

CDBG-CV Substantial Amendment

participate in the community survey, community meetings, and stakeholder interviews. The City will continue to include them in future planning efforts. Agencies who were invited but did not participate are listed here: California Endowment; Cathedral of Praise International Ministries; Center for Individual Development; Central City Lutheran Mission; Clay Counseling Foundation; Community Investment Corporation; Diocese of San Bernardino; Enterprise Community Partners, Inc., Family Service Association of Redlands; Foothill AIDS Project, Grid Alternatives; Home of Neighborly Service; HomeAid Inland Empire; Inland Empire Health Plan; Inland Regional Center; Kaiser Permanente; Legal Aid of San Bernardino; LJR Intellect Academy; Lutheran Social Services of Southern California; Mental Health Systems; Mercy House Living Centers; Molina Healthcare; Mosiac Community Planning, LLC; New Generation for Jesus Christ; Option House; Project Life Impact; Provisional Educational Services; Restoration House of Refuse, Inc.; San Bernardino Clergy Association; San Bernardino Community College District; San Bernardino County HOPE Team; San Bernardino Public Library; San Bernardino Sexual Assault Services; San Bernardino Unified School District; San Bernardino Valley College; Smooth Transition; Temple Missionary Baptist Church; Time for Change; Ureach-Loma Linda; US Vets; Youth Action Project.

Stakeholders were asked questions and provided feedback on priorities, issues, and solutions in relation to CDBG- and HOME-eligible activities including housing, neighborhood revitalization, and low- to moderate-income household issues. They were asked about their top priorities, neighborhood revitalization, housing problems and their solutions, local organization support, families vulnerable to crisis, broadband internet issues, and how the jurisdiction should spend CDBG and HOME funding.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

City attempted to reach as many residents as possible. **Comm. Needs Survey.** Survey was noticed in the newspaper, the City's website, & distribution of flyers in both Eng. & Span. Online & paper survey was made avail. to public from 1/7/20 – 2/28/20. Survey was provided in Eng. & Span. A copy of survey, along with final results, can be found at the attached Comm. Engagement Summary. **Public Meetings, Stakeholder Interviews, Pop-Up Events, & Housing Summit.** Flyers were posted before & to inform public of the meetings. To maximize attendance, they were offered at different locations & times of day. Three meetings were held during the day & three were held in the evening. The Comm. Engagement Summary includes a flyer of the public meetings. A total of 65 people attended six meetings. Those in attendance Incl. local residents, service providers, & members of the business Comm. Comm. engagement meeting notes held in January 2020 & input from stakeholders helped identify Comm. priorities. Stakeholders were contacted by phone or visited in person. Each stakeholder was asked about their interaction with the city & future goals & priority needs over the next five years. A Housing Summit was held with a total of 65 persons attending. Attendees Incl. local residents, service providers, & members of the business Comm.. Six Comm. engagement meetings were held in 1/20. Pop-Up events Incl. a short dialogue & feedback were also obtained from the public. Three pop-up events were: 1) San Bern. High School football game 11/1/19, 2) San Bern. Airshow 11/2/19, & 3) City of San Bern. Winter Wonderland & 12/14/19. Comm. Needs Surveys were distributed at the pop-up events & a total of 314 residents responded to survey from these pop-up events (See attached Comm. Engagement Summary). **Public Hearings & 30-Day Public Review Period of Draft Consolidated Plan.** The City will hold a Council public hearing on 3/28/20, to review draft ConPlan, & on 4/15/20, to review & approve final plan. The City posted notice of public hearings & draft ConPlan on 2/27 for first public hearing & 3/12 for second hearing. The 30-day public review period began on 3/12/20 & ended on 4/15/20. **Public Review Period for Draft Substantial Amendment to the PY 2020-21 Action Plan.** The Ad Hoc Committee public hearing was advertised in 2 newspapers of local circulation, in Eng. & Span. from July 31-August 4th & on the website noted below in #9. The public hearing was held August 4th. No addl. activities were added. Addl. comment period was provided for a 2nd public hearing (see #10) held with City Council on August 19th at which the Plan was apprvd.. 3rd public hearing (see #12) held with City Council on September 16th. Draft SUBSTANTIAL AMENDMENT & draft Amended Citizen Participation Plan avail. to public for 5-day public review & comment period, begin. 9/11/20 & up to & including 9/15/20. 4th public hearing (see #13) & notice of 5-Day public comment period for CV funds & new activity under CDBG-CV3 for Draft SUBSTANTIAL AMENDMENT was avail. begin. 5/28/21 & up to & including 6/1/21. On September 16, 2023, City Council approved the allocation of \$1,145, 201 of unspent CDBG-CV funds to one activity. A 30-day public comment period was held July 17, 2023 to August 15, 2023. A public notice was published July 17, 2023 in two newspapers El Chicano Newspaper and the San Bernardino County Sun.

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On July 17, 2024 City Council approved a fourth CDBG-CV Substantial Amendment allocating \$802,471.92 of unspent funds to two activities: CV-3 Administration - \$287,179.22 and Encanto Community Center – \$515,292.70. On June 13, 2024, a 15-Day public comment notice, both English and Spanish was published.

Citizen Participation Outreach

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Public Hearing	Non-targeted/broad community	A total of 65 individuals attended 6 public meetings.	All meeting discussions are included in the Community Engagement Summary.	The priority needs discussed at the meetings were: housing, housing programs for people with disabilities and mental health challenges, affordable housing, homelessness issues with veterans and chronic homeless individuals, employment services, at-risk youth programs, community facilities for at risk-youth, downtown revitalization and pedestrian safety through traffic calming	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
					on 9th, Olive and Valencia Ave.	
2	Housing Summit	Non-targeted/broad community Service providers	41 attendees from 31 service providers and organizations.	All Summit comments were documented in the Community Engagement Summary (See attached)	All Summit comments were documented in the Community Engagement Summary (See attached)	
3	Housing Summit	Service providers, municipal staff, council	15 stakeholders were interviewed. All comments were documented in the Community Engagement Summary (See attached)	All interview comments were documented in the Community Engagement Summary (See attached)	All interview comments were documented in the Community Engagement Summary (See attached)	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Housing Summit	Non-targeted/broad community	The survey received 1,011 responses. All survey information is documented in the Community Engagement Summary (See attached)	All survey information is documented in the Community Engagement Summary (See attached)	All survey information is documented in the Community Engagement Summary (See attached)	
5	Housing Summit	Non-targeted/broad community	314 responses	All pop-up data is documented in the Community Engagement Summary (See attached)	All pop-up data is documented in the Community Engagement Summary (See attached)	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Newspaper Ad	Non-targeted/broad community	Newspaper, website flyers and email outreach was undertaken	All news documents are documented in the Community Engagement Summary (See attached)	All news documents are documented in the Community Engagement Summary (See attached)	
7	Public Hearing	Non-targeted/broad community	There were no written or public comments from the public hearing.	There were no written or public comments from the public hearing.	There were no written or public comments from the public hearing.	
8	Housing Summit	Non-targeted/broad community	There was no written or public comments during the 30-day public comment period.	There was no written or public comments during the 30-day public comment period.	There was no written or public comments during the 30-day public comment period.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	There were no written or oral comments received during the 5-day public comment period on the substantial amendment.	There were no written or oral comments received during the 5-day public comment period on the substantial amendment.	There were no written or oral comments received during the 5-day public comment period on the substantial amendment.	http://www.ci.san-bernardino.ca.us/civicax/inc/blobfetch.aspx?BlobID=28871
10	Public Hearing	Non-targeted/broad community	There were no written or oral comments received for the substantial amendment public hearing.	There were no written or oral comments received for the substantial amendment public hearing.	There were no written or oral comments received for the substantial amendment public hearing.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	There were no written or oral comments received during the 5-day public comment period on the substantial amendment.	There were no written or oral comments received during the 5-day public comment period on the substantial amendment.	There were no written or oral comments received during the 5-day public comment period on the substantial amendment.	
12	Public Hearing	Non-targeted/broad community	There were no written or oral comments received for the substantial amendment public hearing.	There were no written or oral comments received for the substantial amendment public hearing.	There were no written or oral comments received for the substantial amendment public hearing.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Newspaper Ad	Non-targeted/broad community	There were no written or oral comments received for the substantial amendment public hearing.	There were no written or oral comments received for the substantial amendment public hearing.	There were no written or oral comments received for the substantial amendment public hearing.	
14	Newspaper Ad	Non-targeted/broad community	There were no written or oral comments received from the public for the substantial amendment public hearing.	There were no written or oral comments received from the public for the substantial amendment public hearing.	There were no written or oral comments received from the public for the substantial amendment public hearing.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Public Meeting	Non-targeted/broad community	There were no written or oral comments received from the public for the substantial amendment public hearing.	There were no written or oral comments received from the public for the substantial amendment public hearing.	There were no written or oral comments received from the public for the substantial amendment public hearing.	
16	Newspaper Ad	Non-targeted/broad community	There were no written or oral comments received from the public for the substantial amendment public notice.	There were no written or oral comments received from the public for the substantial amendment public notice.	There were no written or oral comments received from the public for the substantial amendment public notice.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
17	Public Hearing	Non-targeted/broad community	There were no written or oral comments received from the public for the substantial amendment public hearing.	There were no written or oral comments received from the public for the substantial amendment public hearing.	There were no written or oral comments received from the public for the substantial amendment public hearing.	
18	Newspaper Ad	Non-targeted/broad community	There were no written or oral comments received from the public for the substantial amendment public notice.	There were no written or oral comments received from the public for the substantial amendment public notice.	There were no written or oral comments received from the public for the substantial amendment public notice.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
19	Public Hearing	Non-targeted/broad community	There were no written or oral comments received from the public for the substantial amendment public notice.	There were no written or oral comments received from the public for the substantial amendment public notice.	There were no written or oral comments received from the public for the substantial amendment public notice.	
20	Newspaper Ad	Non-targeted/broad community	CDBG-CV Substantial Amendment notification. There were no written or oral comments received from the public for the substantial amendment public notice.	There were no written or oral comments received from the public for the substantial amendment public notice.	There were no written or oral comments received from the public for the substantial amendment public notice.	
21	Public Hearing	Non-targeted/broad community	CDBG-CV Substantial Amendment public hearing.			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment is a collection and analysis of data that assesses the extent of housing problems and housing needs for residents of the City of San Bernardino. The assessment focuses on affordable housing, special needs housing, community development, and homelessness. The information in this section was gathered from HUD's Comprehensive Housing Affordability Strategy (CHAS) data, American Community Survey (ACS) data, and various other online and City resources. Stakeholder consultations conducted with public agencies, advocates, and local experts have identified the need for transit, workforce training, additional affordable housing in safe areas, and rehabilitation of existing units for low- to moderate-income households. Findings are summarized below.

San Bernardino has a population of 214,115 persons and a total of 57,547 households. Nearly 59 percent of households in San Bernardino (33,760 total) qualify as low- to moderate-income, earning up to 80 percent of HUD Area Median Family Income (HAMFI). A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

Housing cost burden is the most common housing problem experienced by households in the City. As a whole, 23 percent of households in the City are cost burdened and 26 percent are severely cost burdened. While no households experience disproportionate need, Black/African American households have the highest rates of severe cost burden at 33 percent. A household is considered severely overcrowded when there are more than 1.5 persons per room and severely cost burdened when paying more than 50 percent of household income toward housing costs. In the City, Asian households are disproportionately affected by severe housing problems. Overall, 49 percent of LMI Asian households have at least one severe housing problem compared to all LMI households in the jurisdiction. The minority racial and ethnic groups were found to experience housing problems at a greater rate of incidence than the region as whole, often exhibiting disproportionate need. Asian, Black/African American, American Indian/Alaskan Native, and Pacific Islander households are disproportionately affected by housing problems in the City. Overall, 76 percent of LMI Black/African American households, 65 percent of LMI Asian households, 82 percent of LMI American Indian and Alaskan Native households, and 90 percent of LMI Pacific Islander households have at least one housing problem.

The Housing Authority of the County of San Bernardino (HACSB) administers the housing choice voucher (HCV) program across the County, including the City, and manages the public housing units in the City. The HACSB manages multiple public housing units in the City: 154 public housing units at the Maplewood Homes Community, 338 units at Wilson Street Apartments, 400 units at Arrowhead Grove, and various scattered sites throughout the City. The HACSB is currently accepting applications (in early

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2020) for Crestview Terrace, a new community on the site of the former Waterman Gardens under construction in the City of San Bernardino. This property will have 116 new units for occupancy, ranging from one to five bedrooms. In addition to public housing, there are approximately 3,000 affordable units, and approximately 2,600 HCV holders live in the City.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Identified housing needs in the City include additional housing for single persons particularly the elderly and small families, housing that is affordable to those living below poverty levels, housing for persons living with disabilities, safe neighborhoods, and available affordable housing for the extremely low-income households. Additionally, supportive services such as access to affordable health care, childcare, nutrition assistance, public transportation, and short-term financial assistance (first/last month’s rent, security deposit, and moving costs) relieve the financial burden for extremely low-income families and can help prevent homelessness. Rapid rehousing assistance is an integral component of San Bernardino County’s response to homelessness.

LMI households (earning less than 80% AMI) experience housing problems at a greater rate than households that do not fall in lower income categories. Housing problems are more frequent among households that rent their home as compared to households that own their home.

Community engagement activities identified affordable housing and, specifically, housing programs that support persons with disabilities and mental health issues as priority housing needs for the City.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	209,924	214,115	2%
Households	57,547	57,580	0%
Median Income	\$39,405.00	\$37,047.00	-6%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13,335	9,795	10,630	6,275	17,550
Small Family Households	5,535	4,230	4,845	2,535	8,815
Large Family Households	2,765	2,225	2,574	1,404	3,150
Household contains at least one person 62-74 years of age	1,735	1,815	1,974	1,199	3,765
Household contains at least one person age 75 or older	1,085	975	895	509	1,350
Households with one or more children 6 years old or younger	4,204	2,905	3,040	1,610	2,319

Table 6 - Total Households Table

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Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	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										
Substandard Housing - Lacking complete plumbing or kitchen facilities	355	100	120	20	595	40	0	45	4	89
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,060	490	145	200	1,895	90	90	245	150	575
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,535	905	735	335	3,510	250	375	575	380	1,580
Housing cost burden greater than 50% of income (and none of the above problems)	5,310	2,510	370	25	8,215	1,390	1,110	744	170	3,414

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	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
Housing cost burden greater than 30% of income (and none of the above problems)	555	1,860	2,454	815	5,684	300	785	1,540	804	3,429
Zero/negative Income (and none of the above problems)	920	0	0	0	920	185	0	0	0	185

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	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	8,265	4,005	1,370	580	14,220	1,770	1,575	1,604	710	5,659
Having none of four housing problems	1,525	2,525	4,059	2,480	10,589	670	1,685	3,590	2,505	8,450
Household has negative income, but none of the other housing problems	920	0	0	0	920	185	0	0	0	185

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 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 Related	3,905	2,870	1,635	8,410	705	745	1,165	2,615
Large Related	2,120	1,120	674	3,914	435	685	655	1,775
Elderly	895	830	245	1,970	630	515	524	1,669
Other	1,575	840	680	3,095	230	270	260	760
Total need by income	8,495	5,660	3,234	17,389	2,000	2,215	2,604	6,819

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 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 Related	3,710	1,475	245	5,430	595	425	380	1,400
Large Related	1,810	520	35	2,365	345	365	160	870
Elderly	745	495	50	1,290	460	325	194	979
Other	1,385	465	90	1,940	210	145	25	380
Total need by income	7,650	2,955	420	11,025	1,610	1,260	759	3,629

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	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	2,310	1,215	695	340	4,560	210	365	530	330	1,435
Multiple, unrelated family households	280	215	230	150	875	100	100	290	195	685

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	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
Other, non-family households	65	0	0	39	104	30	0	0	10	40
Total need by income	2,655	1,430	925	529	5,539	340	465	820	535	2,160

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	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	3,760	2,030	1,725	7,515	444	875	1,315	2,634

Table 12 – Crowding Information – 2/2

Alternate Data Source Name: Households with Children
 Data Source: CHAS 2011-2015
 Comments:

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

According to the ACS 2014-2018 5-Year Estimates, there are 11,511 single-person households in the City, which represents 19 percent of households in San Bernardino (Table 5). Based on the ACS 2014-2018 5-Year Estimates, single-person households are primarily persons between 35 and 64 years of age (49 percent); however, persons over 65 years make up 38 percent of single-person households. The housing needs of elderly persons may be more problematic to meet than for other residents since the elderly are often living on a fixed income and many have special housing and care needs. The ACS 2014-2018 5-Year Estimates shows that 17.2 percent of persons living below the poverty level (\$12,140 for a single-person household) are seniors over the age of 65 years.

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.

Persons with Disabilities: According to the ACS 2014-2018 5-Year Estimates, approximately 12.5 percent (26,221 persons) of the population living in San Bernardino is affected by one or more disabilities. The most prevalent disability affecting this population is ambulatory difficulties, with 53 percent of persons experiencing disabilities having an ambulatory difficulty. This is closely followed by cognitive difficulty at 47 percent.

The symptoms and functional impairments that result from disabling health and behavioral health conditions can make it difficult for people to earn income from employment. Income from disability benefits, such as Supplemental Security Income, is not always sufficient to afford rent without additional assistance. Of 348 survey respondents in the 2019 San Bernardino Homeless Point-In-Time Count, 26 unsheltered adults (7.5 percent) in the City reported to have developmental disabilities and 79 unsheltered adults (22.7 percent) reported to have a mental health disability or disorder that affect their ability to live independently.

Victims of Domestic Violence: In 2017, the state of California saw 169,362 domestic-violence related calls.[1] The California Department of Justice data reports that calls for services related to domestic violence in San Bernardino County increased by 51 percent since 2014, with 12,012 calls documented in 2017—7 percent of all calls within California. ACS 2013-2107 data shows that residents of San Bernardino County (2,121,220 persons) make up 5.4 percent of the state’s population (38,982,847 persons). Nationwide data is collected annually during a 24-hour Census period; on September 13, 2017, 19,147 domestic violence-related calls were received by local and state hotline staff of the 1,694 out of 1,873 (90%) participating domestic violence programs, and the National Domestic Violence Hotline staff answered 2,205 calls or texts.[2] This averages more than 14 calls every minute. If this level of need continues, the hotlines would receive more than 7.5 million calls per year; the hotlines do not include the supportive services needed to help a victim and their family.

This reflects the larger trend of a rise in violent crime in San Bernardino County. The San Bernardino County Community Indicator Report finds that violent crime has increased by 20 percent since 2014, and specifically the rate of rape increased 74 percent since 2014 (California Department of Justice, 2017 data). In the state of California overall, after reaching a low in 2014, the violent crime rate increased by 13 percent from 2014 to 2017, with rape specifically increasing by 34 percent, although this drastic increase is much lower than the County’s during the same period.[3] Domestic violence, dating violence, sexual assault, and stalking can be precursors to homelessness. The 2019 San Bernardino Homeless Point-In-Time survey identified 35 persons residing in the City who were experiencing homelessness due to fleeing domestic violence, dating violence, sexual assault, and stalking, representing 10.1 percent of the 348 persons experiencing homelessness residing in the City who participated in the survey.

What are the most common housing problems?

As shown in Table 7 (Housing Problems Table), housing cost burden is the most common housing problem experienced by both renters and homeowners. Of the 57,580 households in the city, 20 percent experience severe cost burden (more than 50 percent of monthly earnings going toward housing costs) and 16 percent experience cost burden (more than 30 percent of monthly earnings going toward housing costs).

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

Forty-six percent of the City's households are small families. Since small households comprise the largest type of household and since 55 percent of these households are also low-income, they could be more significantly affected by housing problems.

Across all categories (substandard housing, overcrowding, and cost burden), renter households consistently experience housing problems at a greater rate than owner-occupied households (Housing Problems Table). LMI renter households experience housing problems at a higher rate (60 percent) than LMI owner households (44 percent). The disparity between renters and homeowners is most significant for households experiencing severe housing cost burden (more than 50 percent of monthly earnings going toward housing costs), where of the 11,629 households experiencing severe cost burden, 71 percent are renter households. This is followed by housing cost burden (more than 30 percent of monthly earnings going toward housing costs), where 62 percent of the total number of households experiencing cost burden are renter households. As discussed in the previous question, housing cost burden represents the most common housing challenge.

Housing problems are predominantly experienced by extremely low-income households, particularly extremely low-income renters. With the exception of housing cost burden, where low-income (50 to 80 percent AMI) households make up the majority of renting households experiencing cost burden, extremely low-income households consist of at least 40 percent of renters experiencing each housing problem. Further, extremely low-income households (renter and owner-occupied households) are more likely to experience more than one housing problem, with over half of households (55 percent) experiencing more than one housing problem.

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

Just over 23 percent of households in San Bernardino (13,335 households) qualify as extremely low-income (Table 6), largely unchanged since 2015 when the 2015-2019 Consolidated Plan was prepared. Small families (families of four persons or less) comprise 42 percent (5,535 households) of the City's extremely low-income households. Further, almost a third (4,204) extremely low-income households have at least one child six years or younger. Compounding financial demands that affect low-income families with small children can lead to a high risk of homelessness. Families that rely on low-wage jobs often work nonstandard and/or inflexible hours, which can be restrictive to families with both school-age and young children. Additionally, low-wage jobs have less access to paid leave or health insurance as compared to high-wage jobs, further exacerbating stress on families with limited resources when children experience injuries and illness.

As evidenced by the number of extremely low-income households experiencing housing cost burden and severe cost burden, affordable housing is a significant need for extremely low-income households in the City. Additionally, supportive services such as access to affordable health care, childcare, nutrition

assistance, public transportation, and short-term financial assistance (first/last month's rent, security deposit, and moving costs) relieve the financial burden for extremely low-income families and can help prevent homelessness.

Rapid rehousing assistance is an integral component of San Bernardino County's response to homelessness. Rapid rehousing is designed to help individuals and families quickly exit homelessness and return to permanent housing through a "housing first" approach where the recipients of assistance do not need to graduate through a series of services before reaching permanent housing. Based on the Rapid Rehousing Program Standards, Practices, & Model Guidelines adopted by the San Bernardino County Homeless Partnership in January 2019, the program prioritizes a housing first approach to assisting homeless families with children, recognizing that the crisis of homelessness is preventative to obtaining housing and maintaining stability (such as finding affordable housing, employment, assistance programs, etc.). By providing permanent housing quickly, the family is more likely to establish a stable housing situation and avoid returning to homelessness. Rapid rehousing provides community benefits through improving the effectiveness of the County's homeless services and reducing demand for shelters and other temporary solutions.

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 City generally defines those households of extremely low incomes and those living below the poverty status to be at risk of becoming homeless. The estimates are based on CHAS data provided by HUD and on ACS data by the US Census Bureau, respectively.

