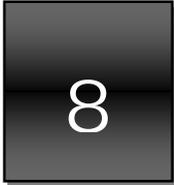


Beneficiary Characteristics of State CDBG Program and Affordable Housing Stock Surveys



This part of the report summarizes the State CDBG surveys and Affordable Housing Stock (AHS) surveys submitted to HCD as of August 1, 2011. It is divided into two sections: Section 1 summarizes the State CDBG surveys in which 80 jurisdictions reported on the characteristics of 1,494 households assisted by CDBG funding. Section 2 summarizes the AHS surveys in which 26 jurisdictions reported on the characteristics of 60 households in affordable housing projects.

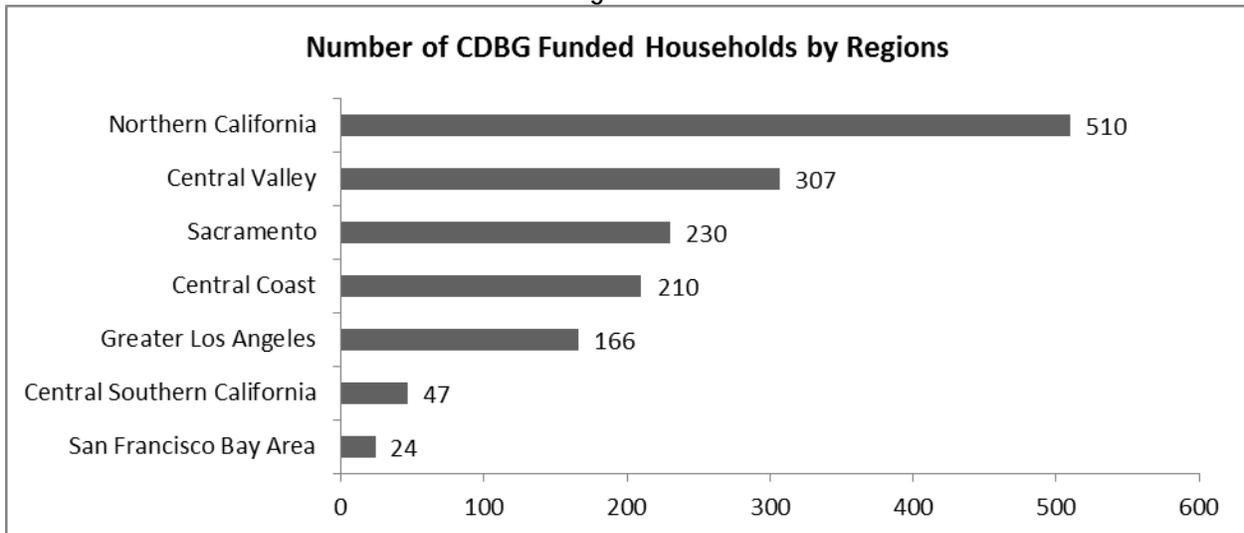
State CDBG Surveys

This section summarizes the State CDBG surveys. It describes the locations of households assisted, year funded, activity and funding type, head of household race and ethnicity, disability status, familial status, household size, percentage of area median income and rental assistance received.

For the State CDBG surveys, 106 of the 165 HCD eligible jurisdictions responded (64%). Of these 106 jurisdictions, 80 reported information for CDBG funded households in the last five years. The remaining 26 jurisdictions filled out CDBG surveys and reported either “No CDBG project activity in the last five years”, “None” or “Not Applicable” (see Appendix I). From the total 165 State CDBG-eligible jurisdictions, 33 (20%) did not submit a CDBG or AHS survey (see Appendix II). Twenty-six jurisdictions completed the AHS surveys. Responses to the AHS survey are summarized in section two of this chapter.

A total of 1,494 CDBG assisted households were reported by the 80 jurisdictions for the last five years. A total of 510 (34%) of CDBG assisted households were located in the Northern California region, and 307 (21%) were in the Central Valley. Sacramento and Central Coast regions had 230 and 210 CDBG assisted households respectively (15% and 14%). The Greater Los Angeles region had 166 (11%) of assisted households. Central Southern California and the San Francisco Bay Area had only 47 and 24 assisted households respectively (3% and 2%). CDBG funded household locations are summarized by the California regions in Figure 1 and Map 1 below. For a list of State CDBG-eligible jurisdictions, by county, refer to Chapter 1 of the AI.

Figure 8-1



Year Assisted/Year of Initial Occupancy

Jurisdictions reported the fiscal year in which their households were assisted. Of the 1,492 households (out of a total of 1,494) who reported on the fiscal year, 480 (32%) were assisted during the fiscal years 2005-2006. In 2006-2007, 18% (269 households) were assisted, and 18% (262 households) were assisted in 2007-2008. Only 17% (250 households) of these households were assisted in 2008-2009 and 15% (231 households) 2009-2010. Two CDBG-assisted households did not report the fiscal year in the survey.

Activity and Funding Type

In the survey, jurisdictions were asked to provide information regarding the type of CDBG funded housing activities. CDBG funding can be used for the following housing activities: Homeowner Rehabilitation, Homeownership Assistance, Rental Rehabilitation, Infrastructure in Support of Housing, Rental New Construction (limited use permitted under federal regulations), and Property Acquisition for Housing. Over half (56%, 831 households) of the 1,494 households utilized CDBG funds for Homeowner Rehabilitation, while 15% (226 households) used CDBG funds for Homeownership Assistance. Fourteen percent (202 households) utilized CDBG funds for Rental Rehabilitation, and another 12% (176 households) used CDBG funding for Infrastructure in Support of Housing. Only 3% (40 households) had CDBG funding for Rental New Construction and 1% (19 households) were for “Property Acquisition for Housing.” Figure 2 summarizes the CDBG Activity Type for the 1,494 households assisted by State CDBG funding.

