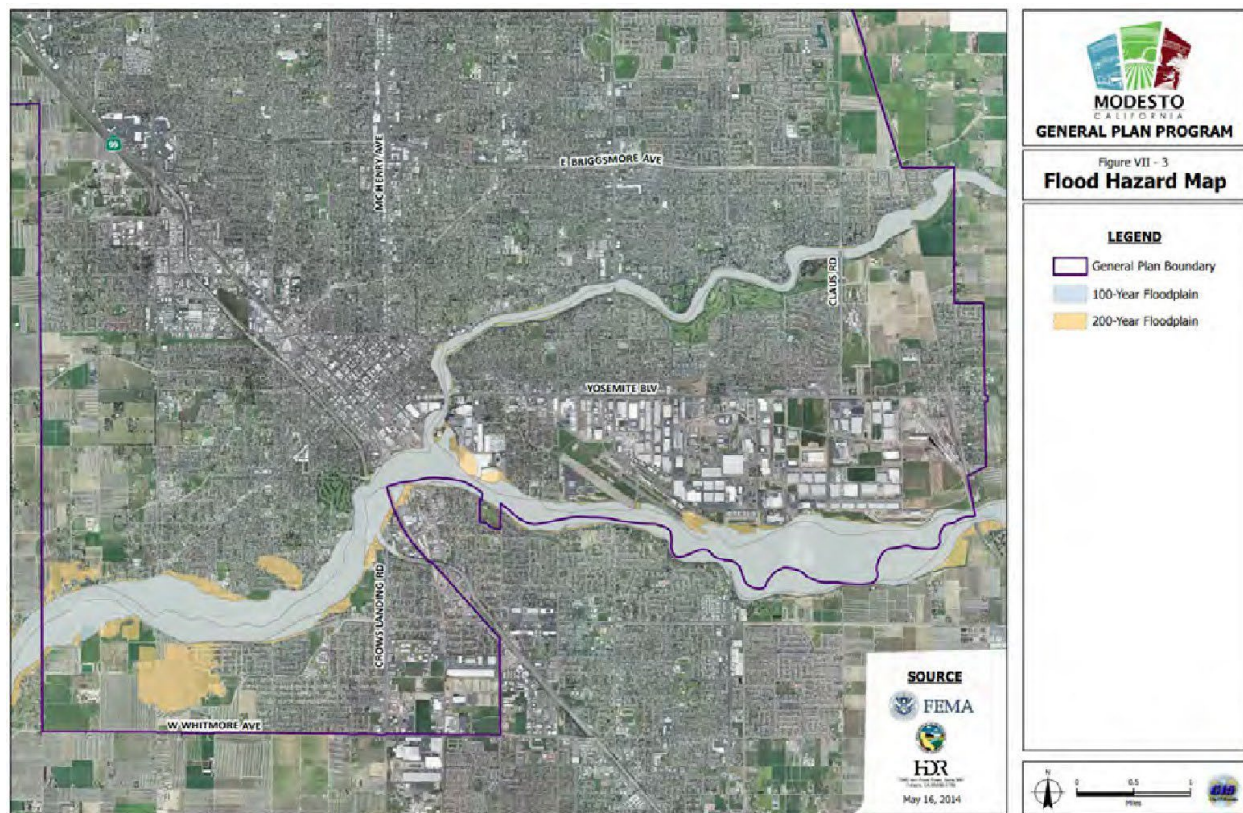
Source: <https://broadband477map.fcc.gov/#/>

## Appendix M – Social Vulnerability Index



Source: <https://svi.cdc.gov/map/><https://svi.cdc.gov/map/>

## Appendix N – Flood Hazard Map (2014)



Source: Modesto General Plan