

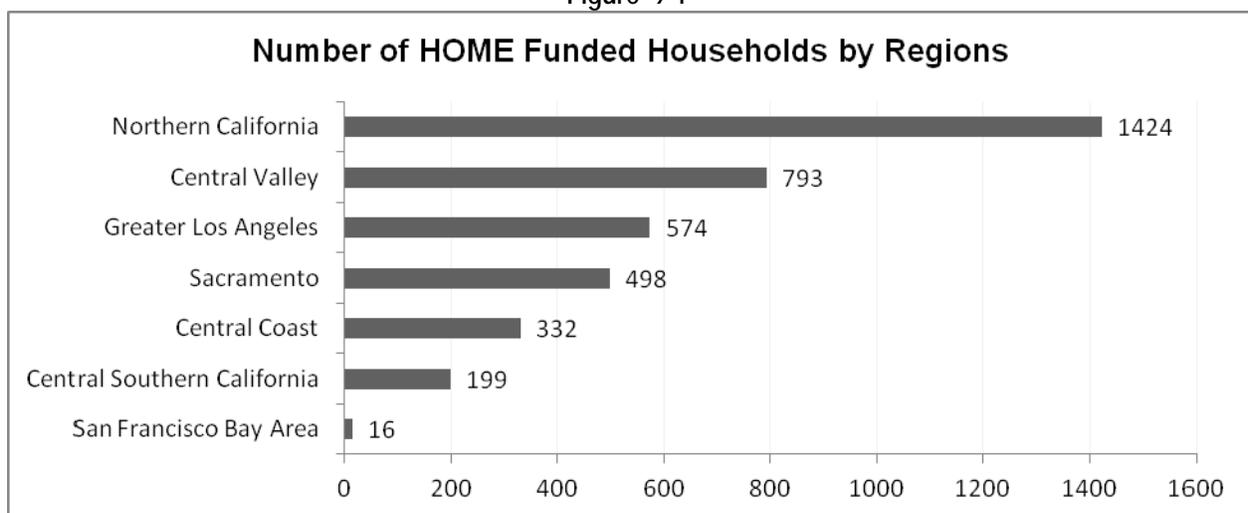
Beneficiary Characteristics of State HOME Program



This part of the report summarizes the U.S. Department of Housing and Urban Development (HUD) Integrated Disbursement and Information System (IDIS) data on the total number of households in State CDBG-eligible jurisdictions that were assisted by State of California’s HOME program between Fiscal Years 2005-06 to 2009-10. Information is provided on the locations of HOME funded households, year funded, activity type, head of household race and ethnicity, head of household with disability, familial status, household size, AMI level of household, and rental assistance. This analysis does not include HOME Tenant-based Rental Assistance (TBRA) activities completed. A separate analysis of TBRA follows this chapter.

According to IDIS, a total of 3,836 households in State CDBG-eligible jurisdictions were assisted with State HOME funds¹. Out of the 165 State CDBG-eligible jurisdictions, IDIS reported information for 109 (66%) jurisdictions (see Appendix I). A total of 1,424 (37%) of HOME assisted households were located in the Northern California region, and 793 (21%) were in the Central Valley. Greater Los Angeles and Sacramento regions had 574 and 498 HOME assisted households respectively (15% and 13%). The Central Coast region had 332 (9%) of assisted households, and Central Southern California had 199 (5%) of assisted households. The San Francisco Bay Area had only 16 assisted households (less than 1%). HOME funded household locations are summarized by the California regions in Figure 9-1 below. For a list of State CDBG-eligible jurisdictions, by county, refer to Chapter 1 of the AI.

Figure 9-1



¹ Note: projects in Ceres and Mendota were included and these are not part of the 165 jurisdictions. In addition, some City of Tulare projects were included in the Tulare County unincorporated area.

