



City of
San Bernardino

DRAFT
2025/2026 TO 2029/2030
CONSOLIDATED PLAN

May 20, 2025

Community Development and Housing Department

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Executive Summary

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

1. Introduction

The City of San Bernardino (City) is an entitlement City that receives federal funding from the U.S. Department of Housing and Urban and Development (HUD). The City receives funds through the Community Development Block Grant (CDBG) program, HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG).

The CDBG entitlement program provides formula funding to cities and counties to address community development needs. A minimum of seventy percent of gross funding must be used to serve low- to moderate-income households. Eligible activities must meet one of the following national objectives for the program:

- Benefit low- and moderate-income persons.
- Prevent or eliminate slums or blight.
- Address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available.

The HOME entitlement program provides formula grant funding for a wide range of activities including building, purchasing, and rehabilitating affordable housing for rent or homeownership and providing direct rental assistance to low-income households. The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.

The ESG program provides formula grant funding to cities and counties to engage homeless individuals and families living on the street, rapidly re-house homeless individuals and families, help operate and provide essential services in emergency shelters for homeless individuals and families and prevent individuals and families from becoming homeless.

The Consolidated Plan (ConPlan) is a five-year planning document. This plan covers the period from Fiscal Year 2025-26 through Fiscal Year 2029-30. The purpose of the ConPlan is to guide a jurisdiction to:

- Assess their affordable housing and community development needs and market conditions:
- Make data-driven, place-based investment decisions; and

- Conduct community-wide discussions to identify housing and community development priorities that align and focus on eligible activities for CDBG funding.

Recipients of CDBG, HOME, and ESG funding must also prepare and submit to HUD an Annual Action Plan (AAP) that describes in detail, each year, how the ConPlan will be carried out. The AAP must provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the ConPlan. Additionally, at the end of each Fiscal Year, jurisdictions must complete and submit to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) to report on the accomplishments and progress toward the ConPlan's goals. The City anticipates approximately \$12,930,931 in CDBG funds, \$5,463,263 in HOME funds, and \$1,217,929 in ESG funds during the 2025-2029 ConPlan period.

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

Overview

The objective of the Needs Assessment is to gather information from the community and all partners, as well as demographic and economic data regarding the City's homeless and other special needs populations, need for affordable housing, and community development needs. This information is used to make data-driven decisions on priority community needs and strategies, based on current conditions, expected funds, and local capacity. Through data collection, outreach, and analysis presented in this plan, a clear outline of the City's priority needs is formed, along with the projects and facilities that are most likely to aid in the City's development. Priority Needs identified include:

- Preserving and rehabilitating housing
- Development and Preservation of Affordable Housing and Expanded Housing Types
- Increase Affordable Housing Options
- Provide Homeless and Homeless Prevention Services
- Infrastructure Improvements
- Responsible Resource Management and Community Preparedness
- Fair housing
- Administration and Planning

For additional discussion on these identified needs, see the Needs Assessment (NA) and Market Analysis (MA) sections of this ConPlan. For additional information on Five Year Goals, see the Strategic Plan (SP) and for annual goals, please refer to the AAP.

Strategic Plan Summary

3. Evaluation of past performance

Through the course of the last five years, the City's CDBG, HOME, and ESG funds contributed successfully to several projects. Those projects have advanced improved housing affordability and expanded economic opportunities for low- and moderate-income households.

Preserve and Rehabilitate Housing: The City provided financial assistance to income-qualified homeowners for home repairs through the Owner-Occupied Housing Rehabilitation Program. In addition, the City utilized HOME funds to acquire and rehabilitate apartments for supportive housing for homeless persons. In FY 2024 the City allocated \$920,000 in HOME funds to the OORP. The Program intends to preserve 20 owner-occupied dwelling units.

Expand Homeownership: The City partnered with certified Community Housing Development Organizations (CHDOs), such as Housing Partners Inc, and Neighborhood Partnership Housing Services to develop single-family homes on in-fill/vacant lots for affordable owner-occupied housing, with eligibility for households at 50 to 80 percent of AMI. To support the steps needed to become a homeowner, the City partnered with Neighborhood Housing Services of the Inland Empire (NHSIE) to provide educational forums on homeownership and financial literacy.

Emergency Solutions Grant Funded Homeless Assistance Activities: For Fiscal Year 2025-26, the City has awarded Emergency Solutions Grant (ESG) funds to the Family Service Association of Redlands and The Salvation Army to implement targeted interventions that address both immediate and long-term housing stability needs for individuals and families experiencing or at risk of homelessness.

The Family Service Association of Redlands has been awarded ESG funds specifically for Rapid Rehousing activities. The program will provide move-in assistance and short- to medium-term rental subsidies to individuals and families experiencing homelessness. In addition to financial assistance, the organization will deliver supportive services such as case management, income assessment, housing budget planning, and housing navigation to help participants secure and maintain stable housing.

The Salvation Army will provide emergency shelter services, as well as homelessness prevention assistance through short- to medium-term rental support. Their program will also include supportive services focused on maintaining housing stability, including individualized case management and access to community resources.

In alignment with these efforts, the City continues to advance the development of its multi-phased Homeless Outreach Prevention Education (HOPE) Navigation Center. The HOPE Campus

will serve as a centralized facility offering emergency shelter and coordinated entry services, with the goal of transitioning unsheltered individuals into stable, permanent housing through integrated case management and housing-focused support.

Through these combined initiatives, the City reinforces its commitment to reducing homelessness and strengthening the housing safety net for vulnerable residents in the FY 2025-26 program year.

New Affordable Rental Housing: The City is a partner with the Housing Authority for the multi-phased Arrowhead Grove project, which is the redevelopment of an older public housing development. The proposed project will total 400 new affordable units.

Promote Economic Development: The City worked with the Inland Empire Small Business Development Center and later the Asociacion de Emprendedoras (AdE) to host small business/entrepreneur workshops for small businesses. In addition, as businesses struggled with the fiscal impacts of COVID-19, the City utilized ARPA funds to provide grants to small businesses and nonprofits for working capital expenses and COVID-19 recovery. During the writing of this Plan, the City is anticipating the creation of 214 jobs through the repayment of debt service for the Arden Guthrie Project.

Improve Facilities and Infrastructure: The City completed several street improvements in March 2023, on seven streets, including: 523 Ramona Avenue (Ward 1); 2129 Wall Avenue (Ward 2); 938 N. G Street (Ward 2); 140 W. 13th Street (Ward 2); 2060 E. 18th Street (Ward 7); Grape Street (Walnut to Mill Street) (Ward 3); and Davidson Avenue (Baseline to 14th) (Ward 6). In addition, the City completed citywide pavement rehabilitation on several additional streets. At the time of this Plan, the City is leveraging CDBG funds alongside State and Local Fiscal Recovery Funds (SLFRF) to rehabilitate and improve Nicholson Park.

Fair Housing: The City partnered with the Inland Fair Housing Mediation Board (IFHMB) to assist low-income residents with investigation, education, reconciliation, and/or referral of housing discrimination complaints. During the creation of this Plan, the City is anticipating the implementation of a City Tenant Protection Pilot Program in FY 2024-25.

4. Summary of citizen participation process and consultation process

Robust community engagement was achieved through engaging a diverse group of stakeholders to identify priorities, concerns, and values. The feedback provided through the community engagement process supported the development of this ConPlan, including the development of housing and community development needs, priorities, goals, and strategies for funding allocation. For the purposes of this plan, the community outreach included residents and various representatives from stakeholder groups, including service groups and businesses. Targeted

outreach was provided to residents and stakeholders across the City. Leveraging existing stakeholder contacts, recognizing underrepresented stakeholders, and identifying new stakeholders was integral to the process of reaching the greater San Bernardino community and ensuring a broad depth of participation.