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

Housing problems and severe housing problems occur at a higher rate among very low- and extremely low-income households. Cost burden, overcrowding, and poor housing conditions, particularly for renters, all link to an instability in housing that can lead to homelessness. Many low income households have difficulty finding reasonably affordable, suitable rental housing. The lack of options available for these populations leads to housing problems and severe housing problems. Households in the very low- and extremely low-income categories live in housing above their means and face cost burden. Alternatively, they avoid high housing costs by living in substandard housing or with other families or extended families, which contributes to overcrowding.

Discussion

Overall, this assessment finds that:

LMI households (earning less than 80% AMI) experience housing problems at a greater rate than

households that do not fall in lower income categories. Housing problems are more frequent among households that rent their home as compared to households that own their home.

Extremely low-income renters make up the majority of household types experiencing housing problems. Extremely low-income households, for both renter and owner-occupied households, are more likely to experience more than one housing problem, with over half of the households (55 percent) experiencing more than one housing problem falling within the extremely low-income bracket.

The above findings indicate a lack of affordable housing available to lower income renters, but especially housing that would be affordable to extremely low-income households. Results from the community meeting corroborate these findings. Attendees identified affordable housing and, specifically, housing programs that support persons with disabilities and mental health issues as priority housing needs for the City.

NA-15 Disproportionately Greater Need: Housing Problems – 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

For the purposes of this ConPlan, disproportionately greater need is assumed to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage point of persons in the category as a whole. A household is considered to have a housing problem when their home lacks complete kitchen or plumbing facilities, when there is more than one person per room, or when a cost burden (30% or more of income toward housing) exists.

This section's tables demonstrate the disproportionately greater need across the lower-income levels (0%–30%, 30%–50%, and 50%–80% of AMI). Consistently, across each of the income brackets shown below, American Indian/Alaska Native households experience housing problems at a disproportionate rate. Conversely, White households never exceed the jurisdictional rate for housing problems across all households. It should be noted that the sample sizes for both American Indians/Alaska Native and Pacific Islander households are comparatively small, which may mean the data is not accurate.

0%-30% of Area Median Income

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
Jurisdiction as a whole	10,885	1,340	1,105
White	1,760	255	365
Black / African American	2,400	325	335
Asian	395	165	70
American Indian, Alaska Native	8	0	0
Pacific Islander	10	0	4
Hispanic	6,110	565	255

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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%

30%-50% of Area Median Income

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
Jurisdiction as a whole	8,225	1,575	0
White	1,360	360	0
Black / African American	1,405	390	0
Asian	230	95	0
American Indian, Alaska Native	15	0	0
Pacific Islander	10	0	0
Hispanic	4,925	695	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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%

50%-80% of Area Median Income

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
Jurisdiction as a whole	6,968	3,660	0
White	1,109	920	0
Black / African American	1,120	445	0
Asian	225	125	0
American Indian, Alaska Native	50	15	0
Pacific Islander	20	0	0
Hispanic	4,279	2,080	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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%

80%-100% of Area Median Income

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
Jurisdiction as a whole	2,909	3,360	0
White	555	855	0
Black / African American	470	355	0
Asian	135	185	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	1,729	1,945	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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%

Discussion

The following summarizes the needs of racial and ethnic households by income bracket. Racial and ethnic household groups that experience housing problems at disproportionate rates are bolded.

Eighty-two percent of households with 0%-30% AMI experience at least one severe housing problem:

- One hundred percent of American Indian/Alaska Native households experience at least one housing problem.
- Seventy-one percent of Pacific Islander households experience at least one housing problem.
- Seventy-eight percent of Black/African American households experience at least one housing problem.
- Seventy-four percent of White households experience at least one housing problem.
- Sixty-three percent of Asian households experience at least one housing problem.
- Eighty-eight percent of Hispanic households experience at least one severe housing problem.

Eighty-four percent of households with 30%-50% AMI experience at least one housing problem:

- One hundred percent of American Indian/Alaska Native households experience at least one housing problem.
- One hundred percent of Pacific Islander households experience at least one housing problem.

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- Seventy-eight percent of Black/African American households experience at least one housing problem.
- Seventy-nine percent of White households experience at least one housing problem.
- Seventy-one percent of Asian households experience at least one housing problem.
- Eighty-eight percent of Hispanic households experience at least one severe housing problem.

Sixty-six percent of households with 50%-80% AMI experience at least one housing problem:

- Seventy-seven percent of American Indian/Alaska Native households experience at least one housing problem.
- One hundred percent of Pacific Islander households experience at least one housing problem.
- Seventy-two percent of Black/African American households experience at least one housing problem.
- Fifty-five percent of White households experience at least one housing problem.
- Sixty-four percent of Asian households experience at least one housing problem.
- Sixty-seven percent of Hispanic households experience at least one severe housing problem.

Forty-six percent of households with 80%-100% AMI experience at least one housing problem:

- One hundred percent of American Indian/Alaska Native households experience at least one housing problem.
- There is no data for Pacific Islander households in this income bracket.
- Fifty-seven percent of Black/African American households experience at least one housing problem.
- Thirty-nine percent of White households experience at least one housing problem.
- Forty-two percent of Asian households experience at least one housing problem.
- Forty-seven percent of Hispanic households experience at least one severe housing problem.

In summary, American Indian/Alaska Native are disproportionately affected by housing problems across all categories. Pacific Islander households are disproportionately affected in almost every category where there is data for their households, with exception for extremely low-income households (0%-30% AMI).

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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

A household is considered severely overcrowded when there are more than 1.5 persons per room and severely cost burdened when paying more than 50 percent of household income toward housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Per HUD definitions, disproportionate housing needs are defined as “significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups or the total population experiencing that category of housing need in the applicable geographic area” (24 CFR § 5.152). For the purposes of this ConPlan, a disproportionate need refers to a group that has housing needs which are at least 10 percentage points higher than the total population.

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
Jurisdiction as a whole	10,035	2,195	1,105
White	1,480	540	365
Black / African American	2,280	450	335
Asian	325	230	70
American Indian, Alaska Native	8	0	0
Pacific Islander	10	0	4
Hispanic	5,750	925	255

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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 over 50%

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
Jurisdiction as a whole	5,580	4,210	0
White	930	790	0
Black / African American	970	825	0
Asian	140	185	0
American Indian, Alaska Native	10	4	0
Pacific Islander	10	0	0
Hispanic	3,295	2,320	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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 over 50%

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
Jurisdiction as a whole	2,974	7,649	0
White	414	1,615	0
Black / African American	285	1,280	0
Asian	180	175	0
American Indian, Alaska Native	19	50	0
Pacific Islander	20	0	0
Hispanic	2,020	4,339	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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 over 50%

80%-100% 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
Jurisdiction as a whole	1,290	4,985	0
White	140	1,265	0
Black / African American	155	665	0
Asian	80	245	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	890	2,779	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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 over 50%

Discussion

The following is an analysis of the rates of severe housing problems amongst racial and ethnic minorities of different income categories in comparison to the overall rate of severe housing problems. Racial and ethnic household groups that experience severe housing problems at disproportionate rate are bolded. Overall, Asian households earning between 50-80 percent AMI disproportionately experience severe housing problems.

Seventy-five percent of households with 0%-30% AMI experience at least one severe housing problem:

- Seventy-four percent of Black/African American households experience at least one severe housing problem.
- Sixty-two percent of White households experience at least one severe housing problem.
- Fifty-two percent of Asian households experience at least one severe housing problem.
- Eighty-three percent of Hispanic households experience at least one severe housing problem.

Fifty-seven percent of households with 30%-50% AMI experience at least one severe housing problem:

- Fifty-four percent of Black/African American households experience at least one severe housing problem.

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- Fifty-four percent of White households experience at least one severe housing problem.
- Forty-three percent of Asian households experience at one severe housing problem.
- Fifty-nine percent of Hispanic households experience at least one severe housing problem.

Twenty-eight percent of households with 50%-80% AMI experience at least one severe housing problem:

- Eighteen percent of Black/African American households experience at least one severe housing problem.
- Twenty percent of White households experience at least one severe housing problem.
- Fifty-one percent of Asian households experience at least one severe housing problem.
- Thirty-two percent of Hispanic households experience at least one severe housing problem.

In summary, Asian households are disproportionately affected by severe housing problems. Overall, 49 percent of LMI Asian households have at least one severe housing problem.

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:

A household is considered cost burdened if they pay more than 30 percent of their household income toward housing costs. As per HUD definitions, disproportionate housing needs are defined as “significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups or the total population experiencing that category of housing need in the applicable geographic area” (24 CFR § 5.152). For the purposes of this ConPlan, a disproportionate need refers to a group that has housing needs which are at least 10 percentage points higher than the total population.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	28,175	13,053	15,039	1,315
White	8,355	2,655	2,520	440
Black / African American	3,869	2,325	3,259	335
Asian	1,415	380	595	90
American Indian, Alaska Native	85	30	60	0
Pacific Islander	35	20	20	4
Hispanic	13,940	7,414	8,160	365

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

As a whole, 23 percent of households are cost burdened and 26 percent are severely cost burdened. Approximately 19 percent of White households, 24 percent of Black/African American households, 15 percent of Asian households, and 25 percent of Hispanic households are cost burdened. No households are disproportionately cost burdened or severely cost burdened.

Overall, there is a high rate of cost burden within the City; however, Black/African American households have the highest rates of severe cost burden at 33 percent.

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?

Asian, Black/African American, American Indian and Alaskan Native, and Pacific Islander households are disproportionately affected by housing problems in the City. Overall, 76 percent of LMI Black/African American households, 65 percent of LMI Asian households, 82 percent of LMI American Indian and Alaskan Native households, and 90 percent of LMI Pacific Islander households have at least one housing problem.

Asian households are disproportionately affected by severe housing problems. Overall, 49 percent of LMI Asian households have at least one severe housing problem compared to all LMI households in the jurisdiction.

Citywide, 23 percent of households are cost burdened and 26 percent are severely cost burdened. Approximately a quarter of Hispanic households and one-third of all Black/African American households are cost burdened. However, no racial or ethnic groups are disproportionately cost burdened or severely cost burdened.

Please see discussions in NA-15, NA-20, and NA 25 for more information.

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

Stakeholder consultations have identified the need for transit, workforce training, additional affordable housing in safe areas, and rehabilitation of existing units for low- to moderate-income households.

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

Minority concentration is defined as a census tract where the percentage of individuals of a particular racial or ethnic minority group is at least 20 percentage points higher than the citywide average. Minority refers to all ethnic groups other than non-Hispanic White.

The City of San Bernardino is 60 percent White, 16.7 percent Black/African American, 5.7 percent Asian, and 64.3 percent Hispanic (regardless of race). The map below displays census tracts in the City that have a minority concentration. As displayed in the attached minority concentration map. Five census tracts have a Hispanic minority concentration.

NA-35 Public Housing – 91.205(b)

Introduction

The HACSB is the regional entity that manages and maintains housing units and administers Housing Choice Voucher programs across the County, including the City of San Bernardino. There are approximately 2,600 voucher holders in the City of San Bernardino.

Over 10,700 housing vouchers are currently active countywide. The majority of voucher holders have a tenant-based voucher, which is a type of voucher that allows the holder to use the voucher at any housing unit where the landlord will accept it. Currently, there are approximately 31,000 households on the Housing Choice Voucher waiting list for project-based and 23,023 for tenant-based vouchers. Some households are duplicates.

The following tables describe the number of housing vouchers in use within the County and the demographics of those receiving vouchers. Data on the number of vouchers in use within the City is unavailable.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,177	5,277	517	4,660	54	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,755	14,084	14,172	13,978	14,467	0
Average length of stay	0	0	6	6	1	7	0	0
Average Household size	0	0	3	2	1	2	1	0
# Homeless at admission	0	0	0	30	1	22	7	0
# of Elderly Program Participants (>62)	0	0	239	1,122	357	754	3	0
# of Disabled Families	0	0	200	1,284	39	1,200	28	0
# of Families requesting accessibility features	0	0	1,177	5,277	517	4,660	54	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	644	2,226	372	1,791	38	0	0
Black/African American	0	0	425	2,911	114	2,763	16	0	0
Asian	0	0	57	94	21	70	0	0	0
American Indian/Alaska Native	0	0	3	27	5	22	0	0	0
Pacific Islander	0	0	29	12	3	9	0	0	0
Other	0	0	19	7	2	5	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	504	1,326	167	1,132	14	0	0
Not Hispanic	0	0	670	3,951	350	3,528	40	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

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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:

As shown in the above tables, the average annual income of all vouchers holders is approximately \$14,084, which is 22 percent of the County household median income. This indicates these voucher holders have limited income to cover basic transportation, medical, food, and personal needs. As indicated in Table 23, 5,277 voucher holders (37 percent) have requested some type of accessible feature, demonstrating a need. Also, given the number of persons with disabilities across the County, the need for accessible units would be great.

Additionally, for persons with disabilities who are already on the HACSB waiting list, there is a need for case management and comprehensive support services.

As a Moving-to-Work agency, the HACSB is implementing activities designed to increase the cost effectiveness of federal programs and increase the amount of affordable, quality housing units. As such, the HACSB is implementing a local project-based voucher program designed to increase the number of affordable units, a local family self-sufficiency program to increase household income, and the No Child Left Unsheltered program which provides Housing Choice Vouchers to eligible homeless families.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

HACSB identified that the current housing program waiting lists are too long and have been closed for quite some time. Furthermore, there is a need for applicant assistance in the housing program application process. The most immediate need is finding housing units and property owners that will accept vouchers.

How do these needs compare to the housing needs of the population at large

Although Housing Choice Vouchers are available to low-income households, the voucher program is unable to accommodate all low-income households. As discussed in MA-15, there is a gap of 11,445 units for households earning between 0 to 30 percent AMI and a gap of 2,750 units for households earning between 30 to 50 percent AMI. Moderate- and above moderate-income categories are more able to secure affordable housing in the City.

Discussion

See above discussion.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In the most current County Point-in-Time Count (2019), the County identified a total of 2,607 homeless individuals. Of these individuals, 687 are sheltered and 1,920 are unsheltered. There are an estimated 890 persons experiencing homelessness in the City of San Bernardino.

The table below displays the County’s homeless subpopulations. Information for some subpopulations were unavailable.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	401	87	488	0	0	0
Persons in Households with Only Children	5	5	10	0	0	0
Persons in Households with Only Adults	281	1,828	2,109	0	0	0
Chronically Homeless Individuals	64	703	757	0	0	0
Chronically Homeless Families	5	34	39	0	0	0
Veterans	32	175	207	0	0	0
Unaccompanied Child	29	140	5	0	0	0
Persons with HIV	6	41	47	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
County Homeless Race, HMIS 2019

Data Source Comments: County of San Bernardino, HUD HMIS, 2019

Indicate if the homeless population is: Has No Rural Homeless

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):

Subpopulation data is not available for several of categories in the table above.

Between October 1, 2018, and September 30, 2019, 426 individuals exited homelessness from emergency shelters or transitional housing. Of these individuals, 13 percent reentered homelessness within less than six months, 9 percent reentered between 6 and 12 months, and 2 percent reentered between 13 and 24 months. Overall, 25 percent reentered homelessness within two years.

During the same period, the average length of time being homeless was 118 days and the median time was 56 days.

According to the County and City Point-in-Time Counts, the City has noticed an increase in homeless population since 2018. From 2018 to 2019 the homeless population increased in the City 37 percent. The County experienced a 23 percent increase over the same period of time. The preceding table acknowledges the number of unsheltered individuals is overwhelming compared to those who find shelter and that a majority of the homeless people have been categorized as chronically homeless individuals as well as veterans.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	141	0
Black or African American	114	0
Asian	3	0
American Indian or Alaska Native	6	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	102	0
Not Hispanic	10	0

Alternate Data Source Name:

County Homeless Race, HMIS 2019

Data Source

Not Hispanic category data in this table refers to the number of multi-racial homeless individuals. There is no data on unsheltered homeless individuals or families.

Comments:

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

The 2019 County Point-in-Time count identified 34 homeless families with children in San Bernardino County. The count identified four individuals with veteran status within the families surveyed.

The 2019 PIT counts for the City of San Bernardino subpopulations included 28 homeless veteran individuals of which only 7 were sheltered and 32 families with children sheltered. There was not data for unsheltered families with children.

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

Race and ethnic composition of homeless individuals reported to be receiving services within the City, according to HMIS 2020 data.

Out of the 281 Point-In-Time survey respondents residing in the City, 141 (50.2 percent) were White, 114 (40.6 percent) were Black/African American, and 102 were Hispanic of any race (36.3 percent). This data is for sheltered homeless individuals only. Data was not available for unsheltered homeless individuals.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to 2019 PIT Count data for the City, there are approximately 639 unsheltered homeless individuals and 244 sheltered homeless individuals living in the City. According to the Point-in-Time

count survey, 17 percent of unsheltered homeless individuals residing in the City had been homeless for less than a year; 59 percent were homeless between one and five years; 12 percent were homeless between six and ten years; and 11 percent were homeless for more than ten years. Seventy-one percent of respondents stated that they lived in the City of San Bernardino before becoming homeless.

Discussion:

There are approximately 2,607 homeless individuals counted in the County of those counted, 883 reside in the City. As identified in MA-30, homeless providers still complain there is not enough emergency shelter space, transitional, rapid rehousing, or permanent supportive housing beds to accommodate them. The CoC's service capacities have increased within the previous five years; however, there is still a need for beds and additional supportive services.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The following section describes the special needs of the following populations:

- Elderly households (defined as 62 years and older)
- Persons with mental, physical, and/or developmental disabilities
- Large households
- Female-headed households
- Persons living with HIV/AIDS and their families

Describe the characteristics of special needs populations in your community:

Elderly Households (defined as 62 years and older). Many elderly people live on fixed incomes, making housing affordability a key issue. Access to properly sized units, transit, and healthcare are also important concerns of elderly households. Elderly households may also require residential care from time to time. Approximately 11 percent of City residents (23,827) are 62 years of age or older.

Persons with mental, physical, and/or developmental disabilities. Persons with disabilities may require special housing accommodations, such as wheelchair accessibility and other modifications to live independently. Access to transit is also a high priority for this population. According to the ACS 2014-2018 5-Year Estimates, 26,221 residents (12.5 percent) are living with a disability. Of those 65 years and older, 46.5 percent are living with a disability.

Female Household. Female-headed households may have special needs related to accessing childcare and other supportive services as well as an increased risk of poverty. As displayed in the table below, female-headed households comprise 35 percent of households with children.

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

Elderly, disabled, small, large, and female-headed households and households with children are a significant portion of the City's population and tend to have special housing needs that require diverse types of affordable housing. HACSB does not have enough HCVs to meet the need of all special needs households.

When surveyed during the community engagement process, residents selected "construction of new affordable rental housing" as one of the highest priority housing needs in the community. Additionally,

stakeholder interviews identified housing for the physically disabled, mentally ill, and single women as needs within the City.

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

HIV/AIDS. Those living with HIV/AIDS and their families require stable and affordable housing in order to consistently access medical care and avoid hospitalizations. On the county level, there are approximately 4,401 people living with HIV (PLWH). Approximately 3,120 PLWH are currently in care and 2,278 are virally suppressed. Statewide, male-to-male sexual contact is the most common transmission mode at 71.4 percent of all new cases in 2017. Black/African American individuals make up 35.2 percent of all new transmissions, followed by Hispanic/Latinx individuals at 14.3 percent, American Indian/Alaskan Native at 10.8 percent, Native Hawaiian/other Pacific Islander at 9.1 percent, White at 8.2 percent, and Asian at 6.7 percent.

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))

Discussion:

The County provides rapid HIV testing, counseling, prevention education, AIDS Drug Assistance Program (ADAP), and HIV clinic services for clients who do not qualify for any other medical resources.

People living with HIV/AIDSs require affordable housing to maintain consistent access to medical care, adhere to medical plans, and avoid hospitalizations. They require affordable housing that will suit their needs, which include proximity to health care centers.

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

Describe the jurisdiction’s need for Public Facilities:

Community meetings identified the need for facilities for at-risk youth, pedestrian improvements, and traffic-calming measures. Survey respondents identified the need for community centers, parks and recreational facilities, youth centers, and healthcare facilities.

How were these needs determined?

The needs were determined through extensive community engagement efforts including a survey, stakeholder interviews, community meetings, and pop-up events. The survey and pop-up events sought to solicit feedback from City residents, while stakeholder interviews focused on community development practitioners and experts. The survey was made available in four languages and online. In total, 1,011 survey responses were received and approximately 12 stakeholder organizations participated in the process. Several residents provided feedback at community meetings and pop-up events.

Describe the jurisdiction’s need for Public Improvements:

Community Engagement events and data gathering from the City revealed the top public improvements were needed:

- Survey respondents identified the need for the following public improvements:
- Street/alley/sidewalk improvements
- Street lighting improvements
- Safe routes to schools
- Water/sewage improvements

How were these needs determined?

See the description of community engagement above.

Describe the jurisdiction’s need for Public Services:

Stakeholders identified the need for the following public services:

- Crime reduction
- Domestic violence services

- Family self-sufficiency programs
- Mental health services
- Tech literacy education
- Vocational training for those with criminal backgrounds
- Youth life skill education

Feedback at community meetings identified the need for:

- Services for at-risk youth
- Neighborhood revitalization
- Survey respondents identified the need for the following:
- Programs for at-risk youth
- Youth activities
- Children after school/summer camp program or services

How were these needs determined?

Community engagement activities noted above. Area service providers primarily assisted in this effort.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This overview summarizes the key points of each section of the market analysis and sets a basis for some of the funding priorities listed in the Strategic Plan. The Market Analysis identifies the City's housing market, which includes the housing stock, the cost of housing in the City, housing needs for low-income and special needs populations, and barriers to the development of new housing, especially affordable housing.

As with many suburban cities, the City of San Bernardino is made up mostly of one-unit detached structures. Multiunit structures make up the second highest portion of housing stock. Multifamily units have increased more rapidly than single-family development, but only by approximately two percentage points. The cost of home purchase is more affordable in the City of San Bernardino compared to other cities in California. However, like the rest of the state, San Bernardino has followed the same trend of steadily increasing costs for both homeownership and renting. Housing stock is aging; nearly 70 percent of residential units were built prior to 1980.

There are many housing resources in the City and County for low-income, special needs, and homeless households. The Housing Authority of the County of San Bernardino (HACSB) is the largest provider of affordable housing in the County. The HACSB owns and/or manages more than 10,000 housing units and serves approximately 30,000 individuals throughout the County. For special needs, in the City of San Bernardino alone, there are 39 adult residential facilities providing capacity to accommodate 835 persons; there are 24 residential elder care facilities in the City that accommodate 505 persons. Finally, the City utilizes the Emergency Solutions Grant (ESG) program to support services that include emergency shelter, rapid rehousing, homelessness prevention, street outreach, and HMIS costs.