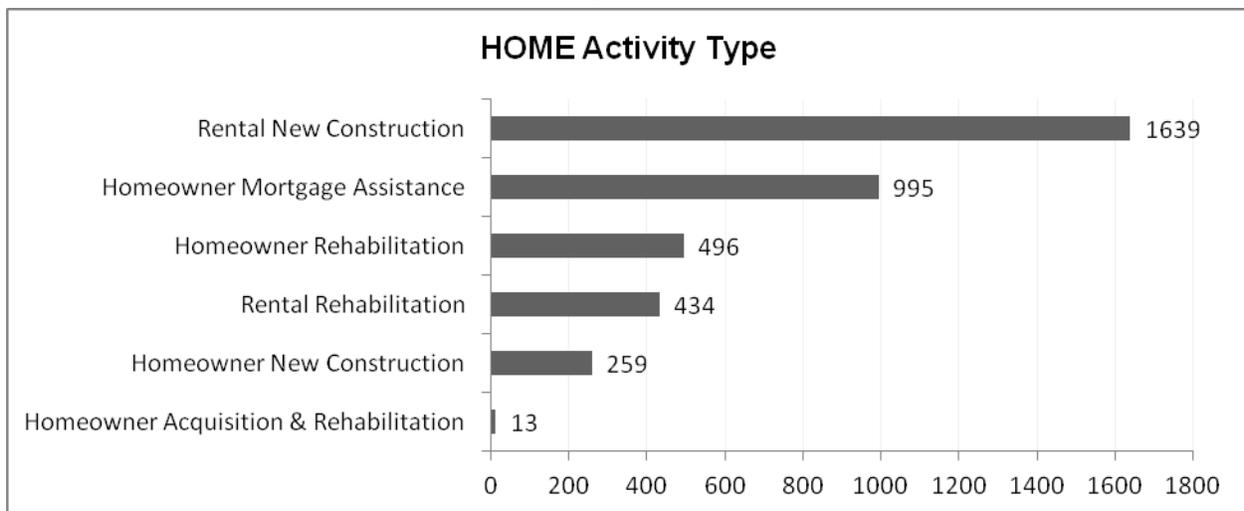
Year Assisted/Year of Initial Occupancy

IDIS included data regarding the fiscal year when HOME assisted households were funded. Of the 3,836 households, 1,368 (36%) were assisted by HOME during 2008-2009. In 2005-2006, HOME assisted 759 (20%) households, and in 2006-2007, 669 (17%) households were assisted. A total of 623 (16%) households were assisted by HOME in years 2007-2008 and 417 (11%) were assisted in 2009-2010.

Activity Type

Jurisdictions reported the type of activity for HOME funded households in IDIS. The following HOME activity types were listed: Rental New Construction, Homeowner Mortgage Assistance, Homeowner Rehabilitation, Rental Rehabilitation, Homeowner New Construction, and Homeowner Acquisition and Rehabilitation. A total of 43% (1,639 households) households received HOME funds for Rental New Construction, while 26% (995 households) received HOME funds for Homeowner Mortgage Assistance. Thirteen percent (496 households) were funded for Homeowner Rehabilitation and another 11% (434 households) were funded for Rental Rehabilitation. Only 7% (259 households) received HOME funds for Homeowner New Construction and less than 1% (13 households) for Homeowner Acquisition and Rehabilitation. Figure 9-2 summarizes the HOME Activity Type for the 3,836 households assisted by State HOME funding.