Figure 8-2

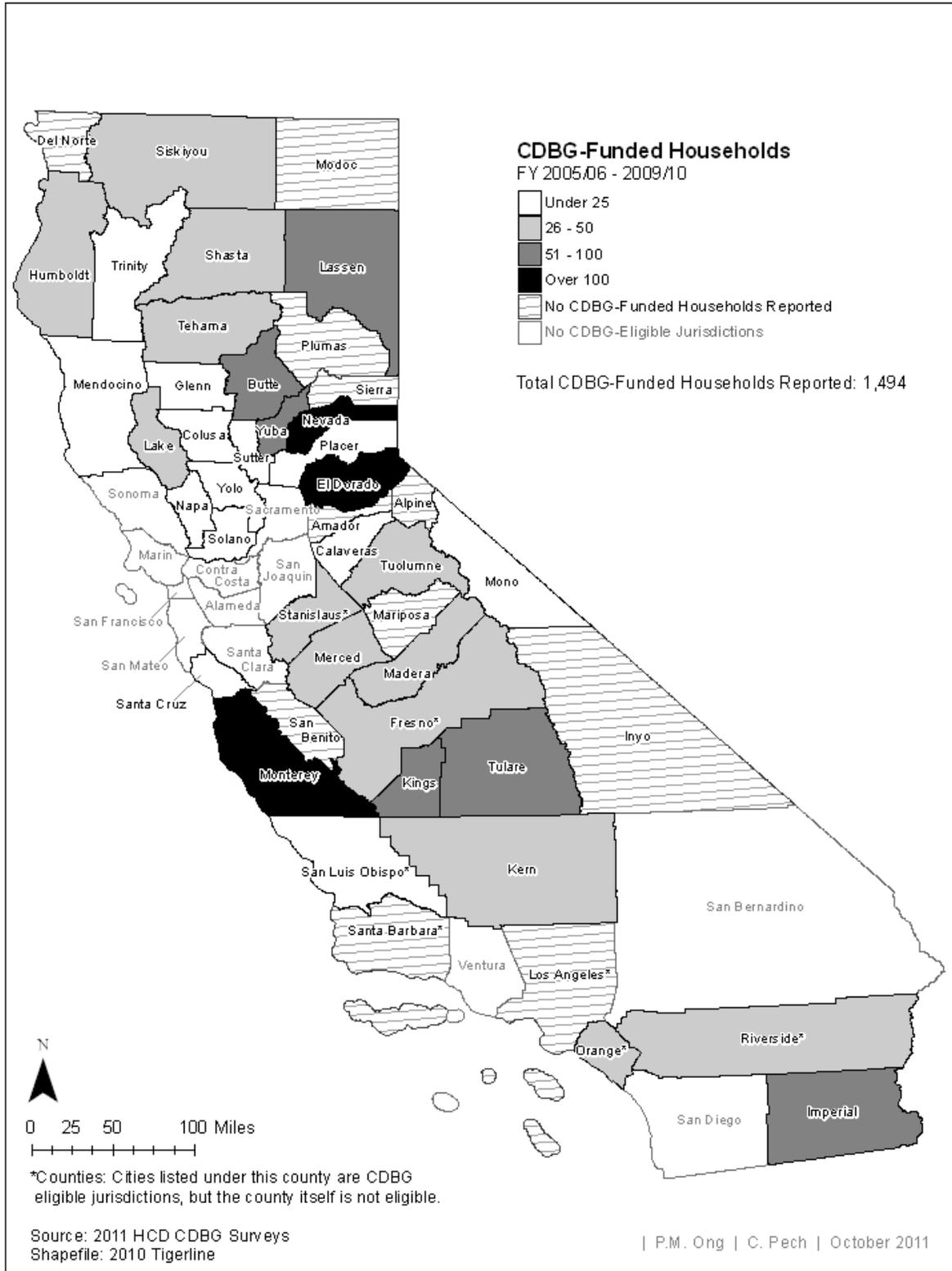
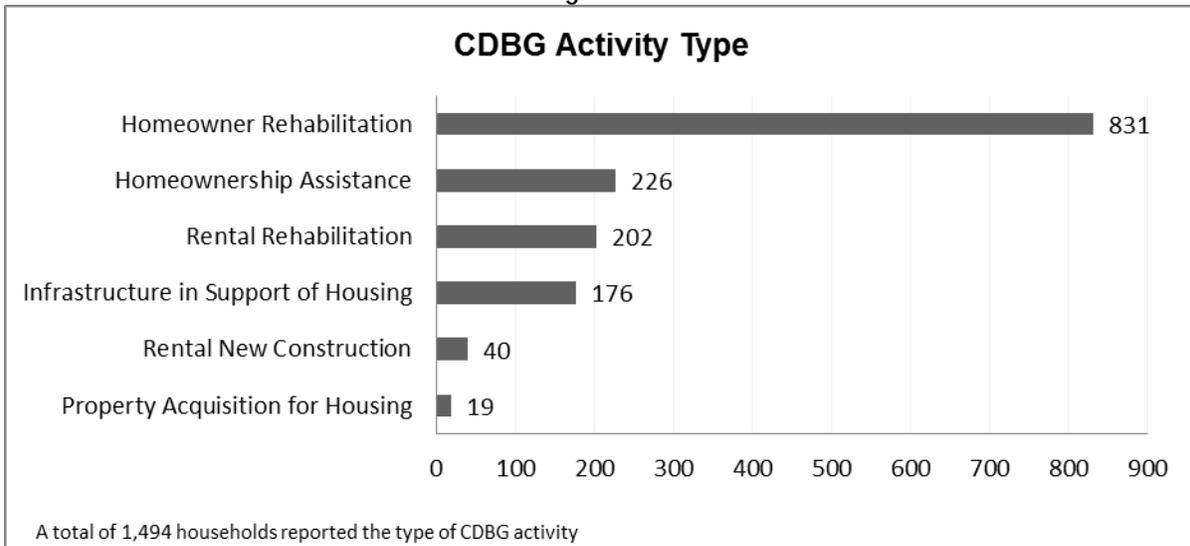
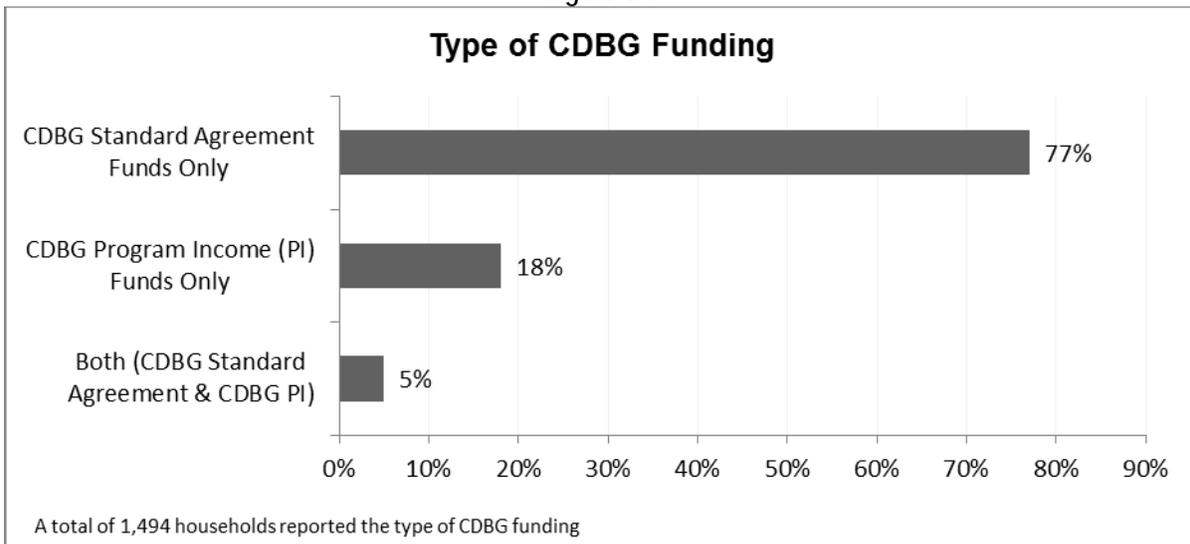