The City announced the various community engagement opportunities through its social media, newspaper notices, and email blasts. Members of the public had the following opportunities for participation and comment, all of which were offered throughout San Bernardino during the ConPlan process:

- **Public Meetings:** A virtual community meeting was held so that members of the public could describe what needs and concerns they see in their community.
- **Stakeholder Interviews:** Various local organizations were interviewed to receive feedback on the most pressing priorities and needs of target populations.
- **Community Needs Survey:** To broadly access and efficiently obtain information from a large number of geographically distributed citizens and community stakeholders, an online survey was prepared in both English and Spanish. The survey provided an opportunity to leave additional, relevant comments. The survey was announced through City media outlets and disseminated through key community liaisons or stakeholders with access to resident and community groups, business owners, and interest groups. The survey asked questions of both residents and stakeholders, and results were analyzed accordingly.
- **30-Day Public Comment period** was held from May 1, 2025, to June 1, 2025.
- **Two Public hearings** were held to receive additional public comments on the proposed ConPlan and FY2025 AAP.

A detailed summary of community engagement, including participation, methods, and feedback, can be found in Sections PR-10 (Consultations) and PR-15 (Citizen Participation) of this ConPlan. Community Needs Survey results, a stakeholder summary, and community meeting notes can be found in the Appendix.

5. Summary of public comments

The virtual community meeting top priority needs identified were:

- The need for affordable housing.
- Ongoing need for LMI homeowner housing rehabilitation.
- High need for homeless services.
- There was an interest in expanded childcare services.

- Transportation services.
- Continued need for economic and small business development in order to reduce poverty.
- Mental health and substance use services/treatment.
- Senior services.
- ADA compliant public facilities improvements
- Park improvements
- Neighborhood revitalization
- Pedestrian and street improvements

The public and stakeholders provided feedback on the priority needs of the City through the Community Needs Survey. Critical areas of priority identified were:

- Affordable housing (75 percent of respondents)
- Homeless services (75 percent of respondents)
- Public safety and crime prevention (66.67 percent of respondents)
- Job training and employment opportunities (58.33 percent of respondents)
- Senior services (58.33 percent of respondents)

When stakeholders were asked about CDBG priorities through the Community Needs Survey, highest priorities identified were:

- Homeless prevention and services (66.67 percent of respondents)
- Housing rehabilitation (58.33 percent of respondents)
- Homeless prevention and services (58.33 percent of respondents)
- Public services (41.67 percent of respondents)

When community members were asked to provide feedback through the Community Needs Survey, their highest areas of need identified were:

- Affordable housing (31.95 percent of respondents)
- Infrastructure, e.g., sidewalks and streets (20.12 percent of respondents)
- Services for the homeless (15.98 percent of respondents)
- Economic development (15.38 percent of respondents)

6. Summary of comments or views not accepted and the reasons for not accepting them

Placeholder – will be updated after final public review and input: The City did not receive any public comments that were not accepted. The City attempted to incorporate all feedback received through its engagement efforts into the plan.

7. Summary

This 2025-2029 ConPlan integrates resident feedback, demographic data analysis, community stakeholder input, and consideration of City resources, goals, policies, and other relevant plans. This comprehensive approach culminates in the City’s five-year Strategic Plan for the allocation of CDBG, HOME, and ESG funds and activities.

The Process

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

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

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

| Agency Role | Name | Department/Agency |
|--------------------|---------------------|---|
| Lead Agency | SAN BERNARDINO CITY | |
| CDBG Administrator | SAN BERNARDINO CITY | Community and Economic Development Department |
| HOME Administrator | SAN BERNARDINO CITY | Community and Economic Development Department |
| ESG Administrator | SAN BERNARDINO CITY | Community and Economic Development Department |

Table 1 – Responsible Agencies

Narrative

The City is the lead and responsible agency for the HUD entitlement programs. The City’s Housing Division is responsible for administering HUD entitlement grants, including CDBG, HOME, and ESG.

Entitlement jurisdictions receive entitlement funding (i.e., non-competitive, formula funds) from HUD. By federal law, the City is required to submit a five-year ConPlan and AAP to HUD listing priorities and strategies for the use of its federal funds. The ConPlan helps local jurisdictions assess their affordable housing and community development needs and market conditions to meet the housing and community development needs of its populations.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City views the ConPlan and AAP as an opportunity to engage the community in the CDBG, HOME, and ESG funding process. The City encourages its residents to voice their needs and concerns regarding homelessness, affordable housing, and community development. All members of the public, especially those living in low- and moderate-income neighborhoods, are encouraged to participate in the planning stages. The goal of the consultation process is to gather data to help determine the priority needs. The City also coordinates and collaborates with social service providers to identify specific needs or certain vulnerable populations.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

- The City works in partnership with the Housing Authority of the County of San Bernardino (HACSB) and the County Community Development and Housing Agency. Recently, these organizations coordinated to redevelop 251 units of public housing at the former Waterman Gardens public housing project (now known as Arrowhead Grove neighborhood). The City is also working in partnership with National CORE, an Inland Empire Community Housing Development Organization (CDHO), and HACSB in the development of Arrowhead Grove.
- The City partners with Neighborhood Partnership Housing Services (NPHS), a designated CHDO in two ways:
 - a. The administration of the Owner-Occupied Single-Family Rehabilitation Program.
 - b. Build new owner-occupied single-family housing on vacant and blighted lots throughout the city, to increase homeownership among households at and below 80 percent of the Area Median Income. This initiative is part of the City’s infill program.
- The City coordinates closely with the San Bernardino County Department of Behavioral Health (DBH) and its Office of Homeless Services (OHS) to support individuals experiencing both homelessness and behavioral health crises. This collaboration includes the ongoing exchange of information, referral pathways, and access to specialized resources that address the intersection of homelessness, mental health, and substance use needs. Through this partnership, the City ensures that individuals

in crisis are connected to appropriate services, including outreach, case management, treatment programs, and housing navigation support.

- The City has also been working on investment strategies for housing and health with Dignity Health. Dignity Health’s Community Investment program provided a \$1.2 million loan for the construction of Arrowhead Grove Phase 3, which resulted in the construction of a 184 mixed-income development, with 147 units reserved for low-income households. Arrowhead Grove Phase 4 will kick-off in 2025. Phase 4 consists of 92 multifamily low-income units targeting families 80% AMI or below.
- The City has been consulting with the HACSB and the Community Development and Housing Agency of the County of San Bernardino concerning lead-based paint hazards as it relates to the rehabilitation of owner-occupied single-family homes. The City has also consulted with HUD’s environmental office regarding lead-based paint and staff attended the most recent lead-based paint training provided onsite at the HUD Los Angeles office.
- The City has been in coordination with the San Bernardino Unified School District with their Uplift San Bernardino initiative. Uplift San Bernardino is focused on the future of the youth community, such as launching the future workforce into local jobs; igniting Upward Mobility in the community; convening leadership work groups to change systems & policies; effectively inspiring community voice & engagement to inform better decisions & increase access to opportunities, especially for youth; create a shared understanding of issues & opportunities based on research & data; mobilize people and resources to fill in gaps identified between systems and promote accountability through a transparent history of Uplift’s decisions, progress, and learning.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City recognizes the urgent need to address people experiencing homelessness, with particular attention to chronically homeless individuals and families, veterans, unaccompanied youth, and families with children. To that end, the City actively collaborate with key stakeholders and countywide entities to strengthen its homeless response system.

During Fiscal Year 2025–26, the City will be awarding Emergency Solutions Grant (ESG) funds to qualified subrecipients to deliver services that address both immediate and long-term housing needs. As part of its ESG program implementation, the City coordinates efforts with the San Bernardino County Continuum of Care (CoC) and four core entities:

1. Interagency Council on Homelessness – a regional policy-making body overseeing homeless services.
2. Homeless Provider Network – a coalition of service providers and housing agencies.
3. Central Valley Steering Committee – a collaborative committee focused on coordinated local responses.
4. San Bernardino County Department of Behavioral Health, Office of Homeless Services – the administrative body that supports and manages homeless services throughout the county.