Figure 9-3

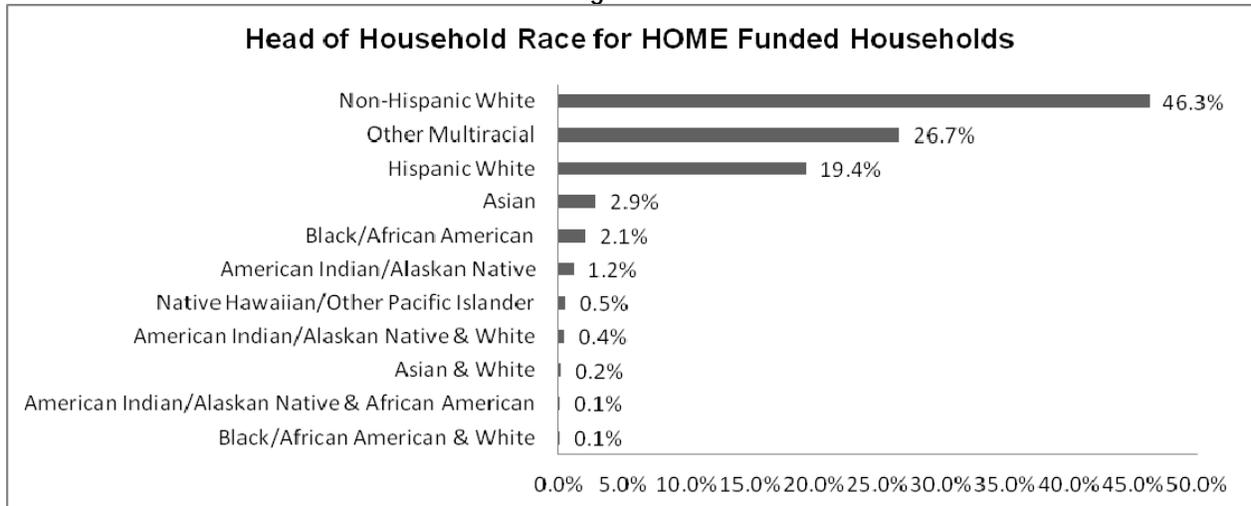


Head of Household Race and Ethnicity

In IDIS, jurisdictions reported the head of household's race and ethnicity for each HOME assisted household. Out of the total 3,836 HOME funded households, 3,833 reported head of household race. For those HOME assisted head of households who were identified as White (2,516), 1,773 (46%) indicated the head of households as Non-Hispanic White and 743 households (19%) indicated the head of households as

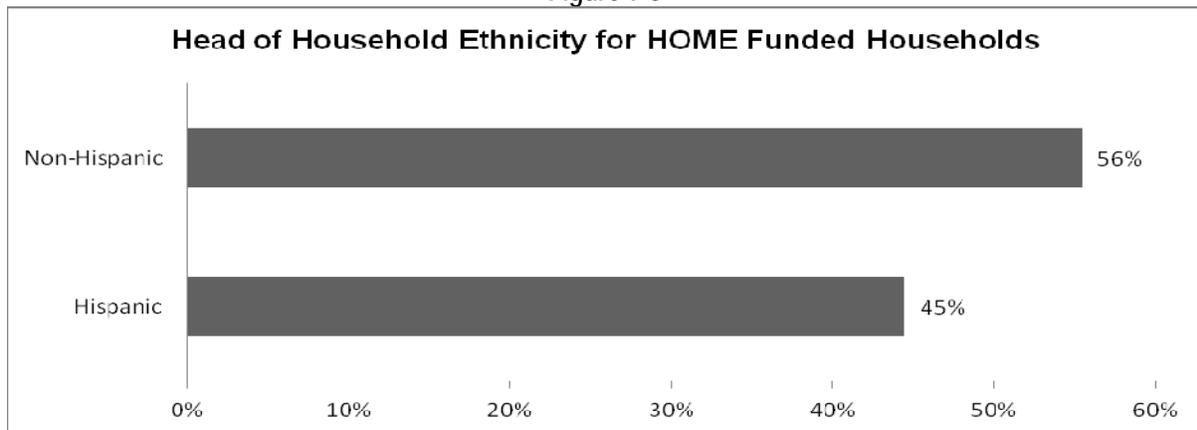
Hispanic White. After Non-Hispanic Whites, the second largest group consisted of 1,024 (27%) HOME funded head of households who identified as Other Multicultural race. There were 111 head of households (3%) who were identified as Asian, and 82 (2%) who identified as Black/African American. The chart below displays all of the other head of households' races that were reported, but represented less than 3% (or 103) of the total reported households. Figure 9-3 summarizes the Head of Household Race for HOME Funded Households for a total of 3,833 households who reported racial information.

Figure 9-4



Jurisdictions also reported head of households' ethnicity. According to IDIS, a majority or 56% (2,129) of the HOME funded head households' ethnicity was Non-Hispanic. The remaining 45% (1,707) were Hispanic head of households.² Figure 9- 4 summarizes the Head of Household Ethnicity for HOME Funded Households for a total of 3,836 households who provided information regarding ethnicity.