Figure 8-3



Jurisdictions were also asked to provide information on the type of funding that was utilized in assisting the CDBG household. The majority of the CDBG funded households (1,149 households, 77%) were assisted with CDBG Standard Agreement Funds Only, while 18% (276 households) were assisted with CDBG Program Income (PI) Funds Only. Five percent of households (69 households) were assisted with both CDBG Standard Agreement Funds and CDBG PI Funds. Figure 3 summarizes the Type of CDBG funding for the total of 1,494 households.

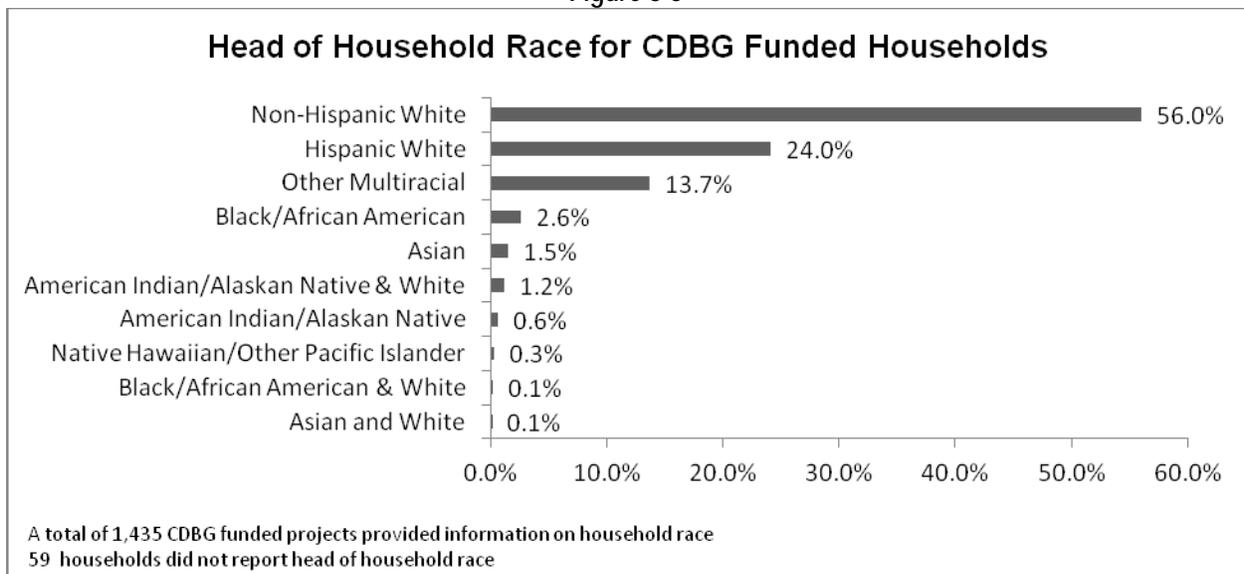
Figure 8-4



Head of Household Race and Ethnicity¹

In the survey, jurisdictions provided information on the head of households' race for each of the CDBG funded households. A total of 1,435 provided information on the head of households' race. Fifty-six percent (804) of the 1,435 households listed their head of households' race as Non-Hispanic White. The second most common answer was Hispanic White with 345 (24%), followed by Other Multiracial with 196 (14%) households, and Black/African American with 37 households (3%). The chart below displays all of the other races that were reported in the surveys which represented less than 4% of the total households. For 59 of the reported CDBG households, no head of households' race was provided in the survey. Figure 4 summarizes the Head of Household Race for CDBG Funded Households for a total of 1,435 (out of 1,494) households who reported racial information.