The City remains an active participant in the Continuum of Care (CoC) and fully supports the strategic goals outlined in the San Bernardino County 10-Year Strategy to End Homelessness. In addition, the City’s Police Department engages in Point-in-Time (PIT) Count activities, and the Community Development and Housing Department requires ESG subrecipients to utilize the Homeless Management Information System (HMIS) to track service delivery and outcomes for individuals and families experiencing or at risk of homelessness.

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

The City closely works with the Continuum of Care (CoC) and attends its regularly scheduled meetings and training in the area of homelessness. The City consults with the Interagency Council on Homelessness (ICH), which has not less than one former homeless member, concerning funding recommendations. The discussions at the ICH meetings are comprised of updates on HMIS and a monthly data quality report is provided illustrating the number of clients enrolled in the non-profit organizations using HMIS. The updates help evaluate the outcomes of projects and activities assisted with ESG. Other topics of discussion include presentations to the Office of Homeless Services on activities from the San Bernardino County Reentry Collaborative regarding workshop meetings to discuss updating their strategic plan, and a Community Recidivism Reduction Program. A Veterans Initiative from the HACSB has continued to develop creative and effective ways to address the needs of the County’s homeless veterans. Over the past year, HASCB, along with the support and efforts of our affiliate nonprofits, KEYS and HP1 Inc., has created housing opportunities for homeless veterans. There are Veterans Affairs Supportive Housing Special Purpose Vouchers available.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other

entities

The City engages multiple agencies, organizations, and stakeholders in the planning and implementation of its housing and homelessness initiatives. Key partners include the Family Service Association of Redlands and The Salvation Army, both of whom are sub-recipients of the City’s Emergency Solutions Grant (ESG) funds for FY 2025–26. These agencies provide essential services such as rapid rehousing, emergency shelter, homelessness prevention, and supportive services that address the immediate and long-term housing needs of individuals and families experiencing or at risk of homelessness.

The City also maintains strong coordination with the San Bernardino County Department of Behavioral Health (DBH) and its Office of Homeless Services (OHS) to ensure integrated support for individuals experiencing homelessness and behavioral health challenges. Additionally, the City actively collaborates with the San Bernardino County Continuum of Care (CoC), including participation in the Interagency Council on Homelessness, Homeless Provider Network, and Central Valley Steering Committee. These partnerships support a coordinated system of care, facilitate resource sharing, and align local efforts with regional strategies, including the County’s 10-Year Strategy to End Homelessness. Through these consultative efforts, the City ensures that its housing and service programs are responsive, inclusive, and grounded in community-based solutions.

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | Dignity Health St Bernardine Medical Center |
| | Agency/Group/Organization Type | Services-Health |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) attended at least one community meeting and provided input to help prioritize the community needs in the City. |
| 2 | Agency/Group/Organization | National CORE - Hope Through Housing Foundation |
| | Agency/Group/Organization Type | Services-Children |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) attended at least one community forum and provided input to help prioritize the community needs of the City. |
| 3 | Agency/Group/Organization | Neighborhood Partnership Housing Services, Inc. |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) attended at least one community forum and provided input to help prioritize the community needs of the City. |
| 4 | Agency/Group/Organization | Omnitrans |
| | Agency/Group/Organization Type | Transit |

| | | |
|---|--|--|
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 5 | Agency/Group/Organization | San Bernardino County Homeless Partnership |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 6 | Agency/Group/Organization | San Bernardino County Department of Behavioral Health |
| | Agency/Group/Organization Type | Services-Health |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 7 | Agency/Group/Organization | Project Fighting Chance |
| | Agency/Group/Organization Type | Services-Children |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |

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| | outcomes of the consultation or areas for improved coordination? | |
| 8 | Agency/Group/Organization | Inland Fair Housing and Mediation Board |
| | Agency/Group/Organization Type | Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 9 | Agency/Group/Organization | Salvation Army |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 10 | Agency/Group/Organization | Center for Employment Opportunities |
| | Agency/Group/Organization Type | Services-Employment |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 11 | Agency/Group/Organization | Inland Valley Recovery Services, Inc. |
| | Agency/Group/Organization Type | Services-Health |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 1 2 | Agency/Group/Organization | Foundation for CSU San Bernardino |
| | Agency/Group/Organization Type | Services-Health Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 1 3 | Agency/Group/Organization | Inland Congregations United for Change |
| | Agency/Group/Organization Type | Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 1 4 | Agency/Group/Organization | Community Action Partnership of San Bernardino County |
| | Agency/Group/Organization Type | Services-Children Services-homeless Services-Health Services-Employment |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 1 5 | Agency/Group/Organization | Habitat for Humanity San Bernardino Area |
| | Agency/Group/Organization Type | Housing |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 1 6 | Agency/Group/Organization | San Bernardino City Council |
| | Agency/Group/Organization Type | Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 1 7 | Agency/Group/Organization | Wells Fargo |
| | Agency/Group/Organization Type | Services - Housing Business and Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan |
| 1 8 | Agency/Group/Organization | Community Education Partnership |
| | Agency/Group/Organization Type | Services-Education |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 1 9 | Agency/Group/Organization | Housing Authority of the County of San Bernardino |
| | Agency/Group/Organization Type | Housing |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 20 | Agency/Group/Organization | Catholic Charities San Bernardino/Riverside |
| | Agency/Group/Organization Type | Services-Elderly Persons Services-homeless Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 21 | Agency/Group/Organization | Uplift San Bernardino at the Making Hope Happen Foundation |
| | Agency/Group/Organization Type | Housing Services-Children Services-Employment |
| | What section of the Plan was addressed by Consultation? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 22 | Agency/Group/Organization | Local Initiatives Support Corporation |
| | Agency/Group/Organization Type | Housing Services-Health Services-Education Services-Employment |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Conplan. |
| 2 3 | Agency/Group/Organization | Molina Healthcare |
| | Agency/Group/Organization Type | Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 2 4 | Agency/Group/Organization | Mary's Mercy Center |
| | Agency/Group/Organization Type | Services-homeless Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 2 5 | Agency/Group/Organization | Alvord Unified School District |
| | Agency/Group/Organization Type | Services-Health Other government - State |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 2 6 | Agency/Group/Organization | Blair Park Neighborhood Association |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

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|--------|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 2 7 | Agency/Group/Organization | El Sol Neighborhood Educational Center |
| | Agency/Group/Organization Type | Services-Children Services-Health Services-Education |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 2 8 | Agency/Group/Organization | San Bernardino Staff |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 2 9 | Agency/Group/Organization | Neighborhood Housing Services of the Inland Empire |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 3 0 | Agency/Group/Organization | Upward Bound |
| | Agency/Group/Organization Type | Services-Children Services-Education |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

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|--------|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 3 1 | Agency/Group/Organization | San Bernardino Neighborhood Association |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 3 2 | Agency/Group/Organization | Terrace West Housing |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 3 3 | Agency/Group/Organization | Valon Consulting |
| | Agency/Group/Organization Type | Business Leaders |
| | What section of the Plan was addressed by Consultation? | Economic Development |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 3 4 | Agency/Group/Organization | Wildwood Park Neighborhood Association |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |

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| | outcomes of the consultation or areas for improved coordination? | |
| 3 5 | Agency/Group/Organization | T-Mobile |
| | Agency/Group/Organization Type | Services - Broadband Internet Service Providers |
| | What section of the Plan was addressed by Consultation? | Housing Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Did not respond to request. |
| 3 7 | Agency/Group/Organization | Spectrum |
| | Agency/Group/Organization Type | Services - Broadband Internet Service Providers |
| | What section of the Plan was addressed by Consultation? | Housing Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Broadband is fully deployed in San Bernardino with Hybrid Fiber Coax (HFC) and can deliver speeds up to 1G upload, 10G symmetrical for Enterprise (business) customers. No known issues affecting service. |
| 3 8 | Agency/Group/Organization | Frontier |
| | Agency/Group/Organization Type | Services - Broadband Internet Service Providers |
| | What section of the Plan was addressed by Consultation? | Housing Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Broadband is fully deployed in San Bernardino with Fiber and can deliver speeds up to 1-5G symmetrical speeds, 10-2 G symmetrical for Enterprise customers and up to 400 G using High Bandwidth Ethernet (HBE) site to site. Any new growth is fiber based. |
| 3 9 | Agency/Group/Organization | EarthLink |
| | Agency/Group/Organization Type | Services - Broadband Internet Service Providers |
| | What section of the Plan was addressed by Consultation? | Housing Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated | Did not receive anything |

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| | outcomes of the consultation or areas for improved coordination? | |
| 40 | Agency/Group/Organization | Vision Y Compromiso |
| | Agency/Group/Organization Type | Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |
| 41 | Agency/Group/Organization | San Bernardino Valley Municipal Water District |
| | Agency/Group/Organization Type | Regional organization |
| | What section of the Plan was addressed by Consultation? | Resiliency and water resources |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | As part of the consultation process SBVMWD was consulted to discuss water resources for existing and proposed future development as well as on-going issues related to water. |
| 42 | Agency/Group/Organization | Jamboree |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the ConPlan. |

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

No agency types were excluded from engagement.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 3 – Other Local/regional/federal planning efforts

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--------------------------------------|--------------------------|---|
| Continuum of Care | Continuum of Care | Potential funding allocations to address homeless needs will complement the CoC strategy. |
| 10 Year Strategy to End Homelessness | Continuum of Care | Potential funding allocations to address homeless needs will be consistent with the 10-Year Strategy to End Homelessness. |
| 2021-2029 Housing Element | City of San Bernardino | Barriers to and opportunities for affordable housing development analyzed in this plan were considered in the Market Assessment. The Housing element also provided resiliency data related to housing problems caused by flood prone areas and general water supply needs for all residents. |
| General Plan | City of San Bernardino | The General Plan was reviewed particularly the Natural Resources, Energy and Water Conservation, and Utilities chapters. The City enforces the Unreinforced Masonry Law, 1998 related to seismic changes and earthquakes. The City enforces FEMA floodplain requirements particularly for the southeastern portions of the City which is prone to flooding. |

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

The collaborative implementation of this ConPlan over the course of the next five years begins with the coordinated efforts of multiple public agencies working together to gather feedback and information for regional and local community needs and priorities. Once priority needs are identified, they are then incorporated into the City’s ConPlan, forming both regional and local strategies that will address those needs.

Furthermore, community outreach to local leaders, stakeholders, and residents is a critical first step in implementing this plan’s desired community changes. By successfully establishing relationships and trust between the government, those providing services or community improvements, and the beneficiaries of these services or improvements, the City and community can move toward a joint vision for what and how to make community improvements. The agencies, groups, and organizations who participated are listed in the table above.

Narrative (optional):

City staff, with assistance from consultants, worked to involve housing, social service, and other agencies in the community engagement process including direct solicitation for these agencies to participate in the community survey, community meetings, and stakeholder interviews. The City will continue to include them in future planning efforts.

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, HOME, and ESG 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**

The City published a public notice on Wednesday, May 1, 2025, advertising two public hearings and 30-day Public Comment Period for the ConPlan in El Chicano and The San Bernardino Sun. The 30-Day Public Comment Period extended from May 1 to June 2, 2025. Council held two public hearings on June 4th and June 18, 2025. The ConPlan was also made available at the City’s Clerk Office, 201 N. E. Street, Bldg. A, San Bernardino, CA 92401, the Community Development and Housing Department, 201 N. E. Street, 3rd Floor, San Bernardino, CA 92401, the Feldheym Central Library, 555 W. 6th St, San Bernardino, CA 92410, and on the City’s website at the Community & Economic Development Department.

Citizen Participation Outreach - Pending

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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) |
|------------|------------------|---|--------------------------------|------------------------------|--|--|
| 1 | Newspaper Ad | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Nontargeted/ broad community Residents of Public and Assisted Housing Low Income Persons | PENDING | PENDING | PENDING | http://iecn.com/newspapers/el-chicano/ https://www.sbsun.com |

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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) |
|------------|------------------|---|---|------------------------------|--|---------------------|
| 2 | Public Hearing | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Nontargeted/ broad community Residents of Public and Assisted Housing Low Income Persons | Pending - X members of the public attended the June 4, 2025, Public Hearing | To be added | To be added | |

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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) |
|------------|------------------|---|--------------------------------|------------------------------|--|--|
| 3 | Newspaper Ad | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Nontargeted/ broad community Residents of Public and Assisted Housing Low Income Persons | To be added | To be added | To be added | http://iecn.com/newspapers/el-chicano/ https://www.sbsun.com |

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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 | Public Hearing | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Nontargeted/ broad community Residents of Public and Assisted Housing Low Income Persons | Pending - X members of the public attended the June 18, 2025, Public Hearing | To be added | To be added | |

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment (NA) analyzes the extent of housing problems and housing needs for residents of the City. 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 several other local datasets and City resources. Stakeholder consultations conducted with public agencies, advocates, and local experts have identified the need for increased affordable housing, housing rehabilitation for low- to moderate-income households, and rental assistance.

The City has a population of 216,785 persons and a total of 59,770 households. Nearly 61 percent of households in the City (36,310 total) qualify as low- to moderate-income (LMI), 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, 64 percent of LMI households in the City are cost burdened and nearly 20 percent are severely cost burdened. While no households experience disproportionate cost burden, Black/African American households and Pacific Islander households have the highest rates of severe cost burden at 34 percent and 35 percent respectively. 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, extremely low-, very low-, and moderate-income American Indian/Alaska Native households, very low-income Pacific Islander households, and low-income Asian households are disproportionately affected by severe housing problems. Disproportionately greater need, not in the severe, was also demonstrated in extremely low- and moderate-income American Indian/Alaska Native households and very low-income Pacific Islander households.

HACSB administers the housing choice voucher (HCV) program across the County, including the City, and manages the public housing units in the County, none of which are in the City. There are approximately 2,019 HCV holders live in the City.

Homelessness has declined but is still a major issue in the City. According to the most recent San Bernardino County Point-in-Time (PIT) Count, there are 1,417 homeless individuals in the City, a nearly 46 percent decrease from the previous ConPlan. As identified in NA-40, homelessness disproportionately impacts the City of San Bernardino, which has one-third of the County's homeless population and about 11 percent of the total population. In all, 36 percent of homeless individuals accessing Continuum of Care homeless services reported a physical or mental disability, while nine percent reported having experienced domestic violence.

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

Summary of Housing Needs

Identified housing needs in the City include additional affordable housing for seniors, persons with disabilities, small families, large households experiencing overcrowding, extremely low-income families with children, and extremely low-income renter households. In addition, supportive services that further reduce the cost of housing are identified, such as short-term financial assistance (first/last month’s rent, security deposit, and moving costs). Rapid rehousing assistance is also an integral part of San Bernardino County’s response to homelessness.

LMI households (earning 0 to 80 percent AMI) experience housing problems at a greater rate than higher income households. Extremely low-income households are at particular risk of housing problems. Further, renter households are more likely to face housing problems as compared with homeowners. Extremely low-income renters are most vulnerable to experiencing one or more severe housing problems.