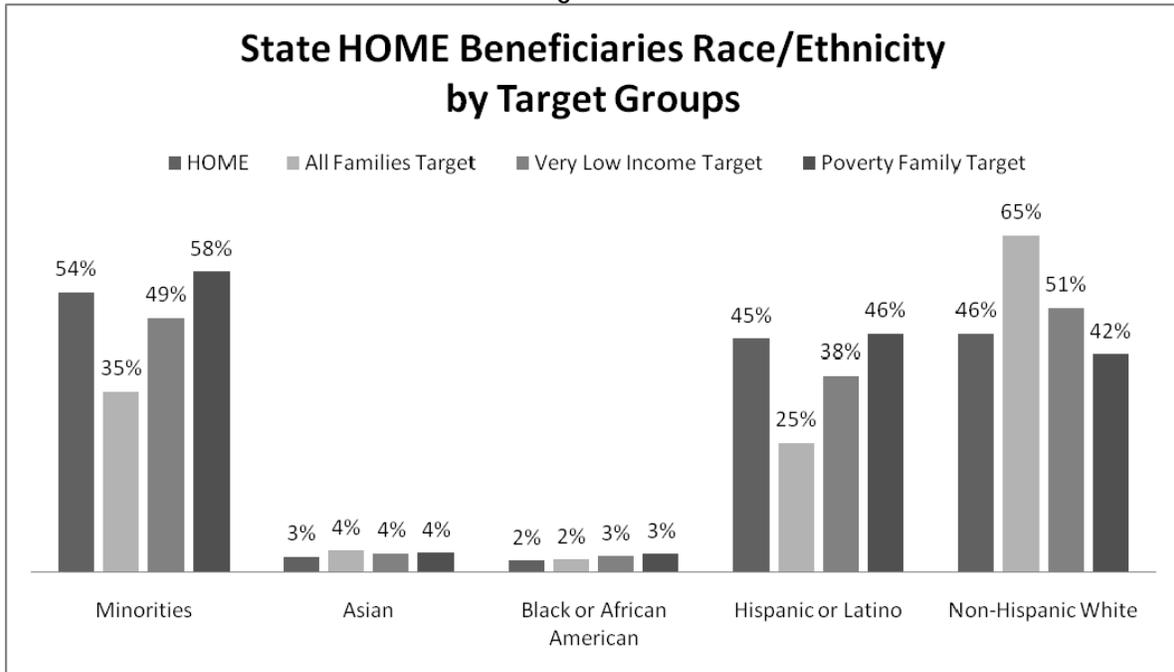
Figure 9-5



² Hispanics may be of any race.

The chart below provides some points of comparison between the reported race and ethnicity data for HOME-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

Figure 9-6



Source: State HCD and 2005-2009 American Community Survey (ACS) data.

Head of Household with Disability

HUD's IDIS database does not indicate information on whether the 3,836 State HOME funded households had a head of household with a disability.

³ All Families Target is an estimate that was derived by a fair-share analysis which compares the proportions of State HOME 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. All Target Groups are weighted by the jurisdiction's proportion of the county.