Figure 8-5

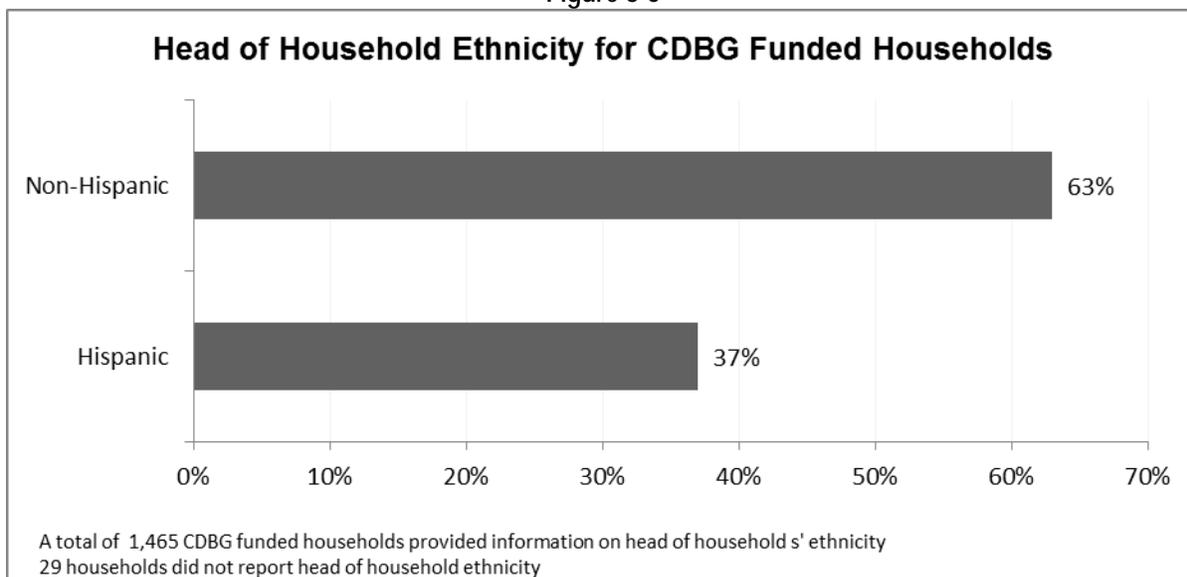


A total 1,465 households provided information on the head of households' ethnicity. A majority (63% or 918 households) listed Non-Hispanic, while 37% (547 households) listed Hispanic.² Twenty-nine out of the 1,494 households did not provide information on their head of households' ethnicity. Figure 5 summarizes the Head of Household Ethnicity for CDBG Funded Households for a total of 1,465 (out of 1,494) households that provided information regarding ethnicity.

¹ Race and ethnicity categories are mutually exclusive. For example, Black/African Americans do not include Hispanics.

² Hispanics may be of any race.

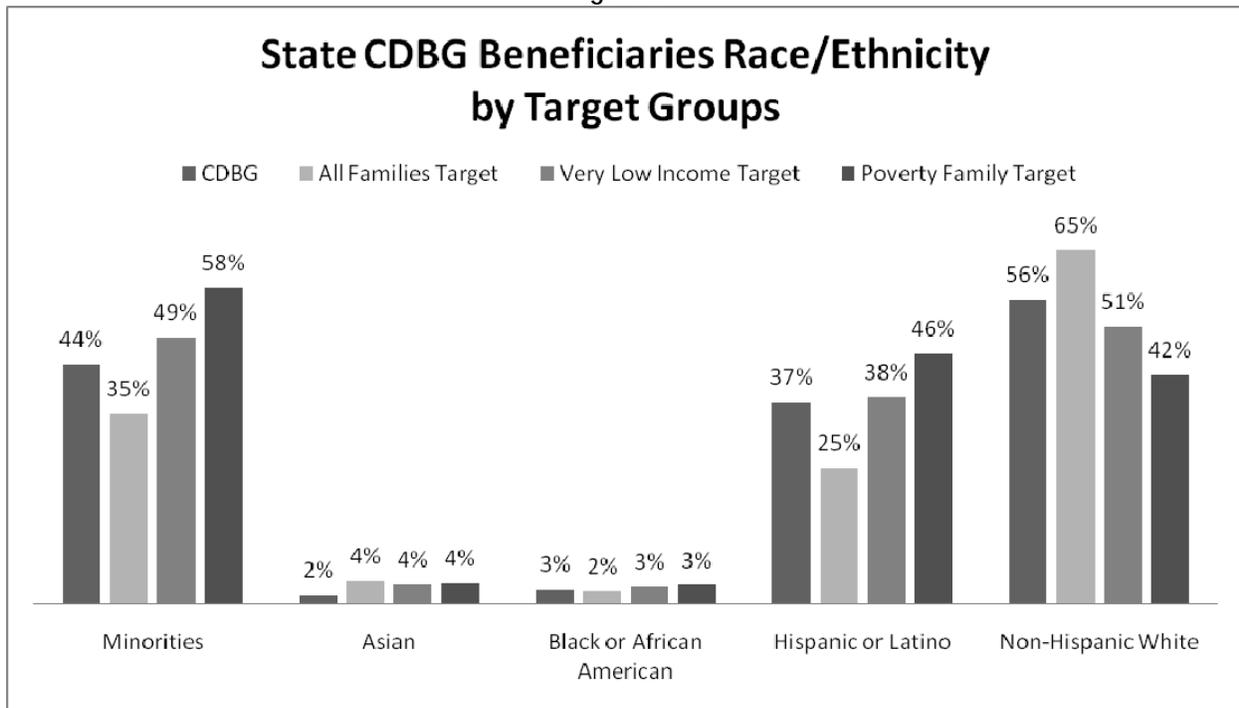
Figure 8-6



The chart below provides some points of comparison between the reported race and ethnicity data for CDBG-assisted households and the race and ethnicity proportionate share of all families, very low-income families, and families in poverty in the eligible jurisdictions that should be served by the program (i.e. the program's fair share proportions, discussed further in the Minority and Low Income Concentration chapter).³

