Greetings Mayor Serratto, City Councilmembers, City Manager Dietz, and supporting staff,

My name is Norma Cardona and I am a resident of Downtown Merced as well as a Downtown small-business owner. I am writing this letter to show my support for agenda item J.1. I strongly support policies that ensure a mix of affordable housing that meets the needs of working families in Merced. First, I would like to thank the city staff for developing robust recommendations for City Council. The staff recommended policies using a mix of tools and strategies to create a comprehensive strategy for producing more affordable housing, including a strong commitment to building affordable housing, new "affordable-by-design" options to reduce cost and increase the supply of housing, and a smarter approval process that will bring down the cost of all housing and eliminate red tape. I applaud City Staff for their efforts and robust recommendations.

Secondly, in my previous job, I worked as a Homeless Liaison for students in high school who fell into the broader definition of "homelessness" under the McKinney-Vento Federal Act. In this position, I had the privilege of serving students whose families were at risk of being evicted, unstably housed, or who were houseless. The majority of the families served were families who had unstable housing and living with other family members or with unrelated families such as neighbors. These doubled-up and tripled-up families were (and are) one argument, one teenage disagreement, and one loud noise away from being houseless. These families are what is termed "invisible homelessness" and they are provisionally accommodated. It refers specifically to people who live temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing. Often known as "couch surfing," this describes people who are staying with relatives, friends, neighbors, or strangers because they have no other option. It is not a sustainable long-term living arrangement but they cannot secure their permanent housing immediately or in the near future. This population is considered to be "invisible" because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness. One of the few systemic methods by which these families are captured is within the education system. According to local school district information, the are 261 families that are living doubled- or tripled-up, and who are invisibly homeless in the City of Merced. These are the families, youth and children are the humans that would benefit from having mix affordable housing.

Lastly, thank you for listening, for your time, and dedication to serving the residents of the City of Merced. And again, thank you to city staff for their hard work in putting these proposals forward. I look forward to witnessing the recommendations be implemented. Thank you for your time and consideration.

In community, Norma C. Cardona