There continue to be barriers to the provision of affordable housing. But through many initiatives and supportive services funded by local and federal resources, efforts are continuously being made to increase affordable housing units, provide supportive services and job training, and offer other tools to build the workforce for a strong community.

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

Introduction

The City is made up mostly of one-unit detached structures, at 61 percent of residential properties. Multiunit structures make up the second highest percentage at 19 percent of the housing stock. From 2000 to the present, the development of housing stock has only increased by three to five percentage points, with multifamily units increasing more rapidly than single-family detached by approximately two percentage points.

Vacant land is available for immediate residential development in the City. Opportunities for development are identified in maps in the City’s Housing Element. City policies and goals make evident that the City is committed to both redevelopment and new development. Areas of opportunity include infill housing and new development in the Downtown Core as well as along major corridors.

A healthy vacancy rate is associated with choice and mobility. A healthy vacancy rate for owner-occupied housing is 2-3 percent and 5-6 percent for rental units. In 2010, the vacancy rate for owner-occupied housing was 3.7 percent; in 2017 it was 1.3 percent, 0.7 percent below the range considered healthy. In 2010, the renter-occupied rate was 6.9 percent, above the healthy range by 0.9 percent. By 2017, the rental vacancy rate returned to the healthy range at 6 percent.

Residential mobility is influenced by tenure. Ownership housing is associated with a much lower turnover rate than rental housing. Tenure preferences are primarily related to household income, composition, and age of the householder. Between 2010 and 2017, the number of occupied units decreased, and tenure shifted from majority owner-occupied units to majority renter-occupied units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	37,940	61%
1-unit, attached structure	2,825	5%
2-4 units	5,660	9%
5-19 units	6,460	10%
20 or more units	5,755	9%
Mobile Home, boat, RV, van, etc	4,045	6%
Total	62,685	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	215	1%	1,135	4%
1 bedroom	675	3%	7,460	24%
2 bedrooms	5,620	21%	12,530	41%
3 or more bedrooms	20,520	76%	9,424	31%
Total	27,030	101%	30,549	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The City has a total of 25 assisted multifamily housing projects that provide 3,034 affordable housing units. Fourteen projects (San Bernardino Senior Housing, Sierra Vista, Monte Vista, Buena Vista, Hacienda, AHEPA 302 Apartments, Arrowhead Vista, The Magnolia, Casa Bernadine, Casa Ramona, Jeffrey Court, Laurel Place, Light’s Rancho Linda, and The Plaza) are designated as affordable senior communities and have a combined total of 1,329 units. Most of the City’s affordable housing was funded by HUD, including Section 202, Section 108, PRAC, HOME, or HFDA. Many projects were also financed through Low Income Housing Tax Credits (LIHTC). Affordable housing units also received funding through the former redevelopment agency or bonds. The HACSB also assisted with the development of the Medical Center Apartments (287 affordable units).

The City falls within the jurisdiction of the HACSB. The HACSB administers the Housing Choice Voucher program, which provides rental assistance to income-eligible residents of San Bernardino by providing monthly rental assistance to participants who rent from a private landlord but pay only 30 percent of the monthly rental payment, with the rest paid to the landlord by HUD. In 2018, the HACSB provided 10,120 housing choice vouchers throughout San Bernardino County and 2,669 vouchers were issued to San Bernardino City residents.

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

Assisted units convert to market rate when affordable housing contracts expire. In addition, many of the City’s affordable housing projects were assisted with project-based Section 8 contracts and a significant number of these units are considered at risk of converting to market-rate housing due to expiration of subsidy contracts. A total of 15 projects, with a combined total of 1,627 affordable units, are at risk of losing their affordability status.

HACSB does not anticipate losing affordable housing units due to expiration of contracts in the next five years.

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

Findings in the data show that there is not enough adequate housing affordable to LMI households, especially for extremely low- and very low-income households. Affordable units accommodate only half the number of households in the 0-30 percent and 30-50 percent HAMFI categories, creating an insufficient amount of housing for households at these income levels.

There is a surplus of affordable units for households in the 50-80 percent and the 80-100 percent HAMFI categories.

Describe the need for specific types of housing:

According to data gathered through community outreach, there is a lack of single-family and other quality housing development. Existing housing stock is also in need of rehabilitation. The primary housing problem is affordability; households in the middle and lower-income categories have difficulty affording homeownership. A need for affordable rental housing is a top need but owner-occupied housing is considered one of the more critical housing needs in the community. The community outreach process also revealed a need for housing for persons with mental and physical disabilities.

The needs identified through community outreach are substantiated in the CHAS 2011-2015 data. As shown in Table 29, Unit Size by Tenure, renters in the City outnumber homeowners by 13 percent. Renters also tend to reside in smaller units: 3-bedroom units are occupied by owners by 2.18 times that of renters, whereas most no-bedroom, 1-bedroom, and 2-bedroom units are occupied by renters (69 percent).

Discussion

See discussion above

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

Introduction

Housing costs have the potential to cause housing problems in a community. If housing costs are high relative to household income, there will be a higher rate of cost burden and overcrowding. According to HUD, families who pay more than 30 percent of their income toward housing costs are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. This section analyzes the cost of housing in the City of San Bernardino.

The City's housing market has fluctuated greatly over the last ten years. During the 2000 Census, the median home value (MHV) in the City was \$94,000; it then saw a steep increase during the housing boom of the 2000s, increasing 115 percent by 2009 to an MHV of \$270,200. Soon after, the US went into the Great Recession and housing market crash, where homes across California were foreclosed on and the City saw the MHV drop. Although the MHV has continued to decrease, it is still 41 percent higher than it was before the housing boom in 2000, and wages in the area have not increased accordingly. In 2000, the median income in the City was \$31,140, which would have allowed an average household to purchase a home without becoming cost burdened (less than 30 percent of their income). In 2015, the median income in the City was \$37,047, a 16 percent increase, with an MHV of \$159,800, which would make most homeowners cost burdened.

Based on the 2011-2015 ACS, the median income would be sufficient for a renter to afford \$1,029 in housing costs per month, which includes rent and utilities, and not be cost burdened; 72 percent of the City's renter population pays \$999 or less per month.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	270,200	159,800	(41%)
Median Contract Rent	780	813	4%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,200	13.8%
\$500-999	17,740	58.1%
\$1,000-1,499	7,279	23.8%
\$1,500-1,999	1,155	3.8%
\$2,000 or more	180	0.6%
Total	30,554	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,890	No Data
50% HAMFI	4,130	2,915
80% HAMFI	18,415	7,975
100% HAMFI	No Data	11,994
Total	24,435	22,884

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

Findings in the data show that there is not enough adequate housing affordable to LMI households, especially for extremely low- and very low-income households. Overall, affordable units accommodate only half the number of households in the 0-30 percent and 30-50 percent HAMFI categories, creating an insufficient amount of housing for households at these income levels.

According to the CHAS 2011-2015 data, approximately 13,335 households are at 0-30 percent AMI, yet there are only 1,890 rental units available that are affordable to these households (no data is available on homeowner units).

For the approximately 9,795 households in the City that are at 30-50 percent AMI, 4,130 rental units are affordable, and 2,915 units are affordable for ownership.

There is a surplus of affordable units for some of the 10,630 households in the 50-80 percent HAMFI bracket: there are approximately 18,415 rental units and 7,975 ownership units affordable to these households.

The same is true of the 6,275 households in the City that are in the 80-100 percent HAMFI bracket: there are 11,994 units that are affordable to households earning 100 percent HAMFI, again, creating a surplus of affordable units for households in this range.

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

As illustrated in the table below, home prices in the City of San Bernardino are low compared to those of the state. However, the median single-family home price has increased by approximately 23 percent between January 2016 and January 2019, which is similar to both the County of San Bernardino (24 percent increase) and the state of California as a whole (23 percent increase), during that same time period.

According to the ACS 2015-2018 5-Year Estimates, the majority of renters have consistently spent between \$500 and \$1,499 between 2015 and 2018; renters spending between \$1,500 to \$1,999 doubled during the same time period. Overall, San Bernardino is experiencing an increase in rental housing costs. Between 2015 and 2018, the median rent increased from \$976 to \$1,068. As shown in the table below, both the lowest cost categories (up to \$999) and the highest cost categories (\$2,000-\$2,999) decreased as a percentage of the rental market.

Based upon market data for home prices and rental units, it can be expected that costs will increase, by small percentages.

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 median gross rent for San Bernardino, according to the ACS 2018 1-Year Estimate, was \$1,068; however, the HUD fair market rent for a three-bedroom is higher at \$1,717.

According to the number of units available, there is a need to develop affordable units for extremely low- to very low-income households. HUD defines cost burden as 30 percent or more of family's household income spent on housing costs, including utilities. Affordable housing cost then would be 30 percent or less of a household's income. The HAMFI for the Riverside-San Bernardino-Ontario, CA MSA is \$69,700. Affordable rent for a family of four, earning 80 percent of the area median family income, or \$55,760, would be \$1,436; for a family earning a very low income of 35,900, \$894; and for a family earning extremely low income of 25,750, \$644. A strategy to address affordable housing needs would be to put HOME and CDBG dollars toward affordable housing construction for extremely low- and very low-income households.

Discussion

See discussion above.

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

Introduction

This section of the ConPlan discusses existing housing supply, age and condition of housing, the number of vacant and abandoned units, and the risk posed by lead-based paint.

As discussed in MA-10, 61 percent of the housing stock in the City of San Bernardino is single-family detached. Multiunit structures make up the second highest percentage at 19 percent of housing stock. As is common in many cities in the nation, most residential development in the City occurred between 1950 and 1979.

The following section describes the conditions of the housing stock in the City. HUD defines housing “conditions” similarly to the definition of housing problems discussed in the Needs Assessment. These conditions are:

1. More than one person per room;
2. Cost burden greater than 30 percent;
3. Lack of complete plumbing; and
4. Lack of complete kitchen facilities.

Definitions

In the City of San Bernardino, substandard housing conditions may consist of the following: structural hazards, poor construction, inadequate maintenance, faulty wiring, plumbing, fire hazards, and inadequate sanitation. Substandard units suitable for rehabilitation are those units where the total rehabilitation costs do not exceed 25 percent of the after-rehabilitation value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,325	38%	16,544	54%
With two selected Conditions	1,080	4%	4,305	14%
With three selected Conditions	10	0%	160	1%
With four selected Conditions	0	0%	20	0%
No selected Conditions	15,620	58%	9,515	31%
Total	27,035	100%	30,544	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,265	8%	1,530	5%
1980-1999	6,644	25%	8,275	27%
1950-1979	12,720	47%	15,580	51%
Before 1950	5,405	20%	5,155	17%
Total	27,034	100%	30,540	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

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	18,125	67%	20,735	68%
Housing Units build before 1980 with children present	4,650	17%	1,905	6%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3,570	0	3,570
Abandoned Vacant Units	0	0	0
REO Properties	193	0	193
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

Vacant Unit Data

Data Source Comments: Vacant Units, 2017 ACS 1-Year Estimates San Bernardino, CA REO, Realtytrac.com, January 27, 2020

Need for Owner and Rental Rehabilitation

Most occupied units were built before 1980. Sixty-eight percent of renter-occupied units and 67 percent of owner-occupied units were built prior to 1980. For units built between 1950 and 1979, renters outnumber owners by nearly 25 percent. The disproportionate share of renters that occupy older units could indicate a more urgent need for the rehabilitation of rental units in the City. The high percentage of older units, both owned-occupied and renter-occupied, indicates the potential need for rehabilitation for both.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

To estimate the number of housing units in the City with lead-based paint (LBP) hazards that are occupied by LMI families, the building age of each unit is evaluated. The use of LBP on residential units was prohibited after 1978, but for the sake of this plan, the number of units built before 1980 will be used to determine how many LMI households are at risk of LBP hazards.

The 2011-2015 ACS data in Table 36 shows that approximately 38,860 units in San Bernardino were built before 1980 and could be at risk of LBP.

Based upon the 2012-2016 CHAS data, approximately 31,062 residential units built prior to 1980 are occupied by LMI families and are at risk of exposure to LBP hazards.

Discussion

The City will continue to develop policies to rehabilitate older and abandoned housing in the City in an effort to fulfill its Regional Housing Need Allocation (RHNA) obligation and provide housing to LMI households.

The City will continue efforts to reduce LBP hazards in housing constructed prior to 1978 and assisted through the Owner-Occupied Residential Rehabilitation Program by testing for LBP. If LBP is found, safe work practices or abatement procedures will be included in the scope of work for the rehabilitation. All City procedures for the prevention of LBP poisoning when working on residential structures will comply with 24 CFR Part 35.

The City still has several abandoned homes that have been foreclosed, have deteriorated, and have been vandalized. In Ward 1, there is a focus on the City's Single-Family Unit Acquisition and Rehabilitation program, but foreclosed homes citywide are eligible properties. The City has identified providers, including Housing Partners 1, Inc. and Neighborhood Housing Service of the Inland Empire, to rehabilitate, manage, market, and close the sale of foreclosed homes.

The vacant unit table found in this section only includes the number of vacant units and REO units. The City has not completed a recent housing conditions study to determine which units are not suitable for rehabilitation. As properties are rehabilitated using CDBG and HOME funds each is evaluated to determine whether it is suitable for rehabilitation.

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

Introduction

The HACSB is the largest provider of affordable housing in the County. The HACSB owns and/or manages more than 10,000 housing units and serves approximately 30,000 individuals throughout the County. Currently, the HACSB does not anticipate awarding new project-based vouchers.

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	1,321	8,678	552	8,126	352	1,109	834
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

Under the FY12 HUD appropriations act, the Rental Assistance Demonstration (RAD) program allows public housing agencies (PHAs) to convert their public housing units from their original sources of HUD financing to project-based Section 8 contracts. Similar to the Section 8 Housing

Choice Voucher (HCV) program, income eligible tenants pay 30 percent of their income and the project-based rental assistance makes up the difference between what an extremely low-, low-, or very low-income household can afford and the approved rent for the unit. Tenants would have the option of applying to renew the Section 8 contract. As of FY 2020, all public housing units under the HACSB will be converted to project-based vouchers, commonly referred to as Section 8 units. Planned existing project-based voucher properties include:

- Family Community, New Development – 333 units
- Family Community, Existing Development – 434 units
- RAD Conversion, Existing Public Housing Community – 1,003 units
- Senior Community, Existing Development – 349 units
- Family & Senior Community, New Development – 11 units
- Veterans’ Housing, New Development – 37
- Permanent Supportive Housing for Chronically Homeless – 69
- Veterans’ Housing, Scattered Sites – 12

In June 2018, the City of San Bernardino received \$20 million from the state’s Strategic Growth Council through the California Affordable Housing and Sustainable Communities program. The funding has been prioritized to revitalize the Arrowhead Grove neighborhood, formerly the Waterman Gardens Public Housing site, and the adjacent corridor. The project will include 147 affordable housing units and 36 market-rate units, along with pedestrian and transit improvements that will benefit the community at large. The National Community Renaissance (National CORE), an affordable housing developer, has partnered with the HACSB for the project.

As mentioned above, all units under the HACSB will be converted to project-based vouchers, commonly referred to as Section 8 units. The primary benefit of RAD is that properties that convert under this process are no longer restricted from securing private sources of capital financing, and the owners are therefore able to address deferred maintenance issues that have caused public housing and other HUD rental stock to deteriorate nationwide. HACSB refers to housing projects as Asset Management Projects (AMPs). The initial phase of the RAD conversion included rehabilitation at the following sites:

- 97 scattered site units in AMP 120
- 330 units in AMP 130 (Maplewood Homes)

- 75 units in AMP 150 (Brockton site 19-05)
- 50 units in AMP 160 (Monte Vista site 19-06)

In September 2018, the second phase of the RAD conversion of public housing units closed and rehabilitation work identified under the RAD physical needs assessments commenced. The second phase of the conversion included the following sites:

- 12 scattered site units in AMP 150 (E. 9th Street)
- 125 units in AMP 160 (Colton sites 19-04 & 19-10)
- 217 units in AMP 170 (Barstow sites 19-07, 19-12, 19-13 and Deseret)

All public housing units have been converted through RAD and therefor there are no public housing units in the City.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

The HACSB has received approval under HUD’s RAD program and has converted its entire public housing portfolio. As of FY 2020, all units have been or will be converted to project-based vouchers, commonly referred to as Section 8 units.

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

The HACSB works to facilitate opportunities for families and individuals to become self-sufficient and financially independent so that they can transition from dependency on housing subsidy through the following strategies:

- Develop and maintain policies, programs, and services that foster accountability, responsibility, and economic independence.
- Partner with external organizations to support clients in acquiring life skills, education, and training.
- Strengthening tenants’ personal accountability and in transitioning to home ownership/market rentals

In addition to implementing non-MTW activities to address the goal of self-sufficiency, the HACSB has implemented nine MTW activities that address this goal: Local Policies for Portability, Elimination of Earned Income Disallowance, Minimum Rent, Pilot Work Requirement, Local Income Inclusion, implementation of a local Family Self Sufficiency program, Term-Limited Lease Assistance Program, No Child Left Unsheltered, and Transition for Over-Income Families

Discussion:

Over 10,700 housing vouchers are currently active countywide, of which there are approximately 2,600 voucher holders in the City of San Bernardino. Approximately 37 percent of the voucher holders have requested accessible units or features. The majority of voucher holders have a tenant-based vouchers. Currently, there are approximately 31,000 households on the Housing Choice Voucher waiting list for project-based and 23,023 for tenant-based vouchers. There is a need for applicant assistance in the housing program application process as well as finding property owners that will accept vouchers.

The Housing Choice Vouchers program is unable to accommodate all low-income households. There is a housing gap of 11,445 units for households earning between 0 to 30 percent AMI as well as a housing gap of 2,750 units for households earning between 30 to 50 percent AMI. Hispanic and Black/African American households are the most prevalent cost burdened populations.

Assisted units sometimes convert to market rate units when affordable housing contracts expire. Many of the City's affordable housing projects that are assisted with project-based Section 8 contracts are considered at risk of converting to market-rate housing due to expiration of subsidy contracts. Specifically, a total of 15 projects, with a combined total of 1,627 affordable units, are at risk of losing their affordability status.

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

Introduction

The City of San Bernardino assists homeless populations through funding supportive service providers in the community. The City has traditionally provided funding through the ESG program to support services that include emergency shelter, rapid rehousing, homelessness prevention, street outreach, and HMIS costs.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	252	17	145	695	0
Households with Only Adults	176	0	101	833	0
Chronically Homeless Households	0	0	0	652	0
Veterans	29	0	5	712	0
Unaccompanied Youth	5	0	0	3	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2019 San Bernardino City and County CoC 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

Many organizations in San Bernardino, including businesses, civic groups, corporations, educational institutions, faith-based organizations, local government, and nonprofit agencies, provide financial assistance, food, health care, clothing, legal assistance, public assistance, rental assistance, and utility assistance at little or no cost. Mainstream benefit programs such as CalFresh, Medicaid/Medi-Cal, Social Security Disability Income (SSDI), Supplemental Security Income (SSI), and Veteran’s Benefits are available to homeless persons in the City.

Additionally, the Homeless Provider Network (HPN) acts as an advocate for homeless populations and those at risk of becoming homeless. The HPN facilitates the collaboration between the public and private sectors to coordinate services to assist and prevent homelessness. Member organizations of the HPN meet monthly.

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.

The City works with various agencies and provides referrals for services to homeless populations and those at risk of homelessness:

- Community Action Partnership of San Bernardino County – provides homeless persons and those at risk of homelessness with temporary rental assistance, financial literacy education, and linkages to other support services.
- Family Service Association of Redlands – provides emergency shelter (motel vouchers), wraparound services, and case management to prevent homelessness.
- Lutheran Social Services – provides emergency shelter as a "bridge" to permanent housing, and wrap-around services to help homeless men 18 years and older to achieve self-sufficiency.
- Step Up on Second – provides supportive services which begin with engagement and street outreach activities.
- The Salvation Army Hospitality House – provides emergency shelter, referrals to permanent housing services, and meals to families and single females experiencing homelessness.

Other agencies in the County providing services to address homelessness include:

- Catholic Charities San Bernardino
- High Desert Homeless Services, Inc.
- Victor Valley Family Resource Center

Time for Change Foundation provides emergency shelter services to women and children as well as permanent housing. Helping Hands Pantry, a food bank, serves the communities of the County of San Bernardino; programs include a mobile food pantry and the College Student Food Assistance Program for students who do not have the resources to buy enough food.

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

Introduction

There are 39 adult residential facilities in the City of San Bernardino. Such facilities provide safe and secure places for the elderly and persons with disabilities to stay while their primary caretakers work or run errands. In January 2020, there were 60 licensed adult residential facilities in the City with the capacity to accommodate a total of 835 persons.

Residential care facilities for the elderly are family homes, group care facilities, or other similar facilities in which non-medical care is provided 24 hours per day to support daily activities and ensure personal security of the elderly. There are 24 residential elder care facilities in the City that accommodate 505 persons.

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

Elderly. Elderly persons may have special housing needs primarily due to income, health care costs, and physical or mental disabilities, particularly those that tend to increase with age. As a result, the elderly may face difficulty in finding housing and may become victims of housing discrimination or fraud. According to the 2011-2015 ACS, approximately 15,302 persons 62 years and older reside in the City, representing seven percent of the total population. The senior population is growing at a faster pace than the overall population. According to the ACS, between 2010 and 2017, the total number of elderly persons in San Bernardino increased by more than 12 percent while the City's total population increased by only 2.5 percent.

Persons with Disabilities. Persons with disabilities frequently have special housing needs, often related to a potentially limited ability to earn enough income, a lack of accessible and affordable housing, and higher health costs associated with a disability. Persons with self-care and mobility limitations may also require housing design features such as wheelchair ramps, grab bars, special bathroom designs, and/or wider doorway openings.

According to the ACS 2014-2018 5-Year Estimates, 12.5 percent of San Bernardino residents reported a disability, a decrease from the 2009-2013 estimates, which estimated that 13.2 percent of the population had one or more disabilities.

Approximately 16.5 percent of those between the ages of 35 to 64 reported having a disability. Approximately 38.5 percent of those between the ages of 65 to 74 reported having a disability, which is approximately 8 percent higher than the County level. For those 75 years and older, 60.9 percent of the population reported having a disability, which is approximately 5 percent higher than the County level.

A major challenge facing the City is the availability of housing stock with accessible features that meet the needs of disabled residents and their families. The ACS 2014-2018 5-Year estimates showed that 14.2 percent, or 2,586, residents above the age of 65 were living below the poverty level. Living below the poverty level further limits resources and puts an additional constraint on the already limited housing options available to seniors with a disability.

Community outreach also revealed a need for housing programs with mental health services for people with mental and physical disabilities.