³ All Families Target is an estimate that was derived by a fair-share analysis which compares the proportions of State CDBG beneficiaries by race to an estimate of what would be considered a fair distribution of housing support based on representation of racial groups county-wide. Very Low Income Target is a conservative approximation of the eligible families and is based on estimated numbers of very low-income families (VLIs). The target distributions were tabulated first by estimating a State CDBG-eligible jurisdiction's proportionate share of the county's VLI families. For example, if a State CDBG-eligible jurisdiction has 10% of the county's families, then the eligible population would be 10% of the county's VLI families and 10% of the county's Minority VLI families. The jurisdiction's actual shares may be higher or lower. For purposes of this report, the larger housing market is considered the county. The calculations are repeated for each jurisdiction and each racial/ethnic group. These counts are then summed for all State CDBG-eligible jurisdictions, and converted into a percentage distribution. Poverty Family Target is a more conservative approximation of the eligible families and is based on the estimated number of families below the Federal Poverty Level. The target distributions were tabulated first by estimating a State CDBG-eligible jurisdiction's proportionate share of the county's families below poverty. The calculations are repeated for each jurisdiction and each racial/ethnic group. These counts are then summed for all State CDBG-eligible jurisdictions, and converted into a percentage distribution.

Figure 8-7



Source: State of California Department of Housing and Community Development and 2005-2009 American Community Survey (ACS) data.

Head of Household with Disability

Jurisdictions indicated whether or not the head of household had a disability. Only 1,457 households listed whether or not their head of household had a disability. A total of 1,058 households or 73% stated “No,” while 27% (399 households) stated “Yes.” Thirty-seven households did not provide disability information.

Familial Status

The 106 jurisdictions that completed the CDBG surveys were asked to list the familial status of households. The following options were given: Elderly⁴, Related/Two Parent⁵, Related/Single Parent⁶, Single/Non-Elderly⁷ and Other⁸. A total of 1,477 households reported familial status. The top 3 familial status categories were Related/Two Parent (29%, 432 households), Elderly (27%, 404 households), and Single/Non-Elderly (23%, 404 households). Only 13% of the 1,477 households were single parent household (Related/Single Parent) and 7% (110 households) reported something other than the options listed above. Seventeen households did not report their familial status.

⁴ One or two person household with a person defined as elderly

⁵ A two-parent household with a dependent child or children

⁶ A one parent household with a dependent child or children

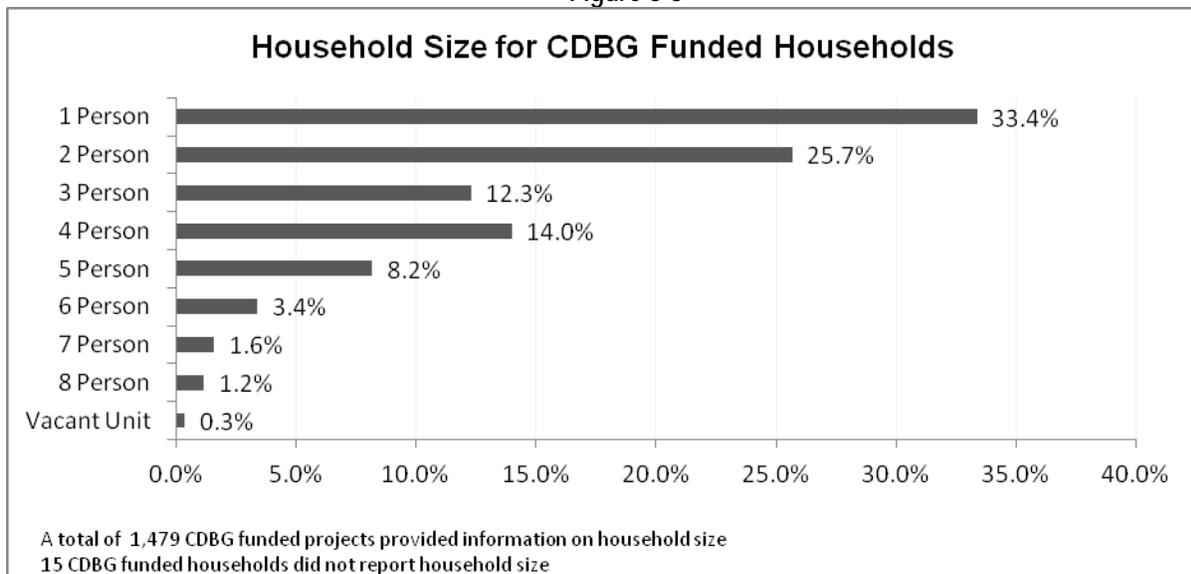
⁷ One person household in which the person is not elderly

⁸ Any household not included in the above four definitions including two or more unrelated individuals

Household Size

In addition to reporting the familial status of households, jurisdictions were also asked about household size (includes all people occupying a housing unit). A total of 1,479 CDBG funded households reported their household size. One-third (494 households, 33%) indicated that only one person lived in their household. About 26% (380 households) reported a two-person household, while 14% (207 households) indicated having a four-person household. Twelve percent (182 households) had a three-person household size, while 8% had a five-person household size. Household sizes of 6, 7 and 8 were also reported but were only 6% of the total. Five households were reported as vacant units. A total of 15 households did not report their household size. Figure 6 below summarizes the Household Sizes for CDBG Funded Households for 1,479 out of the total 1,494 households.