Community outreach results from residents who were surveyed identified the top three housing needs for the City as affordable rental housing, homeless shelters or transitional housing, and first-time homebuyer program assistance. During the City’s community meeting, residents expressed similar concerns regarding the need for affordable housing options in San Bernardino. Stakeholders who were surveyed also cited affordable housing, homeless prevention and support services, and housing rehabilitation as their top concerns. These needs will be revisited later in the Strategic Plan.

| Demographics | Base Year: 2015 | Most Recent Year: 2020 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 214,115 | 216,785 | 1% |
| Households | 57,580 | 59,770 | 4% |
| Median Income | \$37,047.00 | \$49,287.00 | 33% |

Table 4 - Housing Needs Assessment Demographics

Data Source: 2011-2015 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|-------------------------|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 12,760 | 10,645 | 12,905 | 6,565 | 16,895 |
| Small Family Households | 4,050 | 4,900 | 6,230 | 3,180 | 8,850 |
| Large Family Households | 2,510 | 2,285 | 2,695 | 1,225 | 3,280 |

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| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|------------------------|-----------------------------|-----------------------------|------------------------------|---------------------------|
| Household contains at least one person 62-74 years of age | 2,764 | 2,379 | 2,770 | 1,180 | 3,704 |
| Household contains at least one person age 75 or older | 1,610 | 904 | 980 | 685 | 1,240 |
| Households with one or more children 6 years old or younger | 3,565 | 2,935 | 3,125 | 1,150 | 2,159 |

Table 5 - Total Households Table

Data 2016-2020 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 | 135 | 30 | 335 | 55 | 555 | 0 | 55 | 70 | 0 | 125 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 635 | 600 | 470 | 185 | 1,890 | 85 | 115 | 140 | 110 | 450 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 1,290 | 965 | 895 | 310 | 3,460 | 125 | 440 | 550 | 330 | 1,445 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 5,615 | 1,860 | 180 | 4 | 7,659 | 1,295 | 849 | 560 | 70 | 2,774 |

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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) | 805 | 2,655 | 2,505 | 350 | 6,315 | 390 | 944 | 1,665 | 695 | 3,694 |
| Zero/negative Income (and none of the above problems) | 384 | 0 | 0 | 0 | 384 | 134 | 0 | 0 | 0 | 134 |

Table 6 – Housing Problems Table

Data 2016-2020 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 | 7,670 | 3,450 | 1,880 | 560 | 13,560 | 1,505 | 1,459 | 1,320 | 510 | 4,794 |
| Having none of four housing problems | 2,134 | 3,425 | 5,000 | 2,490 | 13,049 | 1,449 | 2,304 | 4,705 | 3,000 | 11,458 |
| Household has negative income, but none of the other housing problems | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 7 – Housing Problems 2

Data 2016-2020 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 | 3,160 | 3,030 | 1,620 | 7,810 | 470 | 825 | 1,035 | 2,330 |
| Large Related | 1,850 | 1,085 | 390 | 3,325 | 295 | 575 | 550 | 1,420 |
| Elderly | 1,595 | 855 | 295 | 2,745 | 775 | 553 | 524 | 1,852 |
| Other | 1,665 | 700 | 630 | 2,995 | 235 | 155 | 404 | 794 |
| Total need by income | 8,270 | 5,670 | 2,935 | 16,875 | 1,775 | 2,108 | 2,513 | 6,396 |

Table 8 – Cost Burden > 30%

Data 2016-2020 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 | 0 | 0 | 1,075 | 1,075 | 340 | 370 | 0 | 710 |
| Large Related | 0 | 0 | 415 | 415 | 245 | 170 | 0 | 415 |
| Elderly | 1,285 | 345 | 80 | 1,710 | 560 | 249 | 110 | 919 |
| Other | 0 | 1,495 | 255 | 1,750 | 215 | 0 | 0 | 215 |
| Total need by income | 1,285 | 1,840 | 1,825 | 4,950 | 1,360 | 789 | 110 | 2,259 |

Table 9 – Cost Burden > 50%

Data 2016-2020 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 | 1,460 | 1,335 | 1,115 | 375 | 4,285 | 170 | 330 | 490 | 215 | 1,205 |
| Multiple, unrelated family households | 460 | 170 | 315 | 29 | 974 | 40 | 225 | 200 | 225 | 690 |

| | 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 | 25 | 55 | 110 | 100 | 290 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 1,945 | 1,560 | 1,540 | 504 | 5,549 | 210 | 555 | 690 | 440 | 1,895 |

Table 10 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

| | Renter | | | | Owner | | | |
|--|-----------|-------------|-------------|-----------------------|-----------|-------------|-------------|-----------------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total Beneath 80% AMI | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total Beneath 80% AMI |
| Households with Children Present (Aged 6 or Younger) | 3,210 | 2,170 | 1,955 | 7,335 | 350 | 765 | 1,170 | 2,285 |

Table 11 – Crowding Information – 2/2

Data 2016-2020 CHAS
Source:

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

According to the ACS 2016-2020 Estimates, there are 11,681 total single-person households in the City, representing approximately 20 percent of all San Bernardino households. About 60 percent are renters, while 40 percent are homeowners. In addition, 7.6 percent of single-person households in the City are seniors aged 65 years and over. The housing needs of these single-person elderly households may be associated with additional difficulties as compared with other residents, because elderly residents are often on fixed incomes and may have special housing or other care needs.

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 2016-2020 5-Year Estimates, approximately 12.8 percent (26,786 persons) of the population living in San Bernardino are affected by one or more disabilities. The most prevalent disability affecting this population is ambulatory difficulties, with 6.9 percent of the

total population experiencing ambulatory difficulty. This is closely followed by 6.7 percent of the population experiencing independent living difficulty, and 6.4 percent experiencing cognitive difficulty.

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. According to the [National Disability Institute](#), working-aged people with disabilities are less likely to be employed compared to their non-disabled counterparts across every racial and ethnic group. Of 481 survey respondents in the [2024 San Bernardino Homeless Point-in-Time Count \(PITC\)](#), 103 unsheltered adults (21.4 percent) experienced a mental health disability or disorder that seriously limited their ability to live independently, 98 unsheltered adults (20.4 percent) experienced a physical disability that seriously limited their ability to live independently, 134 unsheltered adults (27.9 percent) experienced a substance use problem, disability, or disorder that seriously limited their ability to live independently, and 351 (or 72.9%) indicated had no income.

Victims of domestic violence, dating violence, sexual assault and stalking

Assessing the number of people who are impacted by domestic violence, dating violence, sexual assault, and stalking can be difficult due to limitations in data and underreporting. [The Center for Disease Control \(CDC\) reports](#) a lifetime prevalence of any type of sexual violence, physical violence, and/or stalking by an intimate partner affecting 48.3 percent of California women and 44.2 percent of California men, based on 2016-2017 annualized estimates. According to the [Federal Bureau of Investigation's \(FBI\) Uniform Crime Reporting \(UCR\) Program](#), the City of San Bernardino had 140 cases of reported rape in 2019. Moreover, the [California Department of Justice \(DOJ\) reported](#) 6,416 domestic violence-related calls for assistance in San Bernardino County in 2023, representing four percent of [reported calls in the State](#). Overall, domestic-violence-related calls in the County have been trending downwards since 2021. From 2022 to 2023, the County saw a 24.7 percent decrease in calls.

According to the 2024 San Bernardino Homeless Point-in-Time Count, 8.5 percent of 481 surveyed unsheltered adults were victims of domestic violence, experiencing homelessness due to fleeing domestic violence, dating violence, sexual assault, or stalking.

What are the most common housing problems?

Housing problems identified and tracked by HUD include housing units lacking complete kitchen facilities, housing units lacking complete plumbing facilities, overcrowding, and cost-burden. As shown in Table 7 (Housing Problems Table), housing cost burden is the most common housing

problem experienced by both renters and homeowners in the City. Of the 59,770 households in the City of San Bernardino, 17.5 percent experience severe cost burden (expending more than 50 percent of monthly earnings on housing costs) and 16.7 percent experience cost burden (expending more than 30 percent of monthly earnings on housing costs).