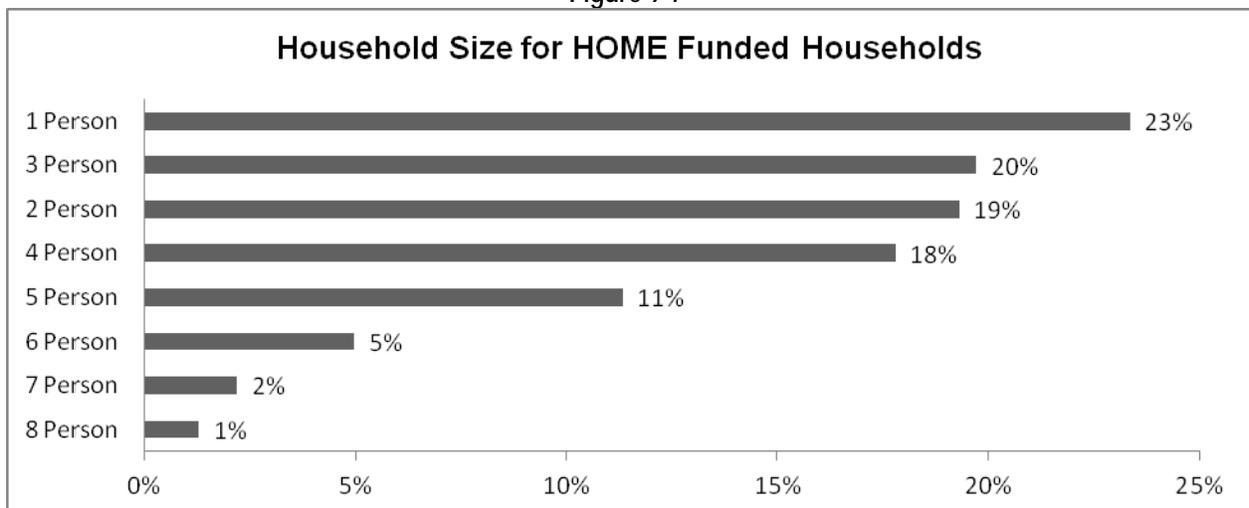
Familial Status

Jurisdictions provided information on the familial status of HOME funded households in IDIS. The following familial status options were listed: Elderly⁴, Related/Two Parent,⁵ Related/Single Parent,⁶ Single/Non-Elderly⁷ and Other.⁸ Of the total 3,836 State HOME funded households, IDIS provided familial status information for 3,835. Of these 3,835 households the top 3 familial status categories were: Related/Two Parent (38%, 1,439 households), Related/Single Parent (23%, 875 households) and Elderly (18%, 705 households). Sixteen percent (598 households) were Single/Non-Elderly and 6% (218 households) reported “Other.”

Household Size

For each of the HOME funded households, jurisdictions reported the household size (includes all people occupying a housing unit). Approximately 23% (896 households) of the total 3,836 households had 1 person. An additional 20% (757 households) indicated to having three-persons, while 19% (741 households) had two-persons. Eighteen percent (683 households) had a household size of four persons. Eleven percent or 435 households had a household size of five persons. Jurisdictions also reported household sizes of 6, 7, and 8 but these consisted of less than 9% (324 households) of the total reported HOME assisted households. Figure 9-6 below summarizes the Household Size for HOME Funded Households for 3,386 households.

Figure 9-7



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

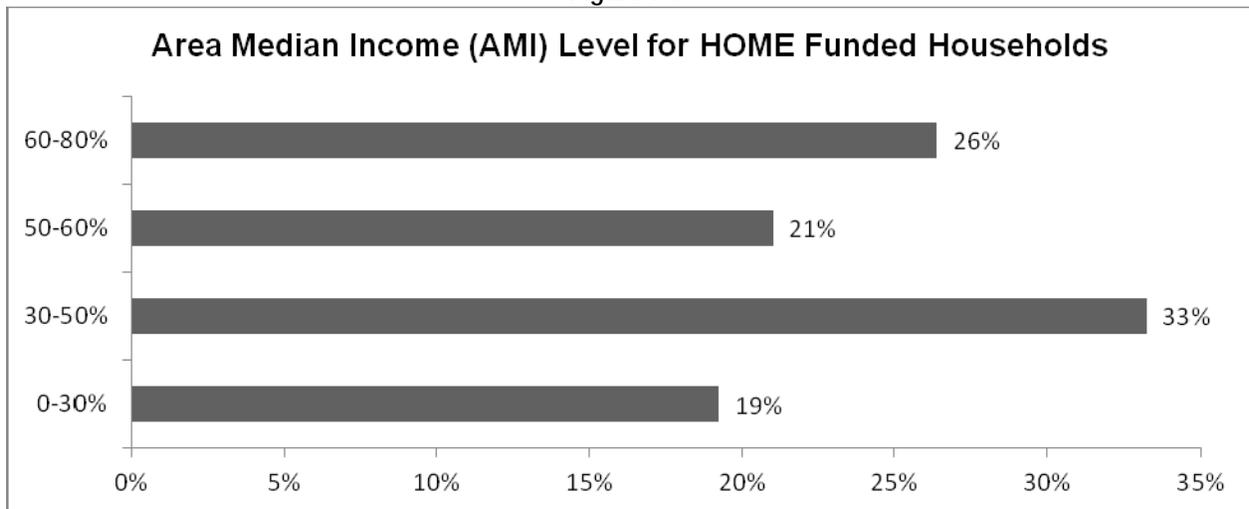
⁷ One person household in which the person is not elderly