Figure 8-8



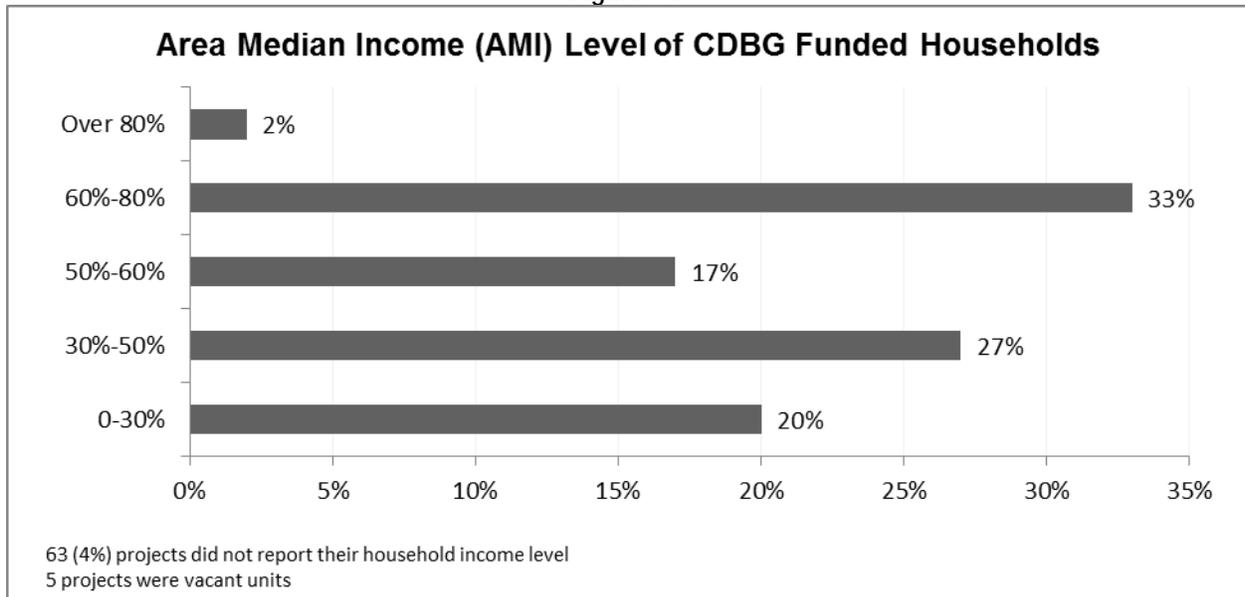
Area Median Income (AMI) Level

In the survey, jurisdictions were asked to provide information on the Area Median Income (AMI) level of assisted households. Jurisdictions provided information on the AMI level for 1,426 households. According to the survey, 33% (467 households) had an income level between 60%-80% AMI. Twenty-seven percent or 390 households reported an income level between 30%-50% AMI, and 288 households (20%) reported an income level at or below 30% AMI. A total of 249 households (17%) reported earning between 50%-60 AMI. Only 32 households or 2% had an income level over 80% AMI.⁹

⁹ All but one of these households was associated with an Infrastructure in Support of Housing project.

Five households were vacant units and 63 households did not include information regarding their AMI. Figure 7 below summarizes the Area Median Income (AMI) Level of CDBG Funded Households for 1,426 (out of 1,494 households) who reported income level information.

Figure 8-9



Rental Assistance

The survey asked jurisdictions whether or not households received any rental assistance. The following options were given for jurisdictions to choose from: Section 8, HOME Tenant Based Rental Assistance (TBRA), Other, None, or Vacant Unit. A total 1,412 households provided an answer to this question. Since most jurisdictions funded homeownership activities, a large majority (88%, 1,240 households) of the total households reported that they did not receive any rental assistance (None). One hundred forty seven (10%) households were reported receiving Section 8, while 22 households (2%) stated that they received some other kind of rental assistance. No households received HOME TBRA and 3 households were vacant units. Eighty-three households did not report information regarding rental assistance.

Summary of CDBG Surveys

- A total of 80 out of 165 (48%) jurisdictions reported on the characteristics of 1,494 households assisted by CDBG funding
- Northern California region had the most CDBG assisted households (510 or 34%) during the 5-year AI period, followed by Central Valley (307 or 21%)
- The majority of households were assisted in either fiscal year 2005-2006 (480 households or 32%) or in fiscal year 2006-2007 (269 households or 18%).

- The majority of households were funded for either Homeowner Rehabilitation (831 households or 56%) or Homeownership Assistance (226 households or 15%)
- A majority of CDBG assisted households received only CDBG Standard Agreement Funds (1,149 or 77%)
- Over half of CDBG assisted head of households reported their race as Non-Hispanic White (804 or 56%).
- A majority of the CDBG assisted head of households reported their ethnicity as Non-Hispanic (918 or 63%)
- Nearly two-thirds of CDBG assisted head of households stated that they did not have a disability (1,058 or 73%)
- Most households consisted of one person (494 households or 33%) or two persons (380 households or 26%)
- The majority of CDBG funded households (467 households or 33%) had an income level between 60-80% AMI, or between 30-50% AMI (390 households or 27%)
- Since most jurisdictions used their CDBG funding for homeownership activities, a large majority (1,240 or 88%) of the total households reported that they did not receive any rental assistance

Affordable Housing Stock (AHS) Survey

This section summarizes the AHS surveys completed by jurisdictions that had not applied for State HOME or CDBG funding in the five-year period of the AI. It describes: whether the affordable housing units were in a new construction or rehabilitation project, the year of project completion, project tenure, units restricted by household income, project financing sources, and housing without financial assistance.