The second most frequent housing problem is overcrowding. Overcrowded households are households in which each room has 1.01 to 1.5 persons, while severely overcrowded households are households in which each room has more than 1.51 persons. Couples and small children are excluded from these overcrowding calculations. As shown in Table 7 (Housing Problems Table), 3.9 percent of the City's households experience severe overcrowding (>1.51 persons per room), while 8.2 percent experience overcrowding (1.01-1.5 persons per room).

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

Across all housing problems categories, renters are more likely to face problems as compared to homeowners. Income is also correlated with housing problems: low- to moderate-income renters experience higher rates of housing problems than moderate or high-income renters. About 63 percent of households experiencing cost burden are renters (94 percent of whom are LMI) and 30 percent are LMI homeowners. On the other hand, 73 percent of households experiencing severe cost burden are LMI renters while 26 percent are LMI owners.

Similar trends are observed with overcrowding. 71 percent of households experiencing overcrowding are renters (91 percent of whom are LMI), while 23 percent are LMI owners. In terms of severe overcrowding, 81 percent are renters (90 percent of whom are LMI renters).

As shown in Table 8 (Housing Problems 2), 41 percent of households experiencing one or more of the four housing problems are extremely low-income renter households (0 to 30 percent AMI). In particular, severe cost burden and overcrowding are most prevalent amongst extremely low-income households. On the other hand, low- to moderate-income households (30 to 80 percent AMI) experience the most cost burden (30 percent of monthly income expended on housing).

40 percent of the City's households are small families. Since small households comprise the largest type of household and since 56 percent of these households are also LMI (0 to 80 percent AMI), they could be more significantly affected by housing problems. Large families, on the other hand, represent 20 percent of the City's population and can be more vulnerable to overcrowding. As discussed in the previous section, overcrowding is the second most prevalent housing problem experienced in San Bernardino. 62 percent of large family households in the City are LMI and may face issues securing housing of the appropriate size that is affordable.

Across all categories, extremely low-income renters are more likely to face one or more of the four severe housing problems. These include lacking a kitchen or complete plumbing, severe overcrowding, and severe cost burden. Extremely low-income renter households represent 41 percent of all 18,534 households facing one or more severe housing problems.

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

Approximately 21 percent of households (12,760 households) in the City qualify as extremely low-income (see Table 6). Just under half of all City households are LMI (0 to 80 percent AMI). LMI renters represent 39 percent of the City's total households, with the largest income group within being extremely low-income (42 percent).

Of all extremely low-income households in the City:

- 32 percent are small families;
- 20 percent are large families;
- 22 percent contain at least one person aged 62 to 74;
- 13 percent contain at least one person aged 75 or older; and
- 28 percent have at least one child aged 6 or younger.

Further, 84 percent of the City's extremely low-income households are cost burdened, spending 30 percent or more of their income on housing costs. This group is particularly vulnerable to residing in shelters or becoming unsheltered due to little income and the high cost of housing.

In addition, 28 percent of all extremely low-income households have at least one child aged 6 years old or younger. Compounding financial demands that affect low-income families with small children can lead to a high risk of homelessness. Families relying on low-wage jobs may be faced with nonstandard and/or inflexible work hours which are restrictive due to childcare. Additionally, low-wage jobs tend to have less access to paid leave or health insurance, further exacerbating financial resource stress.

According to a [2023 study published by the University of California San Francisco \(UCSF\)](#), common triggers leading to homelessness include, but are not limited to: high housing costs, rent burden, eviction with minimal notice, loss of rental subsidies, and little income or loss of income.

Approximately 20 percent of extremely low-income renter households also experience overcrowding. A [2019 California Policy Lab \(CPL\) report](#) found that persons and families who self-identify as at-risk of homelessness cite being "doubled up" as a high-risk factor. Being "doubled

up” means living in a housing unit with more than two generations of a family or living with multiple, unrelated families.

As evidenced by the number of extremely low-income households experiencing housing cost burden and crowding issues, obtaining 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. This aligns with the feedback from stakeholders, residents, and the survey, all of which cited affordable housing for low-income residents as a top issue in the City.

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. 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 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 U.S. Census Bureau, and the City follows these organizations’ methodology.

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, are all linked 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 creates overcrowding.

Discussion

The NA data analyses determine that LMI households (earning less than 80 percent AMI) experience housing problems at a greater rate as compared with higher income households. Housing problems are more frequent among households that rent their home than households that own their home.

Extremely low-income renters comprise 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 approximately 55 percent of households 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, along with struggles for lower income ownership households as well. In particular, there is a lack of housing that would be affordable to extremely low-income households. Results from the community meeting corroborate these findings. Attendees identified the creation of more affordable housing as a priority housing need 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.

The four housing problems reported by HUD include:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than one person per room (overcrowding)
- Cost burden greater than 30 percent

This section's tables demonstrate disproportionately greater need across the extremely low, very low, and moderate-income brackets (0 to 30 percent, 30-50 percent, and 80-100 percent AMI). Extremely low- and moderate-income American Indian/Alaska Native households experienced disproportionate housing problems, while very low-income Pacific Islanders experienced a disproportionate rate of housing problems as well. Conversely, White, Black/African American, Asian, and Hispanic households demonstrated no disproportionately greater need across any income bracket. NOTE: 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 | 10,259 | 1,390 | 920 |
| White | 1,334 | 295 | 245 |
| Black / African American | 2,315 | 290 | 325 |
| Asian | 355 | 105 | 80 |
| American Indian, Alaska Native | 10 | 0 | 0 |
| Pacific Islander | 10 | 0 | 10 |

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| 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 |
|--|--|---------------------------------------|--|
| Hispanic | 5,960 | 695 | 250 |
| Total Households with Housing Problems (0-30% AMI) | 10,259 | | 2,310 |
| Total Households with Housing Problems (0-100% AMI) | 28,118 | | 11,435 |
| Total Households Earning 0-30% AMI | 12,760 | | |

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

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 | 7,860 | 1,465 | 0 |
| White | 1,095 | 340 | 0 |
| Black / African American | 1,585 | 340 | 0 |
| Asian | 185 | 89 | 0 |
| American Indian, Alaska Native | 30 | 10 | 0 |
| Pacific Islander | 20 | 0 | 0 |
| Hispanic | 4,565 | 655 | 0 |
| Total Households with Housing Problems (30-50% AMI) | 7,860 | | 1,465 |
| Total Households with Housing Problems (0-100% AMI) | 28,118 | | 11,435 |
| Total Households Earning 30-50% AMI | 10,645 | | |

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

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 | 7,260 | 4,005 | 0 |
| White | 1,109 | 1,000 | 0 |
| Black / African American | 1,164 | 485 | 0 |
| Asian | 310 | 140 | 0 |
| American Indian, Alaska Native | 45 | 30 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 4,459 | 2,295 | 0 |
| Total Households with Housing Problems (50-80% AMI) | 7,260 | 4,005 | |
| Total Households with Housing Problems (0-100% AMI) | 28,118 | 11,435 | |
| Total Households Earning 50-80% AMI | 12,905 | | |

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

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 | 2,739 | 3,655 | 0 |
| White | 475 | 895 | 0 |
| Black / African American | 365 | 500 | 0 |
| Asian | 100 | 165 | 0 |
| American Indian, Alaska Native | 35 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 1,755 | 2,015 | 0 |
| Total Households with Housing Problems (80-100% AMI) | 2,739 | 3,655 | |
| Total Households with Housing Problems (0-100% AMI) | 28,118 | 11,435 | |
| Total Households Earning 80-100% AMI | 6,565 | | |

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data
Source: 2016-2020 CHAS

Discussion

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

82 percent of households with 0 to 30 percent AMI (0-30% AMI) experienced one or more of the four housing problems:

- 71 percent of White households experienced at least one housing problem.
- 79 percent of Black or African American households experienced at least one housing problem.
- 66 percent of Asian households experienced at least one housing problem.
- **100 percent of American Indian or Alaska Native households experienced at least one housing problem.**
- 50 percent of Pacific Islander households experienced at least one housing problem.
- 86 percent of Hispanic households experienced at least one housing problem.