Drugs/Alcohol. The County of San Bernardino provides alcohol and drug services through the Substance Use Disorder and Recovery Services (SUDRS) program. Services are available to all County residents.

Additionally, Supervised Treatment After Release (STAR) is the treatment component of the Mental Health Court System of Care. Individuals are generally referred while incarcerated in the West Valley Detention Center. STAR arranges for:

- Day treatment
- Intensive case management
- Residential placement
- Drug and alcohol treatment
- Periodic court reviews

HIV/AIDS. The National Commission on AIDS states that up to half of all Americans with HIV or AIDS are either homeless or at imminent risk of becoming homeless because of their illness, lack of income or other resources, and having a weak support network. Persons with HIV/AIDS may also require a broad range of services, including counseling, medical care, in-home care, transportation assistance, and food provision.

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

The City has worked with St. Bernadine Hospital to transition homeless individuals who are being discharged from the hospital into transitional housing and ultimately transition into permanent housing. The City will continue to support the regional Continuum of Care's efforts to implement the San Bernardino County 10-Year Strategy for Ending Homelessness. This plan includes a recommendation to focus on discharge planning to prevent people from becoming homeless when they are discharged from correctional, foster care, health care, or mental health care systems. The McKinney-Vento Act requires that state and local governments have policies and protocols in place to ensure that persons being discharged from a publicly funded institution or system of care are not discharged immediately into homelessness. To meet HUD's requirements, the 10-Year Strategy has established a Discharge Planning Committee to focus on improving coordination between discharge planning agencies, local government, and homeless service providers in order to implement a "zero tolerance" plan that will prevent persons from being discharged into homelessness. The City has provided ESG funding to Step Up on Second (Step

Up) for essential service referrals and housing placement services to homeless and near-homeless persons. Step Up also provides daily street outreach to the most service-resistant homeless population in San Bernardino.

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)

Through CDBG, ESG, and other available resources, the City traditionally funds organizations that provide services to residents in need. Such funding support includes ADA accessibility for public spaces and service organizations providing assistance and referrals to low-income persons in need of various supportive services. In 2020-2021 the City intends to fund several affordable housing initiatives including the development of new affordable rental housing (100 units), expand home ownership opportunities to eligible LMI households through its Infill Housing Program (4 new units) and its First Time Home Ownership Program (2 existing units), rental housing rehabilitation (239 units), and through fair housing assistance which will help over 2,000 property owners and tenants citywide. The City prioritizes families whose household income is extremely low and low income income.

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))

See above discussions.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City recognizes that barriers to affordable housing exist and continues to employ strategies to overcome them. Policies can create barriers to the production of affordable housing and residential investment because such factors increase costs.

The high cost of affordable housing and residential investment can be contributed to the following:

Lack of Affordable Housing Funds: Funding for affordable housing usually comes from the government at the local, state, or federal levels or from nonprofit organizations specializing in the construction of affordable housing. Before 2012, redevelopment had the ability to borrow against future property tax revenue in order to finance capital projects and address blight; 20 percent of redevelopment money was required to be allocated toward affordable housing. Due to state budgetary problems, redevelopment agencies were dissolved. Now the City relies on private resources, federal grant programs, state resources, and philanthropy to fund affordable housing projects.

Environmental Review: Environmental review can be a long process and is expensive if extensive environmental review is required under the California Environmental Quality Act (CEQA) or the National Environmental Policy Act. Additionally, if a developer is applying to rezone an area or parcel, an amendment to the General Plan or Zoning Ordinance is required, which is a project under CEQA. Such an amendment requires environmental review, which can become a long and even political process that can slow or even stop the development of projects.

Site Improvements: Many parts of the City of San Bernardino are undeveloped and lack adequate pedestrian and automobile infrastructure to support new residential subdivisions. All new residential development is required to provide sidewalk with curbs and gutters and must be served by appropriate roadways consistent with the General Plan Circulation Element and adopted road development standards. The cost of these improvements increases the cost of development but is necessary to facilitate pedestrian and vehicular access and movement in the City.

Planning and Development Fees: Planning and development impact fees, such as for transportation, water, and sewer infrastructure improvements, often add to the overall cost of development. The City's fees reflect the fair share of the costs of providing permitting, infrastructure, and services for new residences.

Infrastructure and Impact Fees: Impact fees are charged to housing developers to pay for City infrastructure that will support the project, or pay for parks or other City services that protect the welfare of residents. A primary financial deterrent for developers is the high cost of impact fees. Construction costs, permitting fees, and impact fees are passed on to the consumer, driving up the cost of housing at all income levels.

State and Federal Davis-Bacon Prevailing Wages: The state Department of Industrial Relations (DIR) expanded the kinds of projects that require the payment of prevailing wages. Prevailing wage adds to the overall cost of development. A prevailing wage must also be paid to laborers when federal funds are used to pay labor costs for any project over \$2,000 or on any multifamily project over eight units. Based on discussions with developers, various prevailing wage requirements typically inflate the development costs by 35 percent.

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

Introduction

The City of San Bernardino is located in the Inland Empire, which is part of a populous area west of Los Angeles in Southern California. Top employers in the City include California State University, San Bernardino, Caltrans, and the Community Hospital of San Bernardino. There are 57,889 jobs in the City with a labor force of approximately 88,000. The City has strong millennial growth with an average age of 32, younger than both the state (36) and the nation (37). Additionally, the County is the second-fastest growing county in the state, likely due to lower home prices and commercial vacancy rates, making the area ideal for investment.

Economic Development Market Analysis

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	771	229	1	0	-1
Arts, Entertainment, Accommodations	7,079	7,320	13	13	0
Construction	4,002	2,357	7	4	-3
Education and Health Care Services	11,756	14,338	21	25	4
Finance, Insurance, and Real Estate	2,248	3,649	4	6	2
Information	752	350	1	1	0
Manufacturing	5,683	3,438	10	6	-4
Other Services	2,023	2,422	4	4	0
Professional, Scientific, Management Services	3,168	4,139	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	8,041	8,264	15	14	-1
Transportation and Warehousing	5,321	7,872	10	14	4
Wholesale Trade	4,046	3,511	7	6	-1
Total	54,890	57,889	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	88,507
Civilian Employed Population 16 years and over	73,795
Unemployment Rate	16.60
Unemployment Rate for Ages 16-24	34.05
Unemployment Rate for Ages 25-65	9.00

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	9,155
Farming, fisheries and forestry occupations	4,155
Service	10,555
Sales and office	18,790
Construction, extraction, maintenance and repair	7,535
Production, transportation and material moving	5,500

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	45,150	66%
30-59 Minutes	15,889	23%
60 or More Minutes	7,445	11%
Total	68,484	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

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	14,685	3,539	14,005

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	16,405	2,535	10,015
Some college or Associate's degree	19,900	2,590	7,675
Bachelor's degree or higher	8,335	615	2,630

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	535	2,144	3,713	7,580	3,660
9th to 12th grade, no diploma	5,399	5,765	5,350	7,669	2,500
High school graduate, GED, or alternative	9,005	9,785	7,140	12,035	4,600
Some college, no degree	10,905	8,939	5,085	9,830	3,385
Associate's degree	1,004	2,258	1,405	2,665	1,224
Bachelor's degree	1,179	2,595	1,775	3,705	1,394
Graduate or professional degree	15	754	850	1,894	918

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	33,509
High school graduate (includes equivalency)	65,568
Some college or Associate's degree	88,789
Bachelor's degree	57,200
Graduate or professional degree	109,150

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Education and health care services is the top employment sector with the highest percentage of local workers within the sector in San Bernardino, followed by retail trade,

arts/entertainment/accommodations, transportation and warehousing, and manufacturing. The sectors with the highest percentage of jobs within the sector are education and healthcare services, retail, transportation and warehousing, and arts, entertainment and accommodations. Manufacturing has the most oversupply of labor (more workers than jobs). Education/health care services and finance/insurance/real estate both have the most undersupply of labor (more jobs than workers).

Describe the workforce and infrastructure needs of the business community:

The City has a civilian labor force of 88,507. However, the unemployment rate is unusually high at 16.6 percent overall, and 9 percent for those in the 25-65 age cohort; the national rate is 3.7 percent and for comparably sized cities, 5.5 percent. Though education and health care services are the top business sector, the most occupations are in sales and office. As discussed above, there is a need for workers in the finance, insurance, and real estate sector. Additionally, because of the finding that there are more workers than jobs in manufacturing, it could be beneficial to incentivize manufacturing companies to locate in the City. The public outreach process for the 2020-2025 ConPlan also expressed the need for job training for residents.

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 San Bernardino has developed the San Bernardino Downtown Vision & Action Plan, which includes the development of the 48.2-acre Carousel District. A goal of the plan is to capitalize on the Carousel District’s ability to attract visitors to its arts and entertainment amenities by further developing the area. Projects being considered for this mixed-use development include residential market-rate housing and retail redevelopment with future phases of office, educational, and/or additional housing.

In addition to development, the InTech Center in Fontana is part of an initiative designed to provide hands-on training that manufacturing employers are looking for. Manufacturing sectors are growing in the County and include advanced manufacturing, food, plastics, and metal manufacturing. The center provides individual certificate programs as well as comprehensive career skill development, such as in industrial maintenance, pre-engineering, robotics, and IT.

Tens of thousands of new residential units are anticipated. As such, the County also has resources in place to attract retail by assisting investors with site selection, business planning, obtaining permits to operate retail, workforce assistance, and demographic and market reports.

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

As discussed above, there is a need for workers in the finance, insurance and real estate sector, possibly indicating a need for related job training and educational opportunities. Additionally, because of the finding that there are more workers than jobs in manufacturing, it could be beneficial to incentivize manufacturing companies to locate in the City. As mentioned above, job training is a need in the community.

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.

The San Bernardino Community and Economic Development Department will continue consulting with County Workforce Development, County Department of Behavioral Health, and County Office on Aging and Adult Services, all of which are involved in the delivery of housing, supportive services and economic development to low- and moderate-income San Bernardino residents. Workforce Development provides job placement services for persons in the County and paid on-the-job training and any equipment that an employee may require to carry their new job. In the realm of economic development, the City recently established a partnership with the Mexican Consulate's Emprendedores program. The program partners with the Small Business Administration and the City's Micro Enterprise program to provide Spanish language training for persons interested in launching a small business or expanding an existing small business. Through the City's partnership with the Emprendedores program, the City will cross promote the services available through Workforce Development.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

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.

The City does not have a comprehensive economic development strategy.

Discussion

See discussion above.

MA-50 Needs and Market Analysis Discussion

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

As discussed below, there are racial and ethnic concentrations and LMI concentrations within the City. The definition of "concentration" is provided below.

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

A minority concentration is defined as census tracts where the percentage of individuals of racial or ethnic minority groups is at least 20 percent higher than the City average. An LMI concentration is defined as a census tract in which the median household income is less than or equal to 80 percent of the statewide median family income, in which the median family income is less than or equal to 80 percent of the metropolitan area's median family income, or in which the federal poverty rate is 20 percent or greater.

As discussed in NA-30, five census tracts have a Hispanic minority concentration.

A majority of the City is considered an LMI area (see attached LMI Concentration Map).

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

According to the ACS 2014-2018 5-Year Estimates, the median household income for the City is \$43,136, which is less than the County's median household income of \$60,164.

As of January 24, 2020, there are approximately 185 houses in various states of foreclosure throughout the City. Housing units in foreclosure generally overlap with LMI neighborhoods displayed in the attached Map.

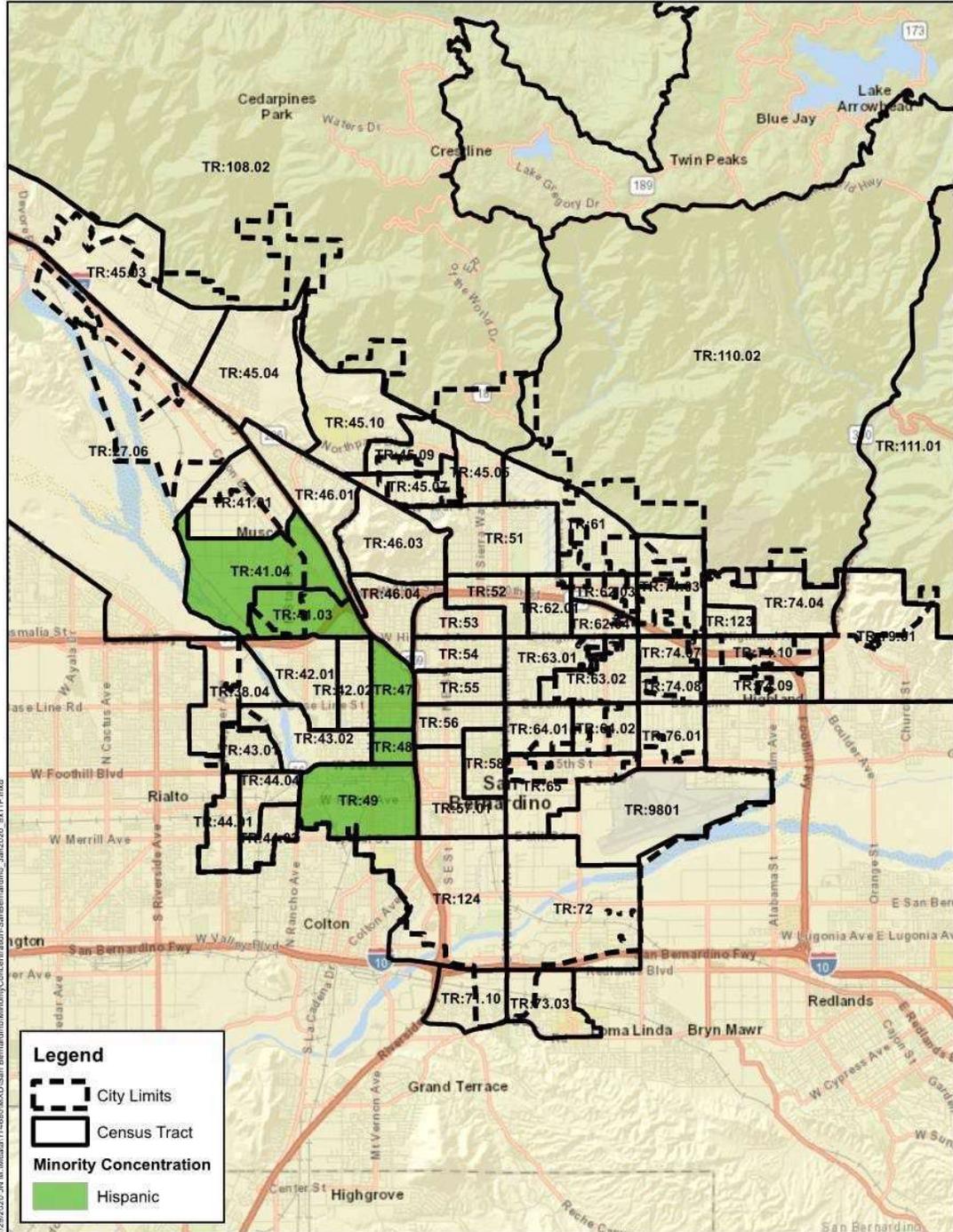
Are there any community assets in these areas/neighborhoods?

The County operates an Employment Resource Center in downtown San Bernardino near City Hall in an LMI neighborhood. California State University, San Bernardino is also located in an LMI neighborhood.

Are there other strategic opportunities in any of these areas?

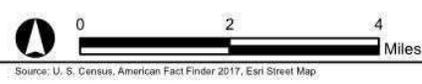
The City has several economic advantages, including modern industrial buildings, convenient freeway access, and generally lower labor costs.

Additionally, the City continues to encourage economic development and will continue to fund nonprofits that develop the capacity of residents through job and small business development training.



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Michael Baker
INTERNATIONAL



CITY OF SAN BERNARDINO
Minority Concentration

Figure

Minority Concentration Map

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.

According to the California Interactive Broadband Map, most of the City is served by fixed-service broadband. Most unserved areas are nonresidential; however, approximately 150 mobile homes are unserved in the City. Stakeholders also identified a need for internet access among homeless individuals and housing program participants.

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

Charter Communications (Spectrum) and Frontier Communications are the primary fixed-service internet service providers (ISPs) operating within the City. Charter and Frontier generally cover the entire City, save for the unserved pockets discussed above. Frontier provides DSL and fiber internet, whereas Charter provides broadband with small pockets of fiber service.

The table attached with this section displays the monthly price of internet (excluding equipment rental fees) by ISP as of January 24, 2020.

For households that are recipients of the National School Lunch Program (NSLP), the Community Eligibility Provision of the NSLP, or Supplemental Security Income (SSI; 65 years and older), Charter offers broadband internet access (up to 30Mbps) for \$14.99 per month with no equipment rental fees. Frontier also provides low-cost internet access (1.61Mbps to 12Mbps) for \$19.99 per month for recipients of CalFresh, SSI, Medi-Cal, and Bureau of Indian Affairs programs. This offer also comes with a Chromebook provided by funding from the California Emerging Technology Fund.

LMI households who are participants of these programs would be able to access the internet at a low cost. LMI households who are not participants of these specific programs or cannot afford the reduced price would be unable to access the internet.

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

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

Climate change is a phenomenon where greenhouse gases (GHGs) produced by natural and man-made sources trap heat in the atmosphere, causing an increase in the global average air and ocean temperatures and the melting of snow and ice, which consequently causes sea level rise.

Depending on the level of emissions, by 2099, the average temperature of San Bernardino County is projected to rise between 3.8 and 6.7 degrees Fahrenheit. Increased temperatures could manifest as heat waves, which would lead to increased incidents of heat stress and heat stroke and exacerbate existing health conditions. Furthermore, the lack of moisture in the air, when compounded by long-term drought, may also increase the risk of wildfires, resulting in more deaths, destroyed property, and increased air pollution.

Climate change may also cause increased occurrences of extreme weather events, such as storms and flooding. This would increase fatal and nonfatal injuries, ruin housing, and may result in permanent displacement.

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

LMI households and those with special needs without the means to evacuate would be more vulnerable during natural disasters caused by climate change. It would be difficult for households to acquire transportation and housing accommodations during an emergency. Additionally, housing destroyed by natural disasters would be difficult to replace in the already constrained housing market.

Furthermore, households without adequate air conditioning systems would also be at increased risk of heat stress and heat stroke.

Stakeholders identified homeless individuals as having the greatest risk from emergencies and natural disasters. Extreme heat events require cooling centers; however, resources may not be available to accommodate all homeless persons. Additionally, it was identified that households at risk of fire hazard may not have the resources to find replacement housing, and resources may not be available to provide emergency shelter.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This overview summarizes the key points of each section of the market analysis and sets a basis for some of the funding priorities listed in the Strategic Plan. The Market Analysis identifies the City's housing market, which includes the housing stock, the cost of housing in the City, housing needs for low-income and special needs populations, and barriers to the development of new housing, especially affordable housing.

As with many suburban cities, the City of San Bernardino is made up mostly of one-unit detached structures. Multiunit structures make up the second highest portion of housing stock. Multifamily units have increased more rapidly than single-family development, but only by approximately two percentage points. The cost of home purchase is more affordable in the City of San Bernardino compared to other cities in California. However, like the rest of the state, San Bernardino has followed the same trend of steadily increasing costs for both homeownership and renting. Housing stock is aging; nearly 70 percent of residential units were built prior to 1980.

There are many housing resources in the City and County for low-income, special needs, and homeless households. The Housing Authority of the County of San Bernardino (HACSB) is the largest provider of affordable housing in the County. The HACSB owns and/or manages more than 10,000 housing units and serves approximately 30,000 individuals throughout the County. For special needs, in the City of San Bernardino alone, there are 39 adult residential facilities providing capacity to accommodate 835 persons; there are 24 residential elder care facilities in the City that accommodate 505 persons. Finally, the City utilizes the Emergency Solutions Grant (ESG) program to support services that include emergency shelter, rapid rehousing, homelessness prevention, street outreach, and HMIS costs.

There continue to be barriers to the provision of affordable housing. But through many initiatives and supportive services funded by local and federal resources, efforts are continuously being made to increase affordable housing units, provide supportive services and job training, and offer other tools to build the workforce for a strong community.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CityWide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Housing & Public Services
	Identify the neighborhood boundaries for this target area.	San Bernardino continues to want to fund projects and services for LMI residents throughout the City. Creating inclusive neighborhoods and reducing barriers and boundardies to affordable is a high priority.
	Include specific housing and commercial characteristics of this target area.	The City's commercial corridors are considered major hub areas of activity (routes 10, 215 and 210 and W. 5th Street). Dense residential and nonresidential development including multi-family and multi-story commercial buildings, exists in the southern half of the City in the downtown, while less dense residential neighborhoods exist in the northern most areas of the City. Around the periphery of the downtown there are medium density neighborhoods containing townhomes, apartments, doubles and dense single family housing units.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The consultation process did not pinpoint any specific region. Stakeholders and service agencies noted they assist homeless and or LMI residents located throughout the City.
Identify the needs in this target area.	Citywide affordable housing is an issue, particularly for extremely low and low income families.	
What are the opportunities for improvement in this target area?	The City's housing rehabilitation, rental and homebuyers assistance, and infill development programs are the right tools to create more available affordable permanent housing units.	

	Are there barriers to improvement in this target area?	Yes, there is an ongoing issues of funding, assistance, both private and public, for affordable housing development and families living in poverty.
2	Area Name:	LMI Areas of the City
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public and community facilities
	Identify the neighborhood boundaries for this target area.	LMI areas in the city are designated on attached mapping. They are the census tracts and block groups that have been designated as 51% or more as being LMI. A large majority of the City are designated as LMI. However this designation does not apply to the census tracts located in the very northeastern portion of the City.
	Include specific housing and commercial characteristics of this target area.	The City's commercial corridors are considered major hub areas of activity (routes 10, 215 and 210 and W. 5th Street). Dense residential and nonresidential development including multi-family and multi-story commercial buildings, exists in the southern half of the City in the downtown, while less dense residential neighborhoods exist in the northern most areas of the City. Around the periphery of the downtown there are medium density neighborhoods containing townhomes, apartments, doubles and dense single family housing units.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The consultation process did not pinpoint any specific region. City staff and officials intend to prioritize and upgrade public infrastructure and recreation facilities and community centers.
Identify the needs in this target area.	Aging sewer and water infrastructure, park equipment, accessibility of public streets and sidewalks, and community facilities.	
What are the opportunities for improvement in this target area?	Improve aging facilities that could, if left go, affect the health and safety of the community residents.	