Out of the 165 jurisdictions, 26 (16%) completed the AHS surveys. Jurisdictions were first asked whether or not they applied for State HOME or CDBG funding in the last 5 years. If the jurisdiction answered “Yes” to either applying for State HOME or CDBG funds, then the jurisdiction did not complete the survey. However, if the jurisdiction answered “No”, then the jurisdiction completed the survey. Twenty-two jurisdictions answered “No” and two jurisdictions answered “Yes.” Of the 22 jurisdictions that answered “No,” 9 either left the survey blank, stated that they did not have any affordable projects within the last 10 years, or wrote “Not Applicable” on the survey (see Appendix III). Two jurisdictions did not provide an answer or stated “Unsure,” but completed the survey.¹⁰ Appendix IV includes a comparison of jurisdictions who responded to the AHS survey and their CDBG and HOME applied/funded status in the period of the AI.

The 26 jurisdictions that completed the AHS surveys listed all of the units in affordable housing projects funded within the last ten years. The combined total was 60 affordable

¹⁰ The two jurisdictions that either did not provide an answer or stated “unsure” completed the survey and were included in the survey analysis.

housing projects reported within these jurisdictions. Within these 60 affordable housing projects, the total number of units reported was 1,032.

New Construction or Rehabilitation Project

In the AHS survey, jurisdictions indicated whether the affordable housing project was new construction or rehabilitation. Jurisdictions provided information for 53 of the total 60 projects (88%). Twenty-five (47%) of the 53 projects listed were new construction, while 17 (32%) were rehabilitation projects. Some jurisdictions provided other answers such as “New Secondary Dwelling Unit” (11%, 6 households) or “garage conversion” (6%, 3 households). One jurisdiction stated “none,” one selected “New Construction or Rehabilitation”, and 8 left the answer blank.

Year of Project Completion

For projects completed in the last 10 years, jurisdictions entered the year in which the construction or rehabilitation was completed. Most of the projects were completed between 2002 and 2008 (78%, 47 projects). Twelve percent (7 projects) were completed between 2009 and 2012, while only 10% (6 projects) were completed between 1999 and 2001.

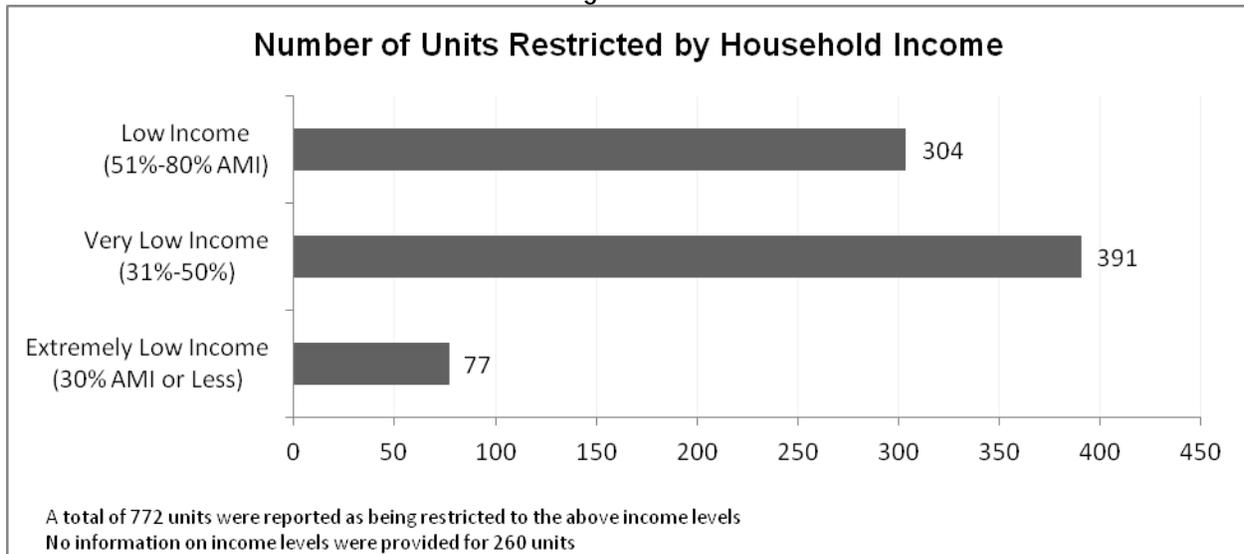
Tenure

The survey requested that jurisdictions identify whether the units within the development project were proposed or planned at initial occupancy as either “Renter” or “Owner” occupant. Jurisdictions reported this information for 52 out of 60 projects. Twenty-six projects (50%) were indicated as “Renter” occupant, while 24 (46%) were “Owner” occupant. For 8 projects, jurisdictions did not indicate whether or not the project was “Renter” or “Owner” occupant.

Units Restricted by Household Income

Jurisdictions were asked to report the number of units that are restricted by the following household income levels: Extremely Low Income (30% AMI or less), Very Low Income (31%-50% AMI), and Low Income (51%-80% AMI). Of the total 1,032 units, 772 units reported income information. Of the total, 391 (51%) were reported as restricted for “very low income” households, while 304 (39%) were reported for “low income” households. Seventy-seven (10%) of these units were reported as restricted for households with “extremely low income.” Figure 8 summarizes the Number of Units Restricted by Household Income for 772 units who reported on income.