84 percent of households with 30 to 50 percent AMI (30-50% AMI) experienced one or more of the four housing problems:

- 76 percent of White households experienced at least one housing problem.
- 82 percent of Black or African American households experienced at least one housing problem.
- 68 percent of Asian households experienced at least one housing problem.
- 75 percent of American Indian or Alaska Native households experienced at least one housing problem.
- **100 percent of Pacific Islander households experienced at least one housing problem.**
- 87 percent of Hispanic households experienced at least one housing problem.

64 percent of households with 50 to 80 percent AMI (50-80% AMI) experienced one or more of the four housing problems:

- 53 percent of White households experienced at least one housing problem.
- 71 percent of Black or African American households experienced at least one housing problem.
- 69 percent of Asian households experienced at least one housing problem.

- 60 percent of American Indian or Alaska Native households experienced at least one housing problem.
- 0 Pacific Islander households were identified in the data.
- 66 percent of Hispanic households experienced at least one housing problem.

43 percent of households with 80 to 100 percent AMI (80-100% AMI) experienced one or more of the four housing problems:

- 35 percent of White households experienced at least one housing problem.
- 42 percent of Black or African American households experienced at least one housing problem.
- 38 percent of Asian households experienced at least one housing problem.
- **90 percent of American Indian or Alaska Native households experienced at least one housing problem.**
- 0 Pacific Islander households were identified in the data.
- 47 percent of Hispanic households experienced at least one housing problem.

In summary, American Indian or Alaska Native households experience housing problems at a disproportionate rate in the extremely low-income (0 to 30 percent AMI) and moderate-income (80 to 100 percent AMI) categories. Simultaneously, Pacific Islander households are disproportionately affected by housing problems in the very low-income (30 to 50 percent AMI) category.

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

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

Introduction

This section assesses whether racial or ethnic groups have disproportionately greater severe housing needs than the general population in their income bracket. HUD defines a disproportionately greater need as a severe housing problem that is 10 percentage points higher in one race or ethnicity than the total population, with income remaining constant.

Four severe housing problems are examined by HUD’s CHAS dataset. These include:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than 1.5 persons per room (severe overcrowding)
- Cost burden greater than 50 percent (severe cost burden)

The following tables demonstrate disproportionately greater need across all income categories of extremely low-, very low-, low-, and moderate-income (0 to 30 percent, 30 to 50 percent, 50 to 80 percent, and 80 to 100 percent AMI). In particular, extremely low-, very low-, and moderate-income American Indian/Alaska Native households are disproportionately affected by severe housing problems even when comparing against households of similar incomes. Further, very low-income Pacific Islander households face disproportionate rates of severe housing problems, while low-income Asian households do as well.

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 | 9,389 | 2,260 | 920 |
| White | 1,159 | 470 | 245 |
| Black / African American | 2,135 | 470 | 325 |
| Asian | 290 | 175 | 80 |
| American Indian, Alaska Native | 10 | 0 | 0 |
| Pacific Islander | 10 | 0 | 10 |
| Hispanic | 5,525 | 1,130 | 250 |

| 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 |
|---|---|--|---|
| Total Households with Severe Housing Problems (0-30% AMI) | 9,389 | | 3,180 |
| Total Households with Severe Housing Problems (0-100% AMI) | 19,373 | | 20,173 |
| Total Households Earning 0-30% AMI | 12,760 | | |

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

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 | 5,474 | 3,849 | 0 |
| White | 679 | 754 | 0 |
| Black / African American | 1,100 | 825 | 0 |
| Asian | 125 | 155 | 0 |
| American Indian, Alaska Native | 30 | 10 | 0 |
| Pacific Islander | 20 | 0 | 0 |
| Hispanic | 3,240 | 1,970 | 0 |
| Total Households with Severe Housing Problems (30-50% AMI) | 5,474 | | 3,849 |
| Total Households with Severe Housing Problems (0-100% AMI) | 19,373 | | 20,173 |
| Total Households Earning 30-50% AMI | 10,645 | | |

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

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 | 3,190 | 8,069 | 0 |
| White | 324 | 1,790 | 0 |
| Black / African American | 399 | 1,255 | 0 |
| Asian | 235 | 205 | 0 |
| American Indian, Alaska Native | 24 | 50 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 2,200 | 4,559 | 0 |
| Total Households with Severe Housing Problems (50-80% AMI) | 3,190 | 8,069 | |
| Total Households with Severe Housing Problems (0-100% AMI) | 19,373 | 20,173 | |
| Total Households Earning 50-80% AMI | 12,905 | | |

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

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 | 1,320 | 5,075 | 0 |
| White | 85 | 1,285 | 0 |
| Black / African American | 135 | 725 | 0 |
| Asian | 55 | 210 | 0 |
| American Indian, Alaska Native | 35 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 995 | 2,775 | 0 |
| Total Households with Severe Housing Problems (80-100% AMI) | 1,320 | 5,075 | |
| Total Households with Severe Housing Problems (0-100% AMI) | 19,373 | 20,173 | |
| Total Households Earning 80-100% AMI | | 6,565 | |

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

Discussion

The following is an analysis of the rates of severe housing problems amongst racial and ethnic groups by income bracket, as compared to the overall rate of severe housing problems per income group. Racial and ethnic groups that experience severe housing problems at a disproportionately greater need are bolded.

75 percent of households with 0 to 30 percent AMI (0-30% AMI) experienced one or more of the four severe housing problems:

- 62 percent of White households experienced at least one severe housing problem.
- 73 percent of Black or African American households experienced at least one severe housing problem.
- 53 percent of Asian households experienced at least one severe housing problem.
- **100 percent of American Indian or Alaska Native households experienced at least one severe housing problem.**
- 50 percent of Pacific Islander households experienced at least one severe housing problem.
- 80 percent of Hispanic households experienced at least one severe housing problem.

59 percent of households with 30 to 50 percent AMI (30-50% AMI) experienced one or more of the four severe housing problems:

- 47 percent of White households experienced at least one severe housing problem.
- 57 percent of Black or African American households experienced at least one severe housing problem.
- 45 percent of Asian households experienced at least one severe housing problem.
- **75 percent of American Indian or Alaska Native households experienced at least one severe housing problem.**
- **100 percent of Pacific Islander households experienced at least one severe housing problem.**
- 62 percent of Hispanic households experienced at least one severe housing problem.

28 percent of households with 50 to 80 percent AMI (50-80% AMI) experienced one or more of the four severe housing problems:

- 15 percent of White households experienced at least one severe housing problem.
- 24 percent of Black or African American households experienced at least one severe housing problem.
- **53 percent of Asian households experienced at least one severe housing problem.**
- 24 percent of American Indian or Alaska Native households experienced at least one severe housing problem.
- 0 Pacific Islander households were identified in the data.
- 33 percent of Hispanic households experienced at least one severe housing problem.

21 percent of households with 80 to 100 percent AMI (80-100% AMI) experienced one or more of the four severe housing problems:

- 6 percent of White households experienced at least one severe housing problem.
- 16 percent of Black or African American households experienced at least one severe housing problem.
- 21 percent of Asian households experienced at least one severe housing problem.
- **90 percent of American Indian or Alaska Native households experienced at least one severe housing problem.**
- 0 Pacific Islander households were identified in the data.
- 26 percent of Hispanic households experienced at least one severe housing problem.

In summary, American Indian or Alaska Native households experience severe housing problems at a disproportionate rate in the extremely low-, very low-, and median-income categories (0 to 30 percent, 30 to 50 percent, and 80 to 100 percent AMI). Simultaneously, Pacific Islander

households disproportionately experience severe housing problems in the very low-income bracket (30 to 50 percent AMI), while Asian households disproportionately experience severe housing problems in the low-income bracket (50 to 80 percent AMI).

Conversely, no White, Black/African American, or Hispanic households experienced severe housing problems at a disproportionate rate across any income category.