<p>Are there barriers to improvement in this target area?</p>	<p>The top barrier is the ability to fully-fund infrastructure projects and improve all the City parks ontop funding routine maintenance costs.</p>
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General Allocation Priorities

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

The City will use most of its federal funding to finance projects targeted to low- to moderate-income households throughout the City, including those in special needs categories. Based on 2011-2015 CHAS data, 59 percent of households in the City are low- to moderate-income households. Because more than half of residents would qualify for CDBG assistance and there are no concentrated areas of poverty, the City is taking the approach of allocating CDBG funds across the whole City.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Preserve and Rehabilitate Housing
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities
	Geographic Areas Affected	CityWide
	Associated Goals	Preserve and Rehabilitate Housing
	Description	The preservation and rehabilitation of single-family owner-occupied housing and multi-family rental units.
	Basis for Relative Priority	As discussed in MA-20, 67 percent of both owner-occupied housing (18,125) and rental units (20,735) were built prior to 1980. In general, housing begins to require major repairs after 30 or 40 years of age. Those repairs could include important health and safety repairs such as for heating/air systems, roof, kitchen appliances, bathroom or kitchen plumbing, and insulation. Many low- to moderate-income households may be unable to afford these needed repairs. Community engagement efforts also identified a need for housing rehabilitation.
	2	Priority Need Name
Priority Level		High
Population		Low Moderate Large Families Families with Children
Geographic Areas Affected		CityWide

	Associated Goals	Expand Home Ownership
	Description	Affordable homeownership housing units added and first-time homebuyer assistance programs.
	Basis for Relative Priority	The median income of the City is approximately \$16,000 lower than the national average; however, the cost of living in the County is higher than the national average. Consequently, City residents will likely need assistance to secure their first home without incurring a cost burden. Survey respondents also identified a first-time homebuyer program as a critical housing need.
3	Priority Need Name	Provide Homeless and Homeless Prevention Services
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	CityWide
	Associated Goals	Provide Homeless and Homeless Prevention Services
	Description	Provide emergency shelters, rapid rehousing, and homelessness prevention services to homeless individuals and persons at risk of homelessness.

	Basis for Relative Priority	As discussed in NA-20, there are approximately 890 homeless individuals living in the City of San Bernardino. Discussions with the San Bernardino County Homeless Partnership identified that homeless individuals are in need of services to alleviate or prevent homelessness.
4	Priority Need Name	New Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	CityWide
	Associated Goals	Preserve and Rehabilitate Housing New Affordable Rental Housing
	Description	New affordable rental housing (new construction or rehabilitation) and new affordable rental housing with supportive services for homeless individuals and veterans.
	Basis for Relative Priority	There is a significant mismatch between housing supply and affordability within the City. As discussed in MA-15, there is a 11,445-unit gap for households earning between 0 and 30 percent AMI and a 2,750-unit gap for households earning between 30 and 50 percent AMI. Additionally, 17,398 low-income renter households are paying more than 30 percent of their income toward housing costs.
5	Priority Need Name	Promote Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	CityWide
	Associated Goals	Promote Economic Development
	Description	Create job opportunities.
	Basis for Relative Priority	The unemployment rate of the City is high at 16.6 percent. Additionally, only 10 percent of the labor force has a bachelor’s degree or higher and 21 percent have not graduated high school. Furthermore, 73 percent of survey respondents identified job creation as a critical economic development need.
6	Priority Need Name	Improve Facilities and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Chronic Homelessness Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development
	Geographic Areas Affected	CityWide
	Associated Goals	Improve Facilities and Infrastructure
	Description	Improve public facilities including parks and accessibility upgrades

	Basis for Relative Priority	The City of San Bernardino’s 2018-2023 Capital Improvement Plan (CIP) has indicated the need for the replacement of streetlights, pavement rehabilitation, improvement of safe routes to schools, and citywide accessibility improvements. Community engagement efforts also identified a need for street, street lighting, and water/sewage improvements within the City.
7	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	CityWide
	Associated Goals	Fair Housing
	Description	Promote fair housing and support fair housing services.
	Basis for Relative Priority	Between 2015 and 2016, 114 fair housing discrimination cases were forwarded to the Office of Fair Housing and Equal Opportunity; 51.8 percent of these cases were based on disability.
	8	Priority Need Name
Priority Level		Low
Population		Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Other

Geographic Areas Affected	CityWide
Associated Goals	Planning and Administration
Description	Implement goals of Consolidated Plan.
Basis for Relative Priority	Compliance with all HUD Consolidated Plan and CDBG, HOME, and ESG program regulations is a requirement for participation in this program.

Narrative (Optional)

In establishing the above priorities, the City has considered input from community engagement efforts, including the surveys, stakeholder interviews, and engagement meetings, as well as demographic and data analysis. Activities that address the high priority needs will be funded using CDBG, HOME, and ESG funds during the ConPlan period and activities that address low priority needs may be funded by these funds pending availability.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City does not offer TBRA.
TBRA for Non-Homeless Special Needs	The City does not offer TBRA.
New Unit Production	As discussed in the Market Assessment, there is a gap of 11,445 housing units for those earning less than 30 percent AMI and a gap of 2,750 housing units for those earning between 30 and 50 percent AMI.
Rehabilitation	As discussed in the Market Assessment, approximately 67 percent of owner-occupied housing and 68 percent of renter-occupied housing was built before 1980. Generally, housing begins to require major repairs after 30 or 40 years of age.
Acquisition, including preservation	The abundance of land within the City may make this option less desirable than new unit production; however, if acquisition costs are not too high, then rehabilitation can be less expensive than new construction

Table 49 – Influence of Market Conditions

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

Introduction

The City of San Bernardino estimates it will receive roughly \$25 Million over the next five years from CDBG, HOME and ESG funds.

In PY20 the City will receive:

- CDBG \$3,405,297
- HOME \$1,404,479
- ESG \$ 295,799

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,405,297	17,000	800,368	4,222,665	13,200,000	The estimated amount of CDBG funds available over the planning period is based on allocations for FY 2019-2020.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,404,479	726,658	1,459,854	3,590,991	10,750,000	The estimated amount of HOME funds available over the planning period is based on allocations for FY 2019-2020.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	295,799	0	72,444	368,243	1,200,000	The estimated amount of ESG funds available over the planning period is based on allocations for FY 2019-2020.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Overnight shelter Rapid re-housing (rental assistance) Other	4,442,957	0	0	4,442,957	0	ESG-CV1 and ESG-CV2 to be used to prevent, prepare for and respond to the Coronavirus.
Other	public - federal	Admin and Planning Public Improvements Other	1,702,135	0	0	1,702,135	0	CDBG-CV3 funds to be used to prevent, prepare for and respond to the Coronavirus
Other	public - federal	Public Improvements Rental Assistance Services Other	2,003,529	0	0	2,003,529	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.

Table 50 - Anticipated Resources

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

The City will leverage its federal resources with state and private capital in order to develop quality affordable housing for San Bernardino residents. Additional funds to serve the needs of lower- and moderate-income residents were derived from a variety of other sources, including:

Federal Resources. Section 8 Housing Choice Voucher Program, Federal Low-Income Housing Tax Credit Program, Tax Exempt Bond Financing, Community Investment Funds from Dignity Health

State Resources. Tax Exempt bonds, State Low-Income Housing Tax Credit Program, No Place Like Home, Community Reinvestments Funds, Permanent Local Housing Allocation (PLHA) from California State Department of Housing, Veteran Housing and Homeless Prevention Program. In 2017, the governor signed the Building Homes and Jobs Act (SB 2), which established a \$75 recording fee on real estate documents to increase the supply of affordable housing in California. Funding is used to help cities and counties accelerate housing production, streamline approval of housing development, facilitate housing affordability, promote development, and ensure geographic equity in the distribution of funds. The City submitted a grant application under SB 2 to the California Department of Housing and Community Development for the sum of \$625,000.

Local Resources. San Bernardino County Continuum of Care, Housing Authority of San Bernardino County (HACSB)

Private Resources. Dignity Health, San Manuel Band of Mission Indians, San Bernardino Unified School District, City of San Bernardino Successor Housing Agency

HOME Match. HUD requires HOME recipients to match 25 percent of their HOME annual allocation. In FY 2019-2020, the City received a 100 percent match reduction due to severe fiscal distress. It is anticipated that in 2020-2021 the City will also receive a 100 percent match reduction. If a reduction is not granted, the City of San Bernardino will continue to leverage its HOME funds with other housing resources. Any funds that are used in a HOME activity in excess of the required match will be documented by the City and reported to HUD as part of the Consolidated Annual Performance and Evaluation Report each year.

ESG Match. HUD requires ESG recipients to match 100 percent of their ESG annual allocation. For those organizations that received ESG funds, agencies met the match requirement through utilization of volunteerism, in-kind contributions and funds from other local, state and federal programs. In addition, qualified City staff will provide in-kind services for necessary program oversight, review project work receipts, and administer other matching funds from state and federal programs, such as CDBG. Staff timecards will be used to document all in-kind service hours. **However, under the ESG-CV1 and 2, the match requirement has been waived.**

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

According to the City's 2013-2021 Housing Element update, the City of San Bernardino has enough vacant land and land designated for residential use to satisfy all projected housing needs. Additionally, the City has not identified any constraints on these sites that would prevent development or reuse. The City estimates that 12,918 housing units could be accommodated on this land.

Additionally, the governor of California continues to explore the use of state and federal surplus property to provide housing for homeless individuals

Discussion

The City has enough available land and residential designations to meet the affordable housing needs of the community. HUD allocations are critical to meeting these needs; however, they are not sufficient to address all the needs of LMI households. Therefore, the City will continue to continue to leverage other funding sources to provide services to populations in need.

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.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF SAN BERNARDINO	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
SAN BERNARDINO COUNTY HOUSING AUTHORITY	PHA	Public Housing Rental	Region
San Bernardino County Homeless Partnership	Continuum of care	Homelessness	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City has invested significantly in its CDBG, HOME, and ESG programs, specifically for consulting, auditing, and program design; however, it remains financially constrained. The City continues to improve its capacity and effectiveness in using federal funding.

Additionally, the City of San Bernardino participates in the San Bernardino County Homeless Partnership (SBCHP) through the Central Valley Steering Committee on the Interagency Council on Homelessness, which directs the SBCHP. The SBCHP coordinates homeless services and housing throughout the County. The partnership understands that homelessness is a massive issue which takes an enormous amount of planning and resources to address. Given this, the SBCHP continually tries to address gaps in its institutional structure and bolster its strengths. A gap analysis is performed annually to determine gaps in the service and structure of the partnership.

The primary gap identified is a lack of funding to house or shelter all homeless individuals in the County. As identified in NA-40, there are approximately 2,600 homeless individuals living in San Bernardino County.

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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education			
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 52 - Homeless Prevention Services Summary

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)

Besides CDBG funding, ESG funding is also used to combat homelessness within the City. The City coordinates with emergency shelters and funds nonprofit agencies that operate emergency shelters and transitional housing. These shelters offer basic needs and drop-in services. Transitional housing provides assistance in helping homeless individuals become more stable and continue independent living.

Additionally, the SBCHP coordinates homeless services and housing throughout the County, including for the City of San Bernardino. The partnership has created an initiative to house veteran families, which has resulted in 1,260 veteran families being housed between 2015 and 2020. The SBCHP also has created initiatives to house the elderly and chronically homeless population.

Furthermore, the organization has partnered with the Inland Empire Health Plan to provide health care services to homeless individuals throughout the County.

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

Numerous resources are available for homeless individuals living with HIV/AIDS in the County, including service providers which provide permanent supportive housing. Additionally, the Inland Empire Health Plan serves anyone who is chronically homeless, which is defined as an individual who is homeless for more than a year or homeless four or more times in three years and has a disabling health condition, which includes HIV/AIDS.

The SBCHP identifies a significant gap of resources for elderly persons and persons with disabilities. On average, elderly persons and persons with disabilities receive approximately \$1,000 per month in social security income (SSI). However, the HUD fair market rent for the County is \$986 for a one-bedroom unit. This leaves individuals receiving SSI without the means to afford housing, potentially leaving some homeless.

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

Currently, the SBCHP works with 62 homeless service providers and all cities within the County. Steering committees, comprising service providers and representatives from some of these cities, including the City of San Bernardino, contribute to the partnership's decision-making process. The partnership encourages continued participation to overcome gaps in institutional structure. Additionally, the SBCHP performs an annual gap analysis to determine areas in which the partnership can improve.

The partnership is continually finding ways to fill gaps in services, including through partnerships with nonprofits, businesses, and municipalities as well as through new approaches to problem solving. This includes motel, hotel, shared, and bridge housing as well as employment training.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Rehabilitate Housing	2020	2025	Affordable Housing	CityWide	Preserve and Rehabilitate Housing New Affordable Rental Housing	HOME: \$1,800,000	Rental units rehabilitated: 400 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Expand Home Ownership	2020	2025	Affordable Housing	CityWide	Expand Home Ownership	HOME: \$700,000	Homeowner Housing Added: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted
3	Provide Homeless and Homeless Prevention Services	2020	2025	Homeless	CityWide	Provide Homeless and Homeless Prevention Services	ESG: \$368,243 ESG-CV1 and ESG-CV2: \$4,442,957	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
4	New Affordable Rental Housing	2020	2025	Affordable Housing	CityWide	New Affordable Rental Housing	HOME: \$740,100	Rental units constructed: 300 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Promote Economic Development	2020	2025	Economic Development	CityWide	Promote Economic Development	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
6	Improve Facilities and Infrastructure	2020	2025	Non-Housing Community Development	CityWide LMI Areas of the City	Improve Facilities and Infrastructure	CDBG: \$12,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 160000 Persons Assisted
7	Fair Housing	2020	2025	Non-Housing Community Development	CityWide	Fair Housing	CDBG: \$400,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
8	Planning and Administration	2020	2025	Program administration funds	CityWide	Planning and Administration	CDBG: \$681,059 HOME: \$140,448 ESG: \$22,185 CDBG-CV: \$400,706 ESG-CV1 and ESG-CV2: \$444,296	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve and Rehabilitate Housing
	Goal Description	To provide funding for homeowner-occupied and rental housing rehabilitation.
2	Goal Name	Expand Home Ownership
	Goal Description	Provide funding for the construction of new owner housing units and first-time homebuyer assistance programs.
3	Goal Name	Provide Homeless and Homeless Prevention Services
	Goal Description	Provide funding to assist homeless individuals and those with special needs with supportive services. Includes funding to prepare for, prevent and respond to COVID through emergency shelters, rapid rehousing, homelessness prevention, street outreach, and HMIS costs .
4	Goal Name	New Affordable Rental Housing
	Goal Description	Provide funding for new affordable rental housing (new construction or rehabilitation) and affordable rental housing with supportive services for homeless individuals and veterans.
5	Goal Name	Promote Economic Development
	Goal Description	Provide funding for the City's Micro-Enterprise Program as well as support programs and projects that create jobs, promote economic revitalization.
6	Goal Name	Improve Facilities and Infrastructure
	Goal Description	Provide funding to improve public facilities and infrastructure, including parks, community centers, and sidewalks.
7	Goal Name	Fair Housing
	Goal Description	Promote fair housing choice through the following activities: fair housing education, fair housing testing, housing assistance hotline, and landlord-tenant mediation.

8	Goal Name	Planning and Administration
	Goal Description	Provide funding to implement the goals and objectives of the ConPlan, comply with planning and reporting requirements, and monitor use of the funds.

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 that HOME funds will provide affordable housing to approximately total 510 households over the life of the ConPlan period. Approximately 40% (204 units) of the units will be obtained by extremely low income, 50% (255 units) to low income and 10% (51 units) to moderate income families. In 2020-2021 239 rental units will be rehabilitated, 2 new owner-occupied housing units will be constructed, 100 new rental units will be added and 4 low income families will receive financial assistance for home ownership.

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)

Households in California with at least one member living with a disability have a median household income of \$56,600, approximately \$26,000 less than the median household income of all households at \$82,000. Consequently, the need for accessible affordable units would be high for this population.

As discussed in NA-35, the average annual income of all vouchers holders is approximately \$14,084, which indicates these voucher holders have limited income to cover basic transportation, medical, food, and personal needs. As indicated in NA-35, 5,277 voucher holders (37 percent) have requested some type of accessible feature, demonstrating a need. Given the number of persons with disabilities across the County, the need for accessible units would be great.

Activities to Increase Resident Involvements

The City does not own public housing units. HACSB Board of Commissioners has regular meetings twice per month that call for public comment on agenda items. The HACSB also operates a Family Self Sufficiency Program designed so that residents can be involved in the development of self-sufficiency goals, job training, and other services. The City provides several programs that public housing residents can participate including the First Time Homebuyers Program which funds homebuyers with an income range between 50% and 80% AMI. The City's Infill Program also caters to eligible LMI families wanting to purchase a home. The City works with HACSB to provide homeownership opportunities as they are available.

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

No

Plan to remove the 'troubled' designation

The City is not designated as troubled.

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

Barriers to Affordable Housing

The City recognizes that barriers to affordable housing exist and continues to employ strategies to overcome them. Policies can create barriers to the production of affordable housing and residential investment because such factors increase costs.

The high cost of affordable housing and residential investment can be contributed to the following:

Lack of Affordable Housing Funds: Funding for affordable housing usually comes from the government at the local, state, or federal levels or from nonprofit organizations specializing in the construction of affordable housing. Before 2012, redevelopment had the ability to borrow against future property tax revenue in order to finance capital projects and address blight; 20 percent of redevelopment money was required to be allocated toward affordable housing. Due to state budgetary problems, redevelopment agencies were dissolved. Now the City relies on private resources, federal grant programs, state resources, and philanthropy to fund affordable housing projects.

Environmental Review: Environmental review can be a long process and is expensive if extensive environmental review is required under the California Environmental Quality Act (CEQA) or the National Environmental Policy Act. Additionally, if a developer is applying to rezone an area or parcel, an amendment to the General Plan or Zoning Ordinance is required, which is a project under CEQA. Such an amendment requires environmental review, which can become a long and even political process that can slow or even stop the development of projects.

Site Improvements: Many parts of the City of San Bernardino are undeveloped and lack adequate pedestrian and automobile infrastructure to support new residential subdivisions. All new residential development is required to provide sidewalk with curbs and gutters and must be served by appropriate roadways consistent with the General Plan Circulation Element and adopted road development standards. The cost of these improvements increases the cost of development but is necessary to facilitate pedestrian and vehicular access and movement in the City.

Planning and Development Fees: Planning and development impact fees, such as for transportation, water, and sewer infrastructure improvements, often add to the overall cost of development. The City's fees reflect the fair share of the costs of providing permitting, infrastructure, and services for new residences.

Infrastructure and Impact Fees: Impact fees are charged to housing developers to pay for City infrastructure that will support the project, or pay for parks or other City services that protect the welfare of residents. A primary financial deterrent for developers is the high cost of impact fees. Construction costs, permitting fees, and impact fees are passed on to the consumer, driving up the cost of housing at all income levels.

State and Federal Davis-Bacon Prevailing Wages: The state Department of Industrial Relations (DIR) expanded the kinds of projects that require the payment of prevailing wages. Prevailing wage adds to the overall cost of development. A prevailing wage must also be paid to laborers when federal funds are used to pay labor costs for any project over \$2,000 or on any multifamily project over eight units. Based on discussions with developers, various prevailing wage requirements typically inflate the development costs by 35 percent.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City continues to make the development process more efficient for developers through amendments to the Development Code. The City plans to make the following updates to its development code:

- General Lot Consolidation Incentive – This incentive would increase development potential by allowing a 15 percent density bonus for projects with a residential component, maintenance plan, and on-site management.
- Density Bonus Provisions – The City plans to update the Development Code to reflect the latest amendments to state density bonus law.
- Transitional and Supportive Housing – The City plans to update the Development Code to adequately define transitional and permanent supportive housing to eliminate confusion and facilitate the review and approval process for this housing type.
- Streamlined Processing – The City plans to analyze potential programs that seek to eliminate land use constraints related to the development of new housing and rehabilitation of existing housing. Additionally, the City has applied for an SB 2 planning grant to assist with streamlining.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of San Bernardino provides ESG funding to Step Up on Second (Step Up), which provides essential service referrals and housing placement services to homeless persons and near-homeless persons. Step Up also provides daily mobile outreach to the most service-resistant homeless population in the City.

Addressing the emergency and transitional housing needs of homeless persons

The City funds nonprofits that operate emergency shelters and transitional housing for homeless individuals. Emergency shelters provide shelter, nutrition, supportive services, counseling, medical treatment, transportation assistance, referrals to mental health and social service agencies, and housing assistance. Transitional housing programs provide shelter and services such as job training, financial literacy training, drug and alcohol rehabilitation, and counseling to help individuals reestablish independent living.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City will provide ESG funding for supportive services to assist homeless individuals, including funding for emergency shelters, rapid rehousing, homelessness prevention, and street outreach. The City will also fund nonprofit agencies that operate emergency shelters and provide services to help homeless individuals stabilize and live independently. The City will continue to fund nonprofits that help homeless individuals transition to permanent housing.

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

As discussed above, the City funds a number of nonprofits that provide homeless prevention services to those at risk of homelessness. Additionally, the Coordinated Entry System (CES) is used to quickly identify, assess, refer, and connect clients to housing assistance and services in the event they are

hospitalized. The City also collaborates with St. Bernardine’s Hospital and Community Hospital in the City of San Bernardino to connect homeless patients with bridge housing.

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

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

The City follows all applicable lead-based paint hazard (LBP) regulations, which primarily affect projects funded by the City's Housing Rehabilitation Program. All applicants are notified about LBP risk and, if they are low-income and have a child under six at home, are then referred to the County's LBP Abatement Program for free paint inspections, lead testing for children, information about LBP, and abatement. In general, housing built after 1977, zero-bedroom units, and housing for the elderly or disabled persons (unless children are present) are exempt from this rule.

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

Units built prior to 1980 may contain LBP, to which children under the age of six years are especially vulnerable. As discussed in MA-20, approximately 31,000 housing units were built prior to 1980, of which approximately 6,500 are occupied by children under six years of age.

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

The City, as part of its Housing Rehabilitation Program, requires that all LBP be controlled or abated and disposed of properly to eliminate or reduce the hazard of environmental or human contamination.

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

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

The City annually allocates federal funds for economic development activities, which includes microloan programs and Section 108 loan repayment. HUD's Section 108 Loan Guarantee Program provides CDBG recipients with financing for economic development activities. The goal of the program is to provide the public investment needed to catalyze private economic activity in underserved areas. The City utilizes Section 108 financing to acquire properties for the development of commercial centers and in the process creates jobs for City residents.

Additionally, the City uses its CDBG, HOME, and ESG funds to reduce the number of poverty-level families through the provision of supportive services and housing assistance. Specifically, at least 70 percent of CDBG dollars must be used to benefit low- to moderate-income families.

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

The City allocated up to 15 percent of its CDBG funds annually to public and nonprofit service providers to offer a range of supportive services, including those that fight poverty. Additionally, the City is using its funds to support other activities that address poverty, such as housing rehabilitation, homeownership programs, rental assistance, and economic development.