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

Area Median Income (AMI) Level

In IDIS, jurisdictions reported information on the area median income level (AMI) for each HOME assisted household. According to IDIS, 33% or 1,277 households had an income level between 30%-50% AMI. Twenty-six percent or 1,013 households reported earning an income between 60%-80% AMI, and 21% (807 households) reported earning an income between 50%-60% AMI. Only 19% (739 households) of the total HOME assisted households had an income level at or below 30% AMI. Figure 9-76 below summarizes the AMI Level of HOME Funded Households for 3,836 households.

Figure 9-8



Rental Assistance

Jurisdictions indicated whether any of the HOME-assisted households received any type of rental assistance. The following options were provided: Section 8, HOME Tenant Based Rental Assistance (TBRA), Other, and None. Of the 3,836 HOME assisted households, 3,812 reported whether they received rental assistance. Of these 3,812 households, 83% (3,160 households) did not receive rental assistance. Nine percent (324 households) stated they received “other” types of rental assistance. Five percent or 196 HOME-assisted households received Section 8 and 3% (132 households) received HOME TBRA.

Summary of State HOME IDIS Data

- A total of 109 out of 165 (65%) jurisdictions reported data in IDIS regarding 3,836 households assisted by HOME funding
- The Northern California region had the most HOME assisted households (1,424 or 37%) during the 5-year AI period, followed by Central Valley (793 or 21%)
- The majority of households were funded by HOME in fiscal year 2008-2009 (1,368 households or 36%) and in fiscal year 2005-2006 (759 household or 20%)

- Nearly half of the HOME assisted households (1,639 or 43%) were funded for Rental New Construction
- The majority of HOME assisted head of households were Non-Hispanic White (1,773 or 46%) or Other Multicultural race (1,024 or 27%)
- Over half of the HOME assisted head of households reported their ethnicity as Non-Hispanic (2,129 or 56%)
- HUD's IDIS database did not report head of household disability information
- The familial status of most HOME assisted households was Related with Two Parents (1,439 households or 38%) or Related with a Single Parent (875 households or 23%)
- The majority of HOME assisted households had either one person (896 households or 23%), three persons (757 households or 20%), or two persons (741 households or 19%)
- Over half of the HOME assisted households (1,277 households or 33%) had an income level between 30%-50% AMI, or between 60%-80% AMI (1,013 households or 26%)
- A large majority of HOME funded households (3,160 households or 83%) did not receive rental assistance.

Appendix I
Jurisdictions that Did Not Have Completed HOME Projects in
2005/06- 2009/10

Note: Completed projects are those registered in IDIS as completed.

1. Alpine Unincorporated*	19. Guadalupe	38. Point Arena
2. Alturas	20. Gustine	39. Portola
3. Amador	21. Hidden Hills	40. Rancho Mirage
4. American Canyon	22. Hollister	41. Rio Dell
5. Avalon	23. Indian Wells	42. Rio Vista
6. Benicia	24. Industry	43. San Juan Bautista
7. Blue Lake	25. Kings City	44. Sand
8. Calistoga	26. Lassen Unincorporated*	45. Scotts Valley
9. Capitola	27. Loomis Town	46. Sierra Unincorporated*
10. Carmel-by-the-Sea	28. Loyalton	47. Siskiyou Unincorporated*
11. Del Norte Unincorporated*	29. Maricopa	48. St. Helena
12. Del Rey Oaks	30. Mariposa Unincorporated*	49. Sutter Unincorporated*
13. Dorris	31. McFarland	50. Tehama
14. Etna	32. Modoc Unincorporated*	51. Tehama Unincorporated*
15. Ferndale	33. Mount Shasta	52. Trinidad
16. Fort Bragg	34. Napa Unincorporated*	53. Tulelake
17. Fort Jones	35. Orange Cove	54. Vernon
18. Gridley	36. Pismo Beach	55. Weed
	37. Plumas Unincorporated*	56. Wheatland