Figure 8-10



Project Financing Sources

In the AHS survey, jurisdictions indicated all financial sources (e.g. tax credits, Redevelopment Agency (RDA), Private Bank Loan, etc.) for their affordable housing projects. Many different financial sources were listed and the top three were Private Bank Loan, CDBG Funds¹¹, and RDA. Jurisdictions provided information on the type of financial sources for a total of 45 affordable housing projects. Sixteen projects (36%) received a Private Bank Loan, 11 projects (24%) received CDBG funding, and 5 projects (11%) received RDA funding. Eleven affordable housing projects (24%) received various other funding sources. Jurisdictions did not list the type of financial sources for 15 affordable housing projects.

Housing without Financial Assistance

Jurisdictions provided information about housing without financial assistance. Survey respondents reported information for 56 out of the 60 projects. In the survey, they were asked: what is the number of affordable housing units without affordability restrictions. For 23 projects (41%), there were no affordable units without affordability restrictions. Fourteen (25%) of the projects had between 1 and 35 affordable units without affordability restrictions.

The remaining 19 (24%) jurisdictions provided comments explaining how they determined that the units were affordable without financial assistance. The most common responses were: secondary dwelling units, rental rates, deed restrictions, or unable to determine/not applicable.

¹¹ These may be State funds received prior to 2005, or local CDBG entitlement jurisdiction funds.

Summary of AHS Surveys:

- A total of 26 of 165 (16%) jurisdictions reported on the characteristics of 60 affordable housing projects and 1,032 units.
- Almost half of the affordable housing projects were new construction (25 or 47%)
- A large majority of the projects were completed between the years of 2002 to 2008 (47 or 78%)
- Half of the projects were rental occupied units (26 or 50%)
- A majority of the units were reported as restricted for “very low income” households (391 units or 51%)
- The top three most common project financing sources were Private Bank Loan, CDBG Funds, and Redevelopment Agency (RDA) funding
- For housing without financial assistance, the number of affordable units without affordability restrictions was either zero (in 23 projects or 41%), or between 1 and 35 units (in 14 projects or 25%). For the remaining 19 projects (34%), jurisdictions provided explanations on how they determined that the units were affordable, such as secondary dwelling units, rental rates, or deed restrictions.

Appendix I

State CDBG-eligible jurisdictions that reported not having completed CDBG activities in 2005/06- 2009/10. ¹²	
1. Amador Unincorporated*	14. Los Banos
2. Angels	15. Marina
3. Artesia	16. Modoc Unincorporated*
4. Auburn	17. Orland
5. Biggs	18. Parlier
6. Bishop	19. Placerville
7. Crescent City	20. Plymouth
8. Eureka	21. San Benito Unincorporated*
9. Gonzales	22. San Juan Bautista
10. Hollister	23. Soledad
11. Lemoore	24. Tehama Unincorporated*
12. Live Oak	25. Tuolumne Unincorporated*
13. Livingston	26. Yountville
TOTAL: 26 Jurisdictions	

¹² Jurisdictions either reported "No CDBG project activity in the last five years", "None", or "Not Applicable"

Appendix II

State CDBG-eligible jurisdictions that did not submit a CDBG or AHS survey

1. Alpine Unincorporated*	12. Fortuna	23. Marysville
2. Amador City	13. Greenfield	24. McFarland
3. Avalon	14. Hidden Hills	25. Mendocino Unincorporated*
4. Calxico	15. Huron	26. Napa Unincorporated*
5. Colfax	16. Industry	27. Plumas Unincorporated*
6. Corning	17. Ione	28. Rio Vista
7. Del Norte Unincorporated*	18. Jackson	29. Sierra Unincorporated*
8. Dixon	19. King City	30. Siskiyou Unincorporated*
9. Dos Palos	20. Lindsay	31. Tulelake
10. Dunsmuir	21. Loyalton	32. West Sacramento
11. Etna	22. Maricopa	33. Sutter Creek
TOTAL: 33 Jurisdictions		

Appendix III

AHS Survey Respondents that Reported Having No Affordable Housing Projects in the Last 10 Years¹³

1. Del Rey Oaks

2. Mariposa Unincorporated*

3. Pismo Beach

4. Point Arena

5. Portola

6. Trinidad

7. Vernon

8. Wheatland

9. Williams

TOTAL: 9 Jurisdictions

¹³ Jurisdictions responded by leaving the survey blank or wrote "Not Applicable" on the survey

Appendix IV

State CDBG-eligible jurisdictions that submitted AHS surveys and status of Applied/ Funded for CDBG and HOME funds in the last 5 Years

Jurisdiction	AHS Survey Question: Has the jurisdiction applied for State HOME or CDBG Funds in the last 5 years?	CDBG Applied (Yes/No)	CDBG Funded (Yes/No)	HOME Applied (Yes/No)	HOME Funded (Yes/No)
Alturas	No	No	No	No	No
American Canyon	No	No	No	No	No
Inyo unincorp	No	No	No	No	No
Mariposa unincorp	No	No	No	Yes	Yes
Benicia	No	No	No	No	No
Carmel-by-the-Sea	No	No	No	No	No
Del Rey Oaks	No	No	No	Yes	Yes
Ferndale	No	No	No	Yes	Yes
Guadalupe	No	Yes	Yes	Yes	Yes
Gustine	Unsure but I believe the answer is no	No	No	No	No
Indian Wells	No	No	No	Yes	Yes
Loomis	Yes	No	No	Yes	Yes
Nevada City	No	No	No	No	No
Orange Cove	Yes	No	No	Yes	Yes
Pismo Beach	No	No	No	Yes	Yes
Point Arena	No	No	No	Yes	Yes
Portola	No	No	No	No	No
Rancho Mirage	No	No	No	No	No
St. Helena	No	No	No	Yes	Yes
Sand City	No	No	No	Yes	Yes
Scotts Valley	No	No	No	Yes	Yes
Trinidad	No	No	No	No	No
Vernon	No	No	No	No	No
Wheatland	No	No	No	No	No
Williams	No	No	No	No	No
Willits	No	No	No	No	No