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

The City undertakes monitoring: program monitoring for ESG, CDBG and HOME.

ESG. The City is required to monitor Sub-Recipients for compliance with ESG regulations. As per Federal regulations, 24 CFR Part 576 of HUD's Monitoring Guidance for the ESG Program, the City has developed comprehensive monitoring process. As part of the monthly claim reimbursement process, a desk audit will be conducted on each claim prior to approval for payment. Additional information or documentation may be requested, at the time of desk audit. A recipient will be notified 30 days in advance of the monitoring visit and interview and provided with a monitoring checklist, tools and resources. After the monitoring visit, the City will provide Sub-Recipient with a written monitoring report inclusive of any findings, concerns or comments. If required, the sub-recipient must provide timely corrective action to findings and failure to do so may result in the withholding and/or return of ESG funds to the City or other possible remedies as described in the Sub-Recipient Agreement signed by Sub-Recipient and the City (See attached Sub-Recipient monitoring checklist).

HOME. The City provides ongoing monitoring and conducts annual inspections in order to ensure compliance with the following requirements for its TBRA program: Units must meet Section 8 Housing Quality Standards (HQS) and meet lead-based paint standards per the Lead Safe Housing Rule of 24 CFR Part 35, Units must be of an appropriate size for the household based on either local or state codes or a PJ's established standard, Any rent increases by the landlord must be reviewed and approved by the PJ throughout the length of the household's TBRA assistance contract. Staff is required to create an affordable housing monitoring file for each HOME assisted rental property; with the contents of the file generally including a copy of the recorded affordability covenant, a summary coversheet detailing the specific affordability requirements for the property as described within the covenant, annual HOME Income Limit Tables, annual HOME rent schedules, all utility allowance schedules. Program staff shall retain copies of all correspondence related to the property owner.

CDBG. HD Staff performs monitoring visits at Subrecipient locations to determine compliance with federal rules and regulations and in accordance with 2 CFR 200.330 and 2 CFR 200.331. Monitoring visits involve HD Staff members who examine program and financial matters related to the City's CDBG Program. Subrecipients answer a series of questions that are consistent with the CDBG Subrecipient Monitoring Checklist, which includes questions pertaining to the CDBG Program and other federal requirements (See CDBG Monitoring Checklist). Program staff has developed the following monitoring procedures to ensure consistency with HUD's recommended best practices: Send notification letter/e-mail to Subrecipient prior to scheduled monitoring visit, Conduct entrance interview, Complete CDBG Subrecipient Monitoring Checklist, including determination if Subrecipient is subject to Single Audit

requirement (i.e., those that receive more than \$750,000 in federal grants), Conduct exit interview, Send follow-up monitoring response to the Subrecipient within 15 working days of the completion of the monitoring, Allow Subrecipient 15 days to respond to findings and/or concerns, Reply to Subrecipient's response within 15 days of receipt, and Send clearance letter to Subrecipient.

Expected Resources

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

Introduction

The City of San Bernardino estimates it will receive roughly \$25 Million over the next five years from CDBG, HOME and ESG funds.

In PY20 the City will receive:

- CDBG \$3,405,297
- HOME \$1,404,479
- ESG \$ 295,799

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,405,297	17,000	800,368	4,222,665	13,200,000	The estimated amount of CDBG funds available over the planning period is based on allocations for FY 2019-2020.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,404,479	726,658	1,459,854	3,590,991	10,750,000	The estimated amount of HOME funds available over the planning period is based on allocations for FY 2019-2020.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	295,799	0	72,444	368,243	1,200,000	The estimated amount of ESG funds available over the planning period is based on allocations for FY 2019-2020.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Overnight shelter Rapid re-housing (rental assistance) Other	4,442,957	0	0	4,442,957	0	ESG-CV1 and ESG-CV2 to be used to prevent, prepare for and respond to the Coronavirus.
Other	public - federal	Admin and Planning Public Improvements Other	1,702,135	0	0	1,702,135	0	CDBG-CV3 funds to be used to prevent, prepare for and respond to the Coronavirus
Other	public - federal	Public Improvements Rental Assistance Services Other	2,003,529	0	0	2,003,529	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.

Table 54 - Expected Resources – Priority Table

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

The City will leverage its federal resources with state and private capital in order to develop quality affordable housing for San Bernardino residents. Additional funds to serve the needs of lower- and moderate-income residents were derived from a variety of other sources, including:

Federal Resources. Section 8 Housing Choice Voucher Program, Federal Low-Income Housing Tax Credit Program, Tax Exempt Bond Financing, Community Investment Funds from Dignity Health

State Resources. Tax Exempt bonds, State Low-Income Housing Tax Credit Program, No Place Like Home, Community Reinvestments Funds, Permanent Local Housing Allocation (PLHA) from California State Department of Housing, Veteran Housing and Homeless Prevention Program. In 2017, the governor signed the Building Homes and Jobs Act (SB 2), which established a \$75 recording fee on real estate documents to increase the supply of affordable housing in California. Funding is used to help cities and counties accelerate housing production, streamline approval of housing development, facilitate housing affordability, promote development, and ensure geographic equity in the distribution of funds. The City submitted a grant application under SB 2 to the California Department of Housing and Community Development for the sum of \$625,000.

Local Resources. San Bernardino County Continuum of Care, Housing Authority of San Bernardino County (HACSB)

Private Resources. Dignity Health, San Manuel Band of Mission Indians, San Bernardino Unified School District, City of San Bernardino Successor Housing Agency

HOME Match. HUD requires HOME recipients to match 25 percent of their HOME annual allocation. In FY 2019-2020, the City received a 100 percent match reduction due to severe fiscal distress. It is anticipated that in 2020-2021 the City will also receive a 100 percent match reduction. If a reduction is not granted, the City of San Bernardino will continue to leverage its HOME funds with other housing resources. Any funds that are used in a HOME activity in excess of the required match will be documented by the City and reported to HUD as part of the Consolidated Annual Performance and Evaluation Report each year.

ESG Match. HUD requires ESG recipients to match 100 percent of their ESG annual allocation. For those organizations that received ESG funds, agencies met the match requirement through utilization of volunteerism, in-kind contributions and funds from other local, state and federal programs. In addition, qualified City staff will provide in-kind services for necessary program oversight, review project work receipts, and administer other matching funds from state and federal programs, such as CDBG. Staff timecards will be used to document all in-kind service hours. **However, under the ESG-CV1 and 2, the match requirement has been waived.**

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

According to the City's 2013-2021 Housing Element update, the City of San Bernardino has enough vacant land and land designated for residential use to satisfy all projected housing needs. Additionally, the City has not identified any constraints on these sites that would prevent development or reuse. The City estimates that 12,918 housing units could be accommodated on this land. Additionally, the governor of California continues to explore the use of state and federal surplus property to provide housing for homeless individuals

Discussion

The City has enough available land and residential designations to meet the affordable housing needs of the community. HUD allocations are critical to meeting these needs; however, they are not sufficient to address all the needs of LMI households. Therefore, the City will continue to continue to leverage other funding sources to provide services to populations in need.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Rehabilitate Housing	2020	2025	Affordable Housing	CityWide	Preserve and Rehabilitate Housing	HOME: \$500,000	Rental units rehabilitated: 239 Household Housing Unit
2	Expand Home Ownership	2020	2025	Affordable Housing	CityWide	Expand Home Ownership	HOME: \$700,000	Homeowner Housing Added: 4 Household Housing Unit
3	Provide Homeless and Homeless Prevention Services	2020	2025	Homeless	CityWide	Provide Homeless and Homeless Prevention Services	ESG: \$368,243 ESG-CV1 and ESG-CV2: \$4,442,957	Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted Homeless Person Overnight Shelter: 200 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 220 Beds
4	New Affordable Rental Housing	2020	2025	Affordable Housing	CityWide	New Affordable Rental Housing	HOME: \$739,825	Rental units constructed: 75 Household Housing Unit
5	Promote Economic Development	2020	2025	Economic Development	CityWide	Promote Economic Development	CDBG: \$798,021	Jobs created/retained: 214 Jobs Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Improve Facilities and Infrastructure	2020	2025	Non-Housing Community Development	CityWide LMI Areas of the City	Improve Facilities and Infrastructure	CDBG: \$2,670,585 CDBG-CV3: \$1,361,708	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 32000 Persons Assisted
7	Fair Housing	2020	2025	Non-Housing Community Development	CityWide	Fair Housing	CDBG: \$73,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
8	Planning and Administration	2020	2025	Program administration funds	CityWide	Preserve and Rehabilitate Housing Expand Home Ownership Provide Homeless and Homeless Prevention Services New Affordable Rental Housing Promote Economic Development Improve Facilities and Infrastructure Fair Housing	CDBG: \$681,059 HOME: \$140,448 ESG: \$22,185 CDBG-CV3: \$340,427 ESG-CV1 and ESG-CV2: \$444,296	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve and Rehabilitate Housing
	Goal Description	Funds will assist with the rehabilitation of 239 affordable rental units at Foothill Villas (2601-2675 W 2nd Street).
2	Goal Name	Expand Home Ownership
	Goal Description	\$700,000 in HOME funds for 4 new infill owner-occupied units city-wide.
3	Goal Name	Provide Homeless and Homeless Prevention Services
	Goal Description	Rental assistance/Rapid Rehousing: 75 households Assisted; Homeless Persons Overnight Shelter: 200 Persons Assisted; Overnight/Emergency Shelter/Transitional Housing Beds added: 220 beds
4	Goal Name	New Affordable Rental Housing
	Goal Description	Will help fund the first phase of a possible three phase rental housing development to be constructed at Seccombe Park.
5	Goal Name	Promote Economic Development
	Goal Description	Funding will assist a minimum of 10 small businesses. Funding will also be used for Section 108 Loan repayment for a revitalization project on Highland Avenue. The project is slated to create and retain 214 jobs.
6	Goal Name	Improve Facilities and Infrastructure
	Goal Description	Funding will be used to improve five community facilities including three parks, a community center and a senior center. CDBG-CV3 - Funding will be used to prevent, prepare and respond to COVID-1 by updating the City's Emergency Operations Plan and Local Hazard Mitigation Plan; improve three community centers and three libraries.

7	Goal Name	Fair Housing
	Goal Description	Funds will be provided to IFHMB to provide investigation, education, reconciliation, and/or referral of housing discrimination complaints, free of charge, in the City of San Bernardino. IFHMB offers workshops to educate housing providers, tenants, homeowners, and financial and lending institutions on fair housing laws.
8	Goal Name	Planning and Administration
	Goal Description	Funds are allocated for City staff for planning and administration of HOME, CDBG, ESG funds for the various projects and grantee monitoring requirements.

Projects

AP-35 Projects – 91.220(d)

Introduction

With its CDBG, HOME, and ESG funds, the City of San Bernardino will fund eligible projects in the following categories: preserve and rehabilitate housing; improve neighborhood conditions; expand homeownership opportunities; provide supportive services; new affordable housing construction or rehabilitation; new affordable housing construction; promote economic development; improve facilities and infrastructure; fair housing, and program planning and administration.

On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security Act of 2020 (Cares Act) was signed into law. Pursuant to the CARES Act, HUD has allocated \$2,003,529 in Community Development Block Grant-Coronavirus (CDBG-CV1) funds, \$1,019,997 in Emergency Solutions Grant-Coronavirus (ESG-CV1) funds and \$3,422,960 in Emergency Solutions Grant-Coronavirus (ESG-CV2) funds to the City of San Bernardino to fund activities that prevent, prepare, and respond to the Coronavirus pandemic. As directed by HUD, the FY 2020-2021 Annual Action Plan was amended on August 19, 2020 to add Round 1 of CDBG-CV funded activities and Round 1 and 2 of ESG-CV funded activities.

On September 11, 2020, HUD announced the City would receive \$1,702,135 in CDBG-CV Round 3 funds. These funds must also be used to prevent, prepare for, and/or respond to the Coronavirus pandemic and the FY 2020-2021 Annual Action Plan should be further amended to add Round 3 funds. CDBG-CV3 will be used for buildings and improvements, including public facilities, such as improvements to libraries and community centers affected by the Coronavirus.

On September 16, 2023, City Council approved the allocation of \$1,100,981 of unspent CDBG-CV funds to four activities. A 30-day public comment period was held July 17, 2023 to August 15, 2023. A public notice was published July 17, 2023 in two newspapers El Chicano Newspaper and the San Bernardino County Sun.

On July 17, 2024 City Council approved a fourth CDBG-CV Substantial Amendment allocating \$802,471.92 of unspent funds to two activities: CV-3 Administration - \$287,179.22 and Encanto Community Center – \$515,292.70. On June 13, 2022, a 15-Day public comment notice, both English and Spanish was published.

Projects

#	Project Name
1	Infill Housing Program
2	First Time Home Ownership
3	HESG 2020-2021 San Bernardino
4	New Rental Housing Construction - Secombe Park Housing Construction
5	Affordable Rental Housing Rehabilitation
6	Micro-Enterprise Program

#	Project Name
7	Section 108 Repayment Program - Promote Economic Development
8	Improve Public Facilities and Infrastructure
9	Fair Housing
10	Planning & Administration
11	Homekey Motel Conversion
12	CDBG-CV- Eviction Prevention Program
13	CV- Senior Nutrition Program
14	CV- Grab and Go arts and crafts
15	CV- Personal Protective Equipment (PPE)
16	CV- Modifications to Public Facilities
17	CV- Planning and Administration
18	Substantial Amend Project
19	CDBG-CV3 - Administration
20	CDBG-CV3 - Fifth Street Senior Center
21	CDBG-CV3 - Encanto Community Center
22	CDBG-CV3 - Community Centers/Libraries
23	CDBG-CV3 - Lytle Creek Community Center
23	Interim Emergency Shelter Voucher Program

Table 56 – Project Information

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

The allocation priorities are a result of input received from the community and based on the identified needs such as the state of the City's infrastructure, housing stock and poverty. The primary obstacle in addressing underserved needs is insufficient resources to meet the ongoing needs of persons, especially those with special needs such as the homeless.

AP-38 Project Summary
Project Summary Information

1	Project Name	Infill Housing Program
	Target Area	CityWide
	Goals Supported	Expand Home Ownership
	Needs Addressed	Expand Home Ownership
	Funding	HOME: \$700,000
	Description	Construction of single family ownership housing on vacant City-owned lots.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Four(4) families will benefit from this project.
	Location Description	Citywide
	Planned Activities	Homeownership Housing units added.
2	Project Name	First Time Home Ownership
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The amount has been reduced to zero pursuant to the suspension and waiver provided under the Flexibilities/Waiver Granted by the CARES Act. The City of San Bernardino has requested and received approval from HUD to reduce to zero percent the CHDO set-aside requirement for fiscal years 2017, 2018, 2019, and 2020 allocations.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
	Project Name	HESG 2020-2021 San Bernardino

3	Target Area	CityWide
	Goals Supported	Provide Homeless and Homeless Prevention Services Planning and Administration
	Needs Addressed	Provide Homeless and Homeless Prevention Services Planning and Administration
	Funding	ESG: \$368,243 ESG-CV1 and ESG-CV2: \$4,442,957
	Description	ESG Allocation: To provide funding for various Emergency Solutions Grant Program projects to include Emergency Shelter, Rapid Rehousing, Homelessness Prevention, Street Outreach and HMIS costs. Administrative costs will not exceed 7.5% of ESG allocation; street outreach/emergency shelter will not exceed 60%.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 700 persons at very low income to zero income will benefit from the proposed activities.
	Location Description	The following locations will benefit from ESG funding. <ol style="list-style-type: none"> 1. Community Action Partnership - 696 S. Tippecanoe Avenue, San Bernardino, CA 92408 2. Family Service Association of Redlands - 612 Lawton St, Redlands, CA 92374 3. Lutheran Social Services - 813 N D St, San Bernardino, CA 92401 4. Step Up on Second - 201 North E Street, San Bernardino, CA 92401 5. Salvation Army - 925 W. 10th Street, San Bernardino, 92411 6. Mental Health Systems (MHS) - 1738 N. Waterman Avenue, San Bernardino, 92404 7. Administration and Planning - 215 N D Street, San Bernardino, CA 92401

	Planned Activities	<p>The ESG Program will fund the following programs plus grant and project management. Additionally, the programs will receive CV funding to prepare for, prevent and respond to COVID.</p> <ol style="list-style-type: none"> 1. Community Action Partnership. Provide homeless persons and those at risk of homelessness with temporary rental assistance, financial literacy education and linkages to other support services. Award \$54,446 in ESG; and \$74,999 in ESG-CV1. 2. Family Service Association of Redlands. Provide motel vouchers (\$28,000), wraparound services and case management to prevent homelessness (\$10,000) and rapidly re-house those individuals in need (\$25,000). Award \$63,000 in ESG. 3. Lutheran Social Services. Provide emergency shelter as a bridge to permanent housing (\$50,000), wraparound services to help homeless men 18 years and older to achieve self-sufficiency. Lutheran Social Services staff will be utilizing the HMIS system (\$20,000). Award \$70,000 in ESG; \$373,742 in ESG-CV1; \$500,000 in ESG-CV2 4. Step Up On Second. Provide supportive services which begin with engagement and street outreach activities. Award \$86,168 in ESG; \$318,780 in ESG-CV1; \$980,000 in ESG-CV2. 5. Salvation Army. Provide rapid rehousing. Award from prior year resources: \$72,444; Provide emergency shelter and street outreach. Award \$150,476 in ESG-CV1; Provide emergency shelter and street outreach. Award \$150,476 ESG-CV2. 6. Mental Health Systems. Provide street outreach, housing and services to acutely mentally ill homeless persons. Award \$1,450,188 in ESG-CV2. 7. Administration and Planning. \$22,185 for FY 2020 ESG administration. \$444,296 for administration of ESG-CV 1 and ESG-CV 2 funded programs. <p>TOTAL: \$4,811,200</p>										
4	<table border="1"> <tr> <td data-bbox="248 1577 532 1633">Project Name</td> <td data-bbox="532 1577 1430 1633">New Rental Housing Construction - Seccombe Park Housing Construction</td> </tr> <tr> <td data-bbox="248 1633 532 1690">Target Area</td> <td data-bbox="532 1633 1430 1690">CityWide</td> </tr> <tr> <td data-bbox="248 1690 532 1747">Goals Supported</td> <td data-bbox="532 1690 1430 1747">New Affordable Rental Housing</td> </tr> <tr> <td data-bbox="248 1747 532 1803">Needs Addressed</td> <td data-bbox="532 1747 1430 1803">New Affordable Rental Housing</td> </tr> <tr> <td data-bbox="248 1803 532 1858">Funding</td> <td data-bbox="532 1803 1430 1858">HOME: \$739,825</td> </tr> </table>	Project Name	New Rental Housing Construction - Seccombe Park Housing Construction	Target Area	CityWide	Goals Supported	New Affordable Rental Housing	Needs Addressed	New Affordable Rental Housing	Funding	HOME: \$739,825	
Project Name	New Rental Housing Construction - Seccombe Park Housing Construction											
Target Area	CityWide											
Goals Supported	New Affordable Rental Housing											
Needs Addressed	New Affordable Rental Housing											
Funding	HOME: \$739,825											

	Description	New affordable rental units constructed at Seccombe Park
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	75 families will benefit from this proposed project.
	Location Description	Seccombe Park 160 E. 5th Street San Bernardino, CA Census Tract: 58.00
	Planned Activities	Construction of new affordable rental housing units
5	Project Name	Affordable Rental Housing Rehabilitation
	Target Area	CityWide
	Goals Supported	Preserve and Rehabilitate Housing
	Needs Addressed	Preserve and Rehabilitate Housing
	Funding	HOME: \$500,000
	Description	Rehabilitation of 239 existing rental housing units.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	239 families will benefit from this proposed project.
	Location Description	Property address is 2601-2675 W. 2nd Street San Bernardino, CA
Planned Activities	Rehabilitation of existing rental housing units.	
6	Project Name	Micro-Enterprise Program
	Target Area	CityWide
	Goals Supported	Promote Economic Development
	Needs Addressed	Promote Economic Development
	Funding	CDBG: \$35,000
	Description	Provide business development training and support to income qualified existing or potential business owners. City staff monitors how many business have been created through Emprenadoras Program. Training class administration includes participant sign-in and intake forms.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately ten existing or potential business owners will be trained.
	Location Description	Citywide - Available to all existing or potential business owners. Workshops are held at City Hall located at 201 North E Street, San Bernardino, CA and at the Mexican Consulate located at 293 North D Street, San Bernardino, CA.
	Planned Activities	The Micro-Enterprise program promotes economic development in the City. The program provides business development training and support to income qualified participants who wish to start their own business. The Program will use CDBG funds to provide education and training for existing or potential business owners, to launch and retain a successful businesses and improve business viability. City staff monitors how many business have been created through Emprenadoras Program. Training class administration includes participant sign-in and intake forms.
7	Project Name	Section 108 Repayment Program - Promote Economic Development
	Target Area	CityWide
	Goals Supported	Promote Economic Development
	Needs Addressed	Promote Economic Development
	Funding	CDBG: \$763,021
	Description	Section 108 loan repayment for Arden Guthrie Property (B-03-MC-06-0539, Loan number 119-090-0053-5801) obtained to forward economic revitalization and create jobs (214 jobs) in the City.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	214 individuals will benefit from this proposed activity.
	Location Description	17.43 acre commercial property located along Highland Avenue between Arden Street and Guthrie Street in the City of San Bernardino.

	Planned Activities	A Section 108 loan, FY 2006, was obtained for the acquisition of 22 blighted and socially problematic apartment buildings in the North Arden Guthrie Area of the City. The City is moving forward with the sale of the property to a developer who will build a multi-tenant commercial shopping center.
8	Project Name	Improve Public Facilities and Infrastructure
	Target Area	CityWide
	Goals Supported	Improve Facilities and Infrastructure
	Needs Addressed	Improve Facilities and Infrastructure
	Funding	CDBG: \$2,670,585
	Description	Three (3) parks will be funded for replacement of playground equipment in addition to an existing baseball field to be converted into a Miracle League park to be ADA compliant. A concrete/ADA project will also be funded to replace sidewalks and ADA accessibility. Encanto Community Center Phase I roof replacement/facility repairs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	32,000 persons within households earning an income level of 30% to 50% of AMI will benefit of the improvements made to these parks and facility.
Location Description	<p>The City has proposed to fund the following three (3) parks, a community center and public facilities at a senior center:</p> <ol style="list-style-type: none"> 1. Meadowbrook Fields Park - 179 E Rialto Ave., San Bernardino, CA 2. Anne Shirrel Park – 1367 North California, San Bernardino, CA 3. Nicholson Park - 2737 W. 2nd Street, San Bernardino, CA (Playground equipment replacement and existing baseball field conversion) 4. Encanto Community Center – Phase 1 – 1180 W. 9th Street, San Bernardino, CA Roof replacement/facility repairs. 5. Citywide Concrete Repairs – to replace sidewalks and ADA accessibility for Fifth Street Senior Center, Perris Hill Senior Center, Ruben Campos, Lytle Creek, Rudy Hernandez, Nicholson and Delmann Heights Community Centers. 	