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:

Households paying 30 percent or more of their income or more on housing costs are considered cost burdened. [As per HUD definitions](#), “disproportionately greater needs exists when the percentage of persons in a category of need are members of a particular racial or ethnic group in a category of need that is at least 10 percentage points higher than the percentage of persons in the category as a whole.”

This section examines whether any racial or ethnic groups are experiencing cost burden at a disproportionately higher rate than the total population.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|--------|-------------------------------------|
| Jurisdiction as a whole | 30,105 | 12,837 | 14,113 | 980 |
| White | 7,835 | 2,540 | 2,020 | 250 |
| Black / African American | 3,920 | 2,245 | 3,289 | 325 |
| Asian | 1,335 | 425 | 490 | 100 |
| American Indian, Alaska Native | 120 | 20 | 65 | 0 |
| Pacific Islander | 45 | 0 | 30 | 10 |
| Hispanic | 16,305 | 7,255 | 7,675 | 290 |

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

As a whole, 22 percent of households in the City are cost burdened (spending 30 to 50 percent of income on housing costs), while 24 percent of households are extremely cost burdened (spending 50 percent or more of income on housing costs). No households analyzed were moderately cost burdened, but 34 percent of Black/African American households and 35 percent of Pacific Islander households are severely cost burdened.

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?

American Indian or Alaska Native, Pacific Islander, Asian, and Black or African American households were identified as being disproportionately affected by housing problems in the City. Overall, 83 percent of LMI American Indian or Alaska Native households, 75 percent of LMI Pacific Islander households, 62 percent of LMI Asian households, and 74 percent of LMI Black or African American households have at least one of the four housing problems. While ethnically Hispanic households were not disproportionately impacted by any housing problem across any category, 74 percent of this group faces at least one of the four housing problems.

In terms of severe housing problems, American Indian or Alaska Native, Pacific Islander, and Asian households face disproportionate rates as compared to other groups. Overall, 61 percent of LMI American Indian or Alaska Native households, 75 percent of LMI Pacific Islander households, and 46 percent of LMI Asian households have at least one of the four severe housing problems. While not identified as having disproportionately severe housing needs, 53 percent of ethnically Hispanic LMI households experienced one or more severe housing problems.

Citywide, 22 percent of households are cost burdened while 24 percent are severely cost burdened. Black or African American households and Pacific Islander households are disproportionately impacted by severe cost burden.

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

Stakeholders who were surveyed identified a need for transit, increased affordable housing supply, housing rehabilitation, and neighborhood revitalization.

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

The City has two racially or ethnically concentrated areas of poverty (R/ECAPs) identified in accordance with HUD thresholds. These include Census Tract 48.00 and Census Tract 57.01. According to 2016-2020 ACS data, the majority of households in both Census Tracts are renters. In Tract 48.00, 61 percent of households are renters while in Tract 57.01, 85.8 percent of households are renters.

Examining quality of life in these areas helps to assess whether there are specific hinderances or issues contributing to the R/ECAP designations. In Tract 57.01, there are two U.S. EPA designated brownfield sites, [meaning properties where expansion or reuse may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant](#). In addition,

to the right side of Tract 48.00, there is a relatively high rate of young persons (aged 16 to 19) who neither work nor go to school, approximately 17 percent. Similarly to other areas in the City, both tracts have high area deprivation indexes, indicating a high rate of socioeconomic disadvantage when compared to the rest of the State.

As discussed in the City's [2021-2029 Housing Element](#), R/ECAPs are largely due to the City's economic and social challenges. Following the real estate crash of the 1980s, many industries in the City closed, resulting in the loss of 30,000 direct jobs and 60,000 to 90,000 indirect jobs. Later, the mortgage crash of the early 2000s resulted in thousands of foreclosures culminating in the City needing to file for bankruptcy in 2012. A 2015 mass shooting in the City, which occurred close to Tracts 48.00 and 57.01, followed by the COVID-19 pandemic in 2020, further exacerbated economic and social difficulties for residents. These conditions particularly hurt the City's oldest areas, between the SR-210 and I-10, which was home to an industrial and military base, modest income neighborhoods, and oldest and original infrastructure.

NA-35 Public Housing – 91.205(b)

Introduction

HACSB manages and maintains public housing units and administers HCV programs across the County, including the City. There are 2,019 HCV holders in the City. Currently, there are 112,846 households in the County waiting list for HCVs.

In addition to HCVs, the City currently has the following voucher types in use by households:

- Family Unification (30)
- VASH (123)
- Emergency (139)
- HOPWA (33)
- Mainstream (67)
- CoC (85)

The following tables describe the number of housing vouchers in use within the County and the demographics of those receiving vouchers. Specific to the City, the following additional data was provided by the HACM.

- **Housing Choice Voucher Holders by Income:** 1,505 extremely low-income (0-30% AMI); 372 very low-income (30-50% AMI); and 139 low-income (50-80% AMI).
- **Housing Choice Voucher Holders by Types of Families:** 833 families with children; 716 elderly families; and 851 families with disabilities.
- **Housing Choice Voucher Holders by Race and Ethnicity:** 769 White; 1,056 Black or African American; 74 Asian; 40 American Indian/Alaska Native, 12 Native Hawaiian or Other Pacific Islander; 41 some other Race; and 690 Hispanic or Latino.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|------------------|----------------|-------------------------------------|----------------------------|-----------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based* | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled* |
| # of units vouchers in use | 0 | 0 | 1 | 11,510 | 2,242 | 7,508 | 420 | 118 | 0 |

Table 21 - 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)

*Project-Based Vouchers include 1,129 PBV and 1,113 RAD PBV for a total of 2,242.

Characteristics of Residents

| | Program Type | | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | |
| Average Annual Income | 0 | 0 | 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 |

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| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|-------------------------------------|----------------------------|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | |
| | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | |
| # 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 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|-----------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled* |
| White | 0 | 0 | 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 23 – Race of Public Housing Residents by Program Type

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Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Program Type | | | | | | | | |
|--------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|-----------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled* |
| Hispanic | 0 | 0 | 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 24 – Ethnicity of Public Housing Residents by Program Type

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, as opposed to the County household median income of \$54,469 and the City household median income of \$38,456. This indicates these voucher holders have limited income to cover basic transportation, medical, food, and personal needs. As indicated in Table 24, 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.

HACSB's waiting list is lengthy and only opens once every several years due to high demand and need. More recently, HACSB converted public housing properties into project-based housing in an attempt to assist a greater number of residents. Formerly known as Waterman Gardens public housing, [Arrowhead Grove](#) is a multi-phase development undergoing RAD repositioning. The City has partnered with HACSB on the Arrowhead Grove project, bringing new affordable housing into the City. Three phases of development have been completed, which have involved the replacement of the original 1940s units with 283 new affordable units and 36 market-rate units. The next phases of the Arrowhead Grove project include additional affordable housing and a community resource center.

In addition, HACSB offers a Family Self-Sufficiency Program (FSS) aimed at increasing the incomes of voucher holders and is piloting a No Child Left Unsheltered program to provide HCVs to eligible homeless families. In addition, HACSB also offers a Homeownership Assistance Program which provides mortgage assistance for up to 15 years for working families and for up to 30 years for families with disabilities that meet the income requirements.

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 HCVs are available to low-income households, the voucher program is unable to accommodate all low-income households. As discussed in MA-15, there are only enough housing units available and affordable to households earning between 0 to 30 percent AMI to fulfill 20 percent of renter needs (data on owner-occupied housing was unavailable). Simultaneously,

there are only enough units available and affordable to households earning between 30 to 50 percent AMI to fulfill 78 percent of need. Moderate- and above-moderate income categories are more able to secure housing that is affordable to their income in the City. The continued addition of affordable units through the Arrowhead Grove project will accommodate more housing affordable to the City's lowest income households.

Discussion

See