	Planned Activities	The City plans to improve three (3) parks, a community center and public facilities at a senior center. Specifically, the replacement of playground equipment to provide safe equipment for the community in addition to a Miracle League Park for ADA compliant and citywide concrete repairs.
9	Project Name	Fair Housing
	Target Area	CityWide
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$73,000
	Description	Inland Fair Housing Mediation Board will provide activities that will assist the City in furthering fair housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	This program will benefit Low/Moderate Income Households/Tenants.
	Location Description	Fair housing events and discrimination assistance will benefit approximately 1,000 LMI households and tenants.
Planned Activities	IFHMB will provide investigation, education, reconciliation, and/or referral of housing discrimination complaints free of charge in the City of San Bernardino. IFHMB offers workshops to educate housing providers, tenants, homeowners, and financial and lending institutions on fair housing laws.	
10	Project Name	Planning & Administration
	Target Area	CityWide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$681,059 HOME: \$140,448

	Description	The City will implement the goals and objectives of the Action Plan by delivering a variety of housing and community development programs and activities. The City will also continue to comply with the planning and reporting requirements of the Action Plan regulations and CDBG, HOME and ESG regulations. Annually, the City will monitor its use of CDBG and HOME funds to ensure effective and appropriate use of funds. CDBG Administration: \$681,059; HOME Administration: \$140,448.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The entire city benefits from planning and administration efforts lead by the City.
	Location Description	201 North E Street, San Bernardino, CA 92401
	Planned Activities	Grant and Project Management
11	Project Name	Homekey Motel Conversion
	Target Area	CityWide
	Goals Supported	Preserve and Rehabilitate Housing
	Needs Addressed	Preserve and Rehabilitate Housing
	Funding	HOME: \$1,300,000
	Description	Provide HOME funding for the acquisition and/or rehabilitation of a motel or other buildings and convert them into permanent, supportive housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 families will benefit from the proposed activity.
	Location Description	Two possible locations have been identified; currently negotiating with the owners.
	Planned Activities	To acquire, modify and rehabilitate a motel or other buildings that will serve as permanent supportive housing for persons at risk of homelessness or homeless persons.
	Project Name	CDBG-CV- Eviction Prevention Program

12	Target Area	CityWide
	Goals Supported	Provide Homeless and Homeless Prevention Services
	Needs Addressed	Provide Homeless and Homeless Prevention Services
	Funding	CDBG-CV: \$1,060,000
	Description	The program's intent is to prevent evictions by providing payment of rent arrears to landlords of low-income tenants, in the City of San Bernardino, who have experienced financial hardship due to COVID-19. The program would be managed by Housing Authority of the County of San Bernardino, who has extensive experience in managing rental assistance programs countywide.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 families will benefit from the proposed activity.
	Location Description	City-wide
	Planned Activities	Prevent evictions by providing payment of rent arrears to landlords of low-income tenants, who have experienced financial hardship due to COVID-19.
13	Project Name	CV- Senior Nutrition Program
	Target Area	CityWide
	Goals Supported	
	Needs Addressed	
	Funding	CDBG-CV: \$150,000
	Description	In order to continue providing nutritious meal to very low and low income seniors, meals will be made readily available city-wide for pick up by seniors or their families in order to protect seniors from exposure to COVID 19. The meals can be picked up at six different locations.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 350 senior citizens will benefit from the Senior Nutrition Program.

	Location Description	<p>The lunches will be distributed at the following Community Centers:</p> <p>Perris Hill Senior Center 780 East 21st Street</p> <p>Fifth Street Senior Center 600 West Fifth Street</p> <p>Hernandez Community Center 222 North Lugo</p> <p>Lytle Creek Community Center 380 South "K" Street</p> <p>Highland Senior Center 3102 East Highland Ave.</p> <p>New Hope Family Life Center 1505 West Highland Ave.</p>
	Planned Activities	<p>Parks and Recreation will prepare hot, box meals for pick up. In order to protect seniors, who are especially vulnerable, from exposure to COVID-19 the nutrition program had to be changed to prevent and respond to COVID. By making the meals available for pick up city-wide the program is responding to and preventing the spread of COVID while providing nutritious meals to very low and low income seniors.</p>
14	Project Name	CV- Grab and Go arts and crafts
	Target Area	CityWide
	Goals Supported	
	Needs Addressed	
	Funding	CDBG-CV: \$32,000
	Description	<p>Parents or guardians are able to pick up craft kits for their children and make the crafts at home. Arts and crafts kits are distributed weekly at all community centers. The staff provides interactive instruction and participants share their work through social media. The manner in which the activity is conducted has been dictated by necessary precautions due to COVID-19. The activities are more expensive since supplies must be purchased new and can no longer be reused as in the past when children attended in-person classes.</p>
	Target Date	6/30/2021

Estimate the number and type of families that will benefit from the proposed activities	Approximately 400 children will benefit from the program.
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Location Description	
	<p>Delmann Heights Community Center 2969 N. Flores San Bernardino, CA 92405</p>
	<p>Rudy C. Hernandez Center 222 N. Lugo Avenue San Bernardino, CA 92408</p>
	<p>Ruben Campos Community Center 1717 W. Fifth Street San Bernardino, CA 92410</p>
	<p>Lytle Creek Community Center 980 South K Street San Bernardino, CA 92410</p>

	Planned Activities	Through the City's Parks, Recreation and Community Services Department, the Grab and Go arts and crafts kits will be distributed to children. Parents or guardians are able to pick up craft kits for their children and make the crafts at home. Arts and crafts kits are distributed weekly at all community centers. The staff provides interactive instruction and participants share their work through social media. The manner in which the activity is conducted has been dictated by necessary precautions due to COVID-19. The activities are more expensive since supplies must be purchased new and can no longer be reused as in the past when children attended in-person classes.
15	Project Name	CV- Personal Protective Equipment (PPE)
	Target Area	CityWide
	Goals Supported	Improve Facilities and Infrastructure
	Needs Addressed	Improve Facilities and Infrastructure
	Funding	CDBG-CV: \$24,000
	Description	Upon reopening of senior centers, community centers, and libraries, staff will need to make available PPE and cleaning/sanitizing supplies to comply with the increased requirements in mandated reopening guidelines.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 36,000 families will benefit from the proposed activities.

Location Description	
	<p>Delmann Heights Community Center 2969 N. Flores San Bernardino, CA 92405</p>
	<p>Rudy C. Hernandez Center 222 N. Lugo Avenue San Bernardino, CA 92408</p>
	<p>Ruben Campos Community Center 1717 W. Fifth Street San Bernardino, CA 92410</p>
	<p>Lytle Creek Community Center 980 South K Street San Bernardino, CA 92410</p>
	<p>Perris Hill Senior Center 780 E. 21st Street San Bernardino, CA 92404</p>
	<p>Fifth Street Senior Center 600 West Fifth Street San Bernardino, CA 92410</p>
	<p>Norman F. Feldheym Central Library 555 West 6th Street San Bernardino, CA 92410</p>
	<p>Dorothy Inghram Branch Library 1505 W. Highland Avenue San Bernardino, CA 92411</p>

		<p>Howard M. Rowe Branch Library 108 E. Marshall Blvd. San Bernardino, CA 92404</p> <p>Paul Villasenor Branch Library 525 N. Mt. Vernon Avenue San Bernardino, CA 92411</p>
	Planned Activities	During the COVID-19 , the City's Parks, Recreation and Community Services Department and the Library are revamping the areas to be able to prepare, prevent and respond to the pandemic. Therefore, upon reopening of senior centers, community centers, and libraries, staff will need to make available PPE and cleaning/sanitizing supplies to comply with the increased requirements in mandated reopening guidelines.
16	Project Name	CV- Modifications to Public Facilities
	Target Area	CityWide
	Goals Supported	Improve Facilities and Infrastructure
	Needs Addressed	Improve Facilities and Infrastructure
	Funding	CDBG-CV: \$336,823
	Description	Prior to opening of public facilities, such as senior centers, community centers, and libraries, staff will need to modify the buildings to prepare for, prevent, and respond to COVID-19. Supplies and materials needed, such as tempered glass or Plexiglas, and PPE stations to meet the safety guidelines will be provided.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 36,000 families will benefit from the proposed activities.

	<p>Location Description</p>	<p>The activities will be undertaken in all public facilities, such as senior centers, community centers, and libraries, citywide. Buildings for the exclusive purpose of carrying out government functions are excluded:</p> <p>Delmann Heights Community Center 2969 N. Flores San Bernardino, CA 92405</p> <p>Rudy C. Hernandez Community Center 222 N. Lugo Avenue San Bernardino, CA 92408</p> <p>Ruben Campos Community Center 1717 W. Fifth Street San Bernardino, CA 92410</p> <p>Lytle Creek Community Center 980 South K Street San Bernardino, CA 92410</p> <p>Perris Hill Senior Center 780 E. 21st Street San Bernardino, CA 92404</p> <p>Norman F. Fedlheim Central Library 555 West 6th Street San Bernardino, CA 92410</p> <p>Dorothy Inghram Branch Library</p>
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		<p>1505 W. Highland Avenue</p> <p>San Bernardino, CA 92411</p> <p>Howard M. Rowe Branch Library</p> <p>108 E. Mashall Blvd.</p> <p>San Bernardino, CA 92404</p> <p>Paul Villasenor Branch Library</p> <p>525 N. Mt. Vernon Avenue</p> <p>San Bernardino, CA 92411</p>
	Planned Activities	Prior to opening of public facilities, such as senior centers, community centers, and libraries, staff will need to modify the buildings by installing tempered glass or Plexiglas, and PPE stations to prepare for, prevent, and respond to COVID-19 to meet the safety guidelines.
17	Project Name	CV- Planning and Administration
	Target Area	CityWide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG-CV: \$400,706
	Description	Planning and administering the programs
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Plan and administer the program
18	Project Name	Substantial Amend Project
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$210,718
	Description	The City will undertake a substantial amendment when it decides what the funds will be spent on (\$210,718 - prior year resources)
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
19	Project Name	CDBG-CV3 - Administration
	Target Area	CityWide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG-CV3: \$0- \$363,934.54

	Description	Administration of the CDBG program and update of the City's Emergency Operations Plan (EOP) and Local Hazard Mitigation Plan (LHMP). The City's EOP addresses the planned response to emergencies associated with natural disasters, technological incidents, and national security emergencies. The plan's objective is to incorporate and coordinate all the facilities and personnel of the City into an efficient organization capable of responding to any emergency. The COVID-19 pandemic has been an unprecedented disaster that has affected City operations across all departments. The duration of the COVID-19 pandemic's impact on the community and City functions is unknown; therefore, it is critical that the EOP and LHMP be updated to provide City leaders and personnel guidance during emergency operations in a COVID-19 environment, as well as future health related disasters.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
20	Project Name	CDBG-CV3 - Fifth Street Senior Center
	Target Area	CityWide
	Goals Supported	Improve Facilities and Infrastructure
	Needs Addressed	Improve Facilities and Infrastructure
	Funding	CDBG-CV3: \$175,000
	Description	Installation of a shade structure, to support a concrete access pathway and the senior meal program in an open air setting to prevent, prepare for, and respond to the spread of COVID-19.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	Fifth Street Senior Center 600 West Fifth Street, San Bernardino, CA 92410
	Planned Activities	Installation of a shade structure, to support the senior meal program in an open air setting, as well as a concrete access pathway.
21	Project Name	CDBG-CV3 - Encanto Community Center
	Target Area	
	Goals Supported	Improve Facilities and Infrastructure
	Needs Addressed	Improve Facilities and Infrastructure
	Funding	CDBG-CV3: \$0 \$886,992.70
	Description	Lobby redesigned for social distancing, touchless automatic entry doors, installation of various touchless restroom equipment/fixtures, showers, partition walls and counters, to prevent, prepare for and respond to the spread of COVID-19. The community center will provide Senior lunches and for the community to use for events, and meetings.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Encanto Community Center 1180 West 9th Street, San Bernardino 92411.
Planned Activities	Lobby redesigned for social distancing, touchless automatic entry doors, installation of various touchless restroom equipment/fixtures, showers, partition walls and counters.	
22	Project Name	CDBG-CV3 - Community Centers/Libraries
	Target Area	LMI Areas of the City
	Goals Supported	Improve Facilities and Infrastructure
	Needs Addressed	Improve Facilities and Infrastructure
	Funding	CDBG-CV3: \$515,008

	Description	Design and installation of touchless automatic entry doors at Fifth Street Senior Center, Perris Hill Senior Center, Feldheym Central Library, Howard M. Rowe Branch Library, and Villaseñor or Branch Library. The touchless automatic entry doors will be installed to prevent, prepare for and respond to the spread of COVID-19.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Fifth Street Senior Center - 600 West 5th Street, San Bernardino 92410 Perris Hill Senior Center - 780 East 21st Street, San Bernardino 92404 Feldheym Central Library - 555 West 6th Street, San Bernardino 92410 Howard M. Rowe Branch Library - 108 East Marshall Blvd., San Bernardino 92404 Villaseñor Branch Library - 525 North Mt. Vernon Ave., San Bernardino 92411
	Planned Activities	Design and installation of touchless automatic entry doors at Fifth Street Senior Center, Perris Hill Senior Center, Feldheym Central Library, Howard M. Rowe Branch Library, and Villaseñor Branch Library.
23	Project Name	CDBG-CV3— Lytle Creek Community Center
	Target Area	LMI Areas of the City
	Goals Supported	Improve Facilities and Infrastructure
	Needs Addressed	Improve Facilities and Infrastructure
	Funding	CDBG-CV3: \$300,000
	Description	Design and installation of touchless automatic entry doors at Lytle Creek Community Center. The touchless automatic entry doors will be installed to prevent, prepare for and respond to the spread of COVID-19.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	Lytle Creek Community Center — 380 S. K Street San Bernardino, CA 92410
	Planned Activities	Design and installation of touchless automatic entry doors at Lytle Creek Community Center.
23	Project Name	Interim Emergency Shelter Voucher Program
	Target Area	CityWide
	Goals Supported	Provide Homeless and Homeless Prevention Services
	Needs Addressed	Provide Homeless and Homeless Prevention Services
	Funding	CDBG-CV3: \$336,209 CDBG-CV: \$808,992
	Description	matrix code o3c. nat'l obj: limited clientele. Interim emergency shelter voucher program services necessary for homeless residents during the development of the City Homeless Outreach Prevention and Education (HOPE) Campus. Allocating the CDBG-CV funds will supplement the ARPA funds to allow a year of operations for the interim emergency shelter.
	Target Date	3/20/2025
	Estimate the number and type of families that will benefit from the proposed activities	300 unduplicated
	Location Description	796 6th Street, San Bernardino City
	Planned Activities	Provide operational costs for Interim Emergency Shelter.

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

The City will use its funding for PY 2020-2021 to finance a variety of housing, community development, economic development, and capital improvement projects. The majority of the funding will be used to finance projects targeting low- to moderate-income individuals and families throughout the City.

CDBG Benefit Service Areas are defined as geographic locations within the City of San Bernardino where 51 percent or more of the households in those areas are low- to moderate-income. The 2010 U.S. Census identified approximately 68.9 percent of the City consisted of households with low or moderate incomes. A map of the Low / Moderate Income Target Areas is attached to this document.

The City of San Bernardino has become increasingly diverse in its racial and ethnic makeup. Over the past decades the City has seen a shift from a non-Hispanic, White majority to a Hispanic Origin majority. According to the U.S. 2010 Census, approximately 60 percent of the population is of Hispanic Origin, 19 percent is Non-Hispanic, White, 14.2 percent is Black, 3.8 percent is Asian and 2.9 percent is comprised of some “Other” race or ethnicity.

Geographic Distribution

Target Area	Percentage of Funds
CityWide	70
LMI Areas of the City	30

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The funding available under the 2020-2021 Action Plan may be used to meet a variety of community development and housing needs. As part of the development of the 2020-2021 Action Plan, the City established priority needs based on an in depth analysis of the several factors housing, homelessness, poverty, special needs, lead hazards, institutional structure, etc. The City will utilize its federal funding to pursue goals and objectives listed in the section “AP-20 Annual Goals and Objectives” of this document. The City’s primary intent is to spend its CDBG funds in predominantly low income neighborhoods where residents have the greatest need for housing/services. The City will focus on low to moderate income neighborhoods where there is a greatest need in the parks, such as having the playground equipment replaced, because those are the areas of greatest need.

Discussion

The City of San Bernardino has not designated any Neighborhood Revitalization Strategy Areas (NRSA)

within in the City.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In accordance with the Housing Needs Assessment of the Consolidated Plan, housing problems within the City of San Bernardino include: 1) Units with physical defects; 2) overcrowded conditions; and 3) housing cost burden. The City will use CDBG and HOME funds to pursue three affordable housing goals: 1) Preserve and Rehabilitation Housing, 2) Expand Home Ownership Opportunities and 3) Provide Assistance to Renter Households.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	318
Special-Needs	75
Total	443

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	75
The Production of New Units	79
Rehab of Existing Units	239
Acquisition of Existing Units	50
Total	443

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The table “One Year Goals for the Number of Households to be Supported” consists of 50 homeless individual to be supported with housing, 368 units to be built, rehabilitated and acquired. The following projects detail households that will benefit as well as the number of units in the City to be constructed or rehabed.

- Construction of four (4) ownership housing units added through the Infill Program. Incomes will range from 50% to 80% of Area Median Income (AMI);
- 75 affordable rental units to be built at Seccombe Park;
- Affordable rental housing rehabilitation of 239 existing units at Foothill Villas Apartments;
- Rental assistance to 75 households at risk of homelessness or homeless;
- Acquisition of 50 units as Permanent Support Housing for homeless persons or persons at risk of homelessness.

AP-60 Public Housing – 91.220(h)

Introduction

Public housing and other assisted housing programs are crucial elements of the City’s efforts to address affordable housing needs of low- and moderate-income families, senior citizens, disabled individuals, and other individuals.

The City falls within the jurisdiction of the Housing Authority of the County of San Bernardino (HACSB). This agency administers the Housing Choice Voucher Program, which provides rental assistance to eligible residents of San Bernardino by providing monthly rental assistance to participants who want to rent from a private landlord, but cannot afford the full monthly rental payment. The Housing Choice Voucher program is funded by the U.S. Department of Housing and Urban Development (HUD).

In 2019, the latest year for which data is available, HACSB provided 10,798 housing choice vouchers throughout San Bernardino County, assisting 25,331 individuals. Of those 10,798 housing choice vouchers, 2,694 were issued to San Bernardino City residents.

The City will continue to support the efforts of HACSB in the administration of the Housing Choice Voucher and maximize the use of those funds and other resources in San Bernardino.

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

To assist HACSB in addressing public housing needs, the City will do the following:

Monitor At-Risk Units. The City will maintain contact with the owners of at-risk units, encourage the owner to keep the at-risk units affordable and utilize, if feasible, local incentives to preserve any at-risk units

Support and Assist Local Non-Profit Organizations. In order to develop or preserve the City's affordable stock, the City will provide technical and/or financial assistance to local non-profit organizations that provide affordable housing.

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

The City does not own any public housing units, therefore has not undertaken efforts to encourage public housing residents to become more involved in the management of public housing units. However, the Housing Authority of the County of San Bernardino (HACSB) does undertake actions to encourage public housing residents to contribute and participate in the management and HACSB has a homeownership program for residents of public housing.

As for homeownership opportunities, the City has initiated an Infill Housing Program that will acquire

distressed properties within San Bernardino, rehabilitate them and sell them to income qualified homebuyers. The City will work with HACSB, to identify any households who may be eligible for the Housing Choice Voucher Program.

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

The Housing Authority of the County of San Bernardino has not been designated as troubled. Actually it has a moving to work designation which is a designation that a limited number of PHAs across the country have.

Discussion

See above discussion.

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

Introduction

According to the San Bernardino County 2019 Homeless PIT Count there were 883 homeless persons in the City. A total of 244 individuals were sheltered and 639 were unsheltered. To address this issue, the City will allocate approximately \$368,273 (allocation plus prior year resources of \$72,44) in ESG funds to homeless service providers who are skilled at transitioning homeless individuals and families from homelessness to permanent housing through a variety of activities including street outreach, homeless prevention, rapid re-housing, emergency shelter and essential services. **Additionally, the City will allocate \$4,390,475 (\$1,019,997 and \$3,370,478) in ESG-CV1 and ESG-CV2 respectively, to prevent, prepare for and respond to the Coronavirus among the homeless.**

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 is an active member of the San Bernardino CoC and fully supports the goals and objectives of the San Bernardino County 10-Year Strategy to End Homelessness. To reach out to homeless persons and assess their individual needs, the City will continue to support the CoC's coordinated entry system, 2-1-1 San Bernardino County. The Coordinated Entry System will provide people who are at imminent risk of becoming homeless (HUD Homeless definition (Category 2) with problem solving support to retain current housing or to locate get housing placement.

The City is continuing its contract in FY 2020-2021 with Step Up On Second, with the goal of reaching 78 homeless persons through street outreach, providing social service referrals to 49 of those 78 persons and facilitating the placement of 13 homeless persons into permanent housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to fund Lutheran Social Services Southern California (LSSC) to provide an emergency men's shelter. **Due to the changed circumstances as a result of Covid-19, LSSC has decided it would be more prudent to rehabilitate their existing shelter, instead of building a new shelter as previously planned. The City will assist LSSC by providing \$500,000 for the rehabilitation and modification of the existing shelter to better prevent, prepare for and respond to Covid-19.**

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of San Bernardino recognizes that homelessness is a regional issue that impacts every community in the region. As the largest community in the County, the City also serves as a hub for service providers. The City supports the efforts of the network of agencies working to end homelessness through the Regional Continuum of Care Strategy. The Continuum of Care Strategy involves four key components, one of which is homeless prevention. The provision of preventative services will decrease the number of households and individuals who will become homeless and require emergency shelters and assistance. The City is working to prevent persons from becoming homeless by funding emergency rental assistance for households at-risk of homelessness.

Utilizing its HOME dollars, the City funded the acquisition of the Golden Apartments a 21-unit apartment complex that has been rehabilitated and converted into 38 one-bedroom apartments of supportive housing for homeless persons. Residents moved into their new one-bedroom flats in December 2019. Golden has onsite health and mental health services available through the Department of Behavioral Health and Molina Health.

The City has partnered with Step Up on Second to provide street outreach services to homeless persons and assist them with obtaining their vital documents, housing navigation, transportation to appointments and placement in permanent housing. To date, in FY 2019-2020, Step Up has housed 13 individuals and provided linkage to services to 78 persons.

San Bernardino County's 10-Year Strategy for Ending Homelessness was recalibrated in 2013 to focus on a rapid re-housing approach that is also consistent with a Housing First Model. This approach is intended to minimize the amount a time an individual or family remains homeless or in shelters. The Housing First Model also focuses on homeless prevention by emphasizing the need to keep individuals and families in their current housing if appropriate.

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 City will continue to support the regional CoC's efforts to implement the San Bernardino County 10-Year Strategy for Ending Homelessness. This plan includes a recommendation to focus on discharge planning in order to prevent people from becoming homeless when they are discharged from correctional, foster care, health care, or mental health care systems. The McKinney-Vento Act requires that State and local governments have policies and protocols in place to ensure that persons being

discharged from a publicly-funded institution or system of care are not discharged immediately into homelessness. In order to meet HUD’s requirements, the 10-Year Strategy has established a Discharge Planning Committee to focus on improving coordination between discharge planning agencies, local government, and homeless service providers in order to implement a “zero tolerance” plan that will prevent persons being discharged into homelessness.

Discussion

In 2018, the City declared a shelter crisis which allowed agencies to apply for the State’s Homeless Emergency Aid Program (HEAP) funding. Four agencies serving homeless persons in the City of San Bernardino received \$2.1 million in HEAP funds that can be used over four years. The CoC’s coordinated entry system provides a single point of entry for people who are homeless to be screened and assessed for a range of CoC and City funded homeless programs, including emergency shelters, transitional housing, permanent supportive housing, and rapid rehousing services. All contracted service providers report outcomes based on the countywide outcome standards developed by the County Office of Homeless Services, in order to inform future adjustments to the service system.

In FY 18-19, the City facilitated the purchase of two (2) multi-family properties by Foothill Aids Project. In FY 19-20 those properties will be rehabilitated and leased to low-income persons with HIV/Aids.

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

Introduction:

The City recognizes that barriers to affordable housing exist and continues to employ strategies to overcome them. Policies can create barriers to the production of affordable housing and residential investment because such factors increase costs. The high cost of affordable housing and residential investment can be contributed to the following:

- **Lack of Affordable Housing Funds:** The availability of funding for affordable housing has been severely affected by the dissolution of redevelopment agencies. Prior to 2012, redevelopment activities and funding was the City’s primary tool for assisting with neighborhood revitalization efforts and production of affordable housing. The loss of this funding represents a constraint for the City of San Bernardino’s efforts to continue to support neighborhood revitalization. Now the City relies on private resources, federal grant programs, state resources, and philanthropy to fund affordable housing projects.
- **Environmental Protection:** State law (California Environmental Quality Act and California Endangered Species Act) and federal law (National Environmental Policy Act and Federal Endangered Species Act) regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs and time delay resulting from the environmental review process are also added to the cost of housing.
- **Site Improvements:** Many parts of San Bernardino are undeveloped and lack adequate pedestrian and automobile infrastructure to support new residential subdivisions. All new residential development is required to provide sidewalk with curbs and gutters and must be served by appropriate roadways consistent with the General Plan Circulation Element and adopted road development standards. The cost of these improvements increases the cost of development, but is necessary to facilitate pedestrian and vehicular access and movement in the City.
- **Planning and Development Fees:** Planning and development impact fees, such as for transportation, water, and sewer infrastructure improvements, often add to the overall cost of development. The City’s fees reflect the fair share of the costs of providing permitting, infrastructure, and services for new residences.
- **Permit and Processing Procedures:** Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor in the cost of housing. The City of San Bernardino’s development review process is designed to accommodate growth without compromising quality. Project quality is of critical concern, as the City faces challenges in securing foreclosed single-family homes and poorly maintained multifamily complexes.
- **State and Federal Davis-Bacon Prevailing Wages:** The State Department of Industrial Relations (DIR) expanded the kinds of projects that require the payment of prevailing wages. Prevailing wage adds to the overall cost of development. A prevailing wage must also be paid to laborers when federal funds are used to pay labor costs for any project over \$2,000 or on any multi-family project over eight units. Based on discussions with developers, various prevailing wage

requirements typically inflate the development costs by 35 percent.

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 undertook a major effort to eliminate constraints, with respect to land use regulations, by developing and adopting a new Development Code that unified and simplified the City's development regulations and processes. That effort was followed by a reorganization of the City to unify the various development-related departments into a single Community Development Department and a one-stop permit counter. The City has made the following additional amendments to the Municipal Code in order to further reduce barriers to affordable housing:

1. **General Lot Consolidation Incentive** - Small, individual lots offer limited development potential, and generally cannot support onsite property management. Development opportunities could be increased through a small-lot consolidation program that offers a 15 percent density bonus for projects with a residential component that are committing to a maintenance plan and having on-site management. The City is anticipating amending the Development Code to incentivize lot Consolidation.
2. **Density Bonus Provisions** - Density bonus projects can be an important source of housing for lower and moderate income households. The City anticipates amending the Development Code to reflect the latest amendments to State density bonus law.
3. **Transitional and Supportive Housing** - The City plans to amend the Development Code to adequately define transitional and permanent supportive housing and permit these uses based on unit type, in accordance with Senate Bill 2.
4. **Streamlined Processing** - The City is committed to continuing the streamlining of development activities and regulations and will continue to analyze potential programs that seek to eliminate land use constraints, particularly as related to the provision of new housing and rehabilitation of existing housing. The City amended its Development Code in 2012 to make it more user-friendly and to minimize confusion for staff and the development community. As part of the Development Code update, the City also introduced a new streamlined type of Conditional Use Permit: the Minor Use Permit (MUP). The MUP is reviewed by the Development/Environmental Review Committee rather than the Planning Commission, which requires less staff time (and a relatively shorter process for developers), lower fees, and can be used in lieu of a CUP for certain qualified projects.
5. **The City will update its General Plan.**

Discussion:

To address housing affordability and the lack of monetary resources for affordable housing, the Consolidated Plan calls for the investment of CDBG and/or HOME funds to preserve and rehabilitate

housing units and provide homeownership opportunities to low and moderate-income households.

For PY 2020-2021, the City will continue to fund its Infill Housing Program and its Owner Occupied Residential Rehabilitation Program (OORP). The OORP will be funded with carryover funds from last year that were not fully expended. Through the City's Infill Housing Program, the City will acquire, rehabilitate vacant and/or underutilized parcels of land and create housing affordable to low- and moderate-income households. The Owner Occupied Residential Rehabilitation Program will provide deferred loans for the rehabilitation of single family units owned by low and moderate income households.

Although the City no longer has access to redevelopment funds, the City will continue to leverage its CDBG and HOME funds to attract private and other available public resources, including land conveyed to the City for the purpose of creating affordable housing for low- and moderate- income households.

AP-85 Other Actions – 91.220(k)

Introduction:

Priority Needs established in the FY 2020-2025 Five-Year Consolidated Plan, which form the basis for establishing objectives and outcomes in the FY 2020-2021 One-Year Action Plan, are as follows:

High Priority

- Preserve and Rehabilitate Housing
- Expand homeownership opportunities
- Provide Homeless and Homeless Prevention Services
- Promote economic development and employment opportunities for low and moderate income persons. Micro-Enterprise

Low Priority

- New affordable Rental Housing
- Improve and expand existing community facilities and infrastructure to meet current and future needs.
- Eliminate identified impediments to fair housing through education, enforcement, and testing.
- Planning and Administration – CDBG, HOME, and ESG
- New Affordable Housing Construction or Rehabilitation
- Expand homeownership opportunities – Infill Housing
- First-Time Homeownership – CHDO 15% set-aside
- New affordable rental housing

Actions planned to address obstacles to meeting underserved needs

To address obstacles to meeting underserved needs, the City will allocate CDBG, uncommitted HOME and ESG funds through the Action plan in projects that provide financing for the affordable housing development, housing rehabilitation, job creation, public facility/infrastructure improvements and homeless prevention. Lack of resources is the primary obstacle to meeting underserved needs. In order to leverage additional ongoing resources for housing and homeless services, the City is applying for the Permanent Local Housing Allocation (PLHA) funds which are administered by the State Department of Housing and Community Development to It anticipated that in the 2021 the City can receive up to \$1.6 million in PLHA funds.

The City will also support HACSB's efforts to obtain additional rental assistance funding, especially for

seniors and lower-income households.

Actions planned to foster and maintain affordable housing

The City will invest HOME funds to expand the supply of affordable housing and will use HOME funds to preserve and maintain existing affordable housing through the City of San Bernardino's Owner-Occupied Rehabilitation Loan Program.

Actions planned to reduce lead-based paint hazards

To reduce lead-based paint hazards and in accordance, housing constructed prior to 1978 and assisted through the City of San Bernardino's Owner Occupied Residential Rehabilitation Program will be tested for lead based paint hazards. If lead based-paint hazards are found, safe work practices or abatement procedures will be included in the scope of work for the rehabilitation of the housing unit. All procedures will be in compliance with 24 CFR Part 35.

Actions planned to reduce the number of poverty-level families

For PY 2020-2021, the City will support:

- An Infill Housing Program that will acquire and rehabilitate/construct underutilized properties within the City and when complete sell these homes to low- and moderate income households
- Micro Enterprise Program that will provide small business development training and support to income qualified clients who are wish to start their own small business.
- Service providers who can provide street outreach, rapid-rehousing, homeless prevention, emergency shelter, and other essential services to homeless and near-homeless persons and families.
- The improvement of various park facilities within income-eligible areas of the City that provide recreational and support services to low- and moderate-income residents of the City.
- The efforts of HACSB, who provides rental assistance and conventional housing to low-income households.
- The efforts of the CoC, San Bernardino County Behavioral Health Administration, Office of Homeless Services and various Homeless Service Agencies to provider public and social services to residents living in poverty, including health services, counseling, educational programs, food distribution, academic and vocational training, youth services, and senior services.
- The goals and objectives of San Bernardino County 10-Year Strategy to End Homelessness.
- The CoC's coordinated entry system, 2-1-1 San Bernardino County that provides persons who are at imminent risk of becoming homeless with problem solving support to retain current

housing or to locate another housing placement.

Actions planned to develop institutional structure

During the next year, the San Bernardino Community & Economic Development Department will continue consulting with and inviting a wide variety of agencies and organizations (i.e. CoC, HACSB, National CORE, County of San Bernardino Community Development and Housing Agency, etc.) involved with the delivery of housing and social services to low- and moderate-income San Bernardino residents. This will allow to coordinate the City's activities by not duplicating efforts and to know what other agencies are doing. Currently, the City is working with the Center for Community Investment and Dignity Health (Accelerating investments for Healthy Communities). The City's collaboration with CCI and Dignity Health has resulted in the investment of \$1.2 million in permanently affordable rental housing in the City. These types of collaborations build the capacity for the City to continue providing affordable housing.

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

During the next year, the San Bernardino Community & Economic Development Department will continue consulting with a wide variety of agencies and organizations such as HACSB, County Workforce Development, County Department of Behavioral Health and County Office on Aging and Adult Services involved with the delivery of housing, supportive services and economic development to low- and moderate- income San Bernardino residents. Workforce Development, for example, provides job placement services for person in the County and also provides up to three months of paid on the job training and any equipment that an employee may require to carry their new job. In the realm of economic development, the City recently established a partnership with the Mexican Consulate's "Emprendedoras" program. The program partners with the Small Business Administration and the City's Micro Enterprise program to provide Spanish language training for persons interested in launching a small business or expanding an existing small business. Through the City's partnership with the "Emprendedoras" program, the City will cross promote the services available through Workforce Development.

Discussion:

The implementation of the PY 2020-2021 Action Plan will invest federal resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, inspection of HOME units, reduce the number of families living in poverty, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Program Specific Requirements

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

Introduction:

In the implementation of programs and activities under the 2020-2021 Action Plan, the City of San Bernardino will follow all HUD regulations concerning the use of program income, forms of investment, overall low-and moderate-income benefit for the CDBG program and recapture requirements for the HOME program. The years 2020, 2021 and 2022 are used to determine that an overall benefit of 80% of CDBG funds is used to benefit persons of low and moderate income.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	817,368
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	817,368

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. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

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

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

The City does not anticipate using other forms of investment beyond 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:

HOME Recapture Provision If Buyer at any time during the Period of Affordability sells or transfers the Eligible Property, whether voluntarily or involuntarily due to foreclosure or other circumstance, the following provisions shall apply, pursuant to 24 C.F.R. Part 92.254:

1. If Buyer sells or transfers the Eligible Property within the first two years of the Period of Affordability, City shall recover from the Net Proceeds, if any, the entire amount of the HOME Subsidy, or such lesser amount as the Net Proceeds may permit to be recovered. The Net Proceeds are the sales price paid to Buyer minus repayment of loans that are superior in priority to this Affordable Housing Covenant and the Deed of Trust securing it, and any closing costs.
2. If Buyer sells or transfers the Eligible Property after occupying the Eligible Property for at least two years (24 months from the Delivery Date), City's recovery from the Net Proceeds shall equal the amount of the HOME Subsidy, reduced by a percentage determined by dividing the number of Buyer's full years of occupation of the Eligible Property by the number of years of the Period of Affordability, and multiplying the result by 100. In calculating recapture of the HOME subsidy only full 12-month periods of occupancy will be utilized in the calculation. For example, if Buyer sells or transfers the Eligible Property during the third year, before the completion of the full third year of a ten-year Period of Affordability, the percentage reduction of the amount of the HOME Subsidy to be recovered by City shall equal 20 percent: $(2 \text{ years} \div 10 \text{ years}) \times 100 = 20$. Assuming sufficient Net Proceeds, City would recover 80 percent of the HOME Subsidy. If there were not sufficient Net Proceeds, City would recover 80 percent of Net Proceeds, whatever the amount.
3. In no event shall City's recovery exceed the amount of the Net Proceeds.

The City requires that its CHDO/subrecipients, who carry out HOME funded ownership programs, utilize the noted recapture provisions, which are part of the affordability covenant executed by the homeowner and recorded against the property.

In its homeownership and single family rehabilitation programs the City utilizes the homeownership limits for the San Bernardino Metropolitan/FMR Area provided by HUD.

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:

Measured from the Delivery Date and determined based on the amount of the HOME Subsidy, as follows:

Amount of HOME Subsidy Period of Affordability

- Amount of HOME Subsidy: Less than \$15,000 Period of Affordability: 5 years
- Amount of HOME Subsidy: \$15,000 to \$40,000 Period of Affordability: 10 years
- Amount of HOME Subsidy: More than \$40,000 Period of Affordability: 15 years

The City's affordability covenant requires that HOME units acquired with HOME funds remain affordable for the period noted based on the amount of HOME subsidy. The City requires that its CHDO/subrecipients who carry out HOME funded ownership programs utilize the noted recapture provisions, which are part of the affordability covenant executed by the homeowner and recorded against the property.

In its homeownership and single family rehabilitation programs the City utilizes the homeownership limits for the San Bernardino Metropolitan/FMR Area provided by HUD.

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 will not be undertaking any refinancing of existing debt secured by multifamily housing that is rehabilitated with HOME funds. The City will not undertake the refinancing of single family units rehabilitated with HOME funds. With regard to eligible beneficiaries, the City will adhere to the requirements under 24 CFR 2.203 with regard to income determinations; 92.216 with respect to incomes of applicants; 92.253 with regard to tenant protections and selection and other HOME regulatory requirements that ensure beneficiaries are not precluded from participating in HOME funded programs.

The City utilizes Notice of Funding Availability and Requests for Proposals to solicit applications for funding under the HOME program. Solicitations for applications are conducted as funds are available for various programs and/or when contracts and renewal periods with applicants expire and new NOFAs and RPS are released.

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)).

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).

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Please refer to an attachment included in Admin (AD-26).

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 Continuum of Care (CoC) is led by the County of San Bernardino, Department of Behavioral Services. The Coordinated Entry System, referred to as 211 San Bernardino County, is operated by the United Way of San Bernardino County and provides free and confidential information and referral service to persons in need of help connecting with various free or low cost health and human service providers.

211 San Bernardino County, is available 24 hours a day, 7 days a week by dialing 2-1-1 in San Bernardino County or by dialing the toll-free number at 1-888-435-7565. Bilingual staff is available to assist English and/or Spanish speaking callers. However, if another language is need, 211 San Bernardino County, utilizes a translation line that can assist in disseminating information in over 150 languages. 211 San Bernardino County is also available by going to <http://211sb.org>.

Within the City's ESG written agreement, the Subrecipient must agree to coordinate and integrate, to the maximum extent practicable, ESG-funded activities with other programs targeted to homeless people in the area covered by the Continuum of Care or area over which the services are coordinated to provide a strategic, community-wide system to prevent and end homelessness.

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 San Bernardino will competitively procure for services that will meet the goals and objectives of the City's Consolidated Plan and San Bernardino Continuum of Care's (CoC) 10-Year Plan to End Homelessness.

The application review process has three phases. In the first phase, all applications are reviewed by

the Community and Economic Development Department staff for completeness and eligibility under the Federal program guidelines. Eligible programs and projects are then reviewed according to their contribution to the goals and objectives of the City's approved Consolidated Plan and CoC's 10-Year Plan to End Homelessness. Preference is given if a program has the ability to help the City meet federal program objectives and local priorities. Organizational capacity, experience, and past performance are also considered.

Based on this review, Community and Economic Development Department staff prepares general funding recommendations. Lastly, a public hearing before City Council will be held to consider the 2020-2021 Draft Annual Action Plan. The City Council adopts the Annual Action Plan, which acts as the CDBG, HOME and ESG program annual budget. Upon completion of this process, the City forwards the adopted Annual Action Plan to the U.S. Department of Housing and Urban Development for approval.

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 San Bernardino attends and participates, on a quarterly basis, the Interagency Council on Homelessness (ICH). The ICH is a vital component of the San Bernardino County Homeless Partnership. The ICH serves as the policy making body of the Partnership and oversees the implementation of the 10-Year Strategy to End Homelessness in San Bernardino County. The ICH will focus on resource development to insure the funding of homeless projects and 10-Year Strategy recommendations. In addition, ICH serves as the HUD-designated primary decision-making group and oversight board of the City of San Bernardino & County (hereinafter referred to as the "geographic area") Continuum of Care for the Homeless (CA-609) funding process, (hereinafter referred to as the "CoC"). There are currently former homeless individuals that participate in the policy making decisions of the CoC, regarding facilities or services that receive ESG funding from the City.

The ICH is charged with directing, coordinating and evaluating all of the activities related to implementation of the 10-Year Strategy to End Homelessness. The ICH members are directed to report progress on the implementation of the 10-Year Strategy to their colleagues and constituents following each meeting of the ICH. The ICH will promote collaborative partnerships among homeless providers and stakeholders throughout San Bernardino County in order to carry out implementation activities and will develop resources to insure the funding of homeless projects and 10-Year Strategy recommendations.

As the oversight board of the CoC, the ICH duties are: 1. To ensure that the CoC is meeting all of the responsibilities assigned to it by the United States Department of Housing and Urban Development (HUD) regulations including: a. The operation and oversight of the local CoC; b. Designation and

operation of a Homeless Management Information System (HMIS); i. Designate a single HMIS for the geographic area; ii. Designate an eligible applicant to manage the CoC's HMIS, which will be known as the HMIS Lead; iii. Ensure consistent participation of recipients and sub-recipients of CoC and Emergency Solutions Grant (ESG) funding in the HMIS. iv. Ensure the HMIS is administered in compliance with all requirements prescribed by HUD. c. The development of a CoC plan that includes outreach, engagement, assessment, annual gap analysis of the homeless needs and services available, prevention strategies, shelter and housing supportive services, and HUD CoC annual and biennial requirements; 2. To represent the relevant organizations and projects serving homeless subpopulations; 3. To support homeless persons in their movement from homelessness to economic stability and affordable permanent housing within a supportive community; 4. To be inclusive of all the needs of all of geographic area's homeless population, including the special service and housing needs of homeless sub-populations; 5. To facilitate responses to issues and concerns that affect the agencies funded by the CoC that is beyond those addressed in the annual CoC application process; 6. To consult with recipients and sub-recipients of CoC funding to establish performance targets appropriate for population and program type, monitor recipient and sub-recipient performance, evaluate outcomes, and take action against poor performers; and 7. To evaluate outcomes of projects funded under the County of San Bernardino CoC program including the ESG.

5. Describe performance standards for evaluating ESG.

ESG Subrecipients must demonstrate the financial management and programmatic expertise to successfully develop, design, implement, and monitor the ESG-funded activities.

ESG Subrecipients must participate in HMIS and be able to meet all federal, State of California, and City of San Bernardino requirements relative to the ESG program, specifically those concerning equal opportunity and fair housing, affirmative marketing, environmental review, displacement, relocation, acquisition, labor, lead-based paint, conflict of interest, debarment and suspension, and flood insurance.

Under the City ESG agreement, ESG Subrecipient are required to conduct an initial evaluation to determine the eligibility of each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing.

All subrecipient providers should meet or exceed project quality goals established by HUD and CoC guidelines which include the following: At least 80 percent of project participants either remained in permanent housing or exited to permanent housing; At least 20 percent or more of project participants have employment income (or other sources such as SSI and/or SSDI, for those who are not employable); At least 54 percent of project participants increased their income from sources other than employment in a given operating year; At least 56 percent of project participants obtained mainstream benefits; and 100 percent of the project participants came from the street or other locations not meant for human habitation, emergency shelters, or safe havens. In addition, PSH providers must: Implement a housing first approach. Fill vacant beds with only chronically

homeless persons.

See above discussion.

Appendix - Alternate/Local Data Sources

1	Data Source Name County Homeless Race, HMIS 2019
	List the name of the organization or individual who originated the data set. County Homeless Race, HMIS 2019
	Provide a brief summary of the data set. Various population data sets were used in the Needs Assessment, Market Analysis, and Strategic plan
	What was the purpose for developing this data set? Using updated information is important for the ConPlan.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data covers the County.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2019
	What is the status of the data set (complete, in progress, or planned)? complete
	2
Data Source Name Vacant Unit Data	
List the name of the organization or individual who originated the data set. ACS 2013-2017	

	<p>Provide a brief summary of the data set.</p> <p>The data provided comes from 2013-2017 housing occupancy data particularly vacant housing units.</p>
	<p>What was the purpose for developing this data set?</p> <p>HUD did not provide any data to assist with their request of vacant and abandoned, REO and abandoned REO data.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Citywide</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Data found is only for number of vacant units, other data HUD requests was not found.</p>
3	<p>Data Source Name</p> <p>Households with Children</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The data resource is CHAS 2011-2015</p>
	<p>Provide a brief summary of the data set.</p> <p>The CHAS data presents the number of households both renter and owner by AMI categories.</p>
	<p>What was the purpose for developing this data set?</p> <p>This table was not populated by HUD data, however was available.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data is citywide.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>CHAS 2011-2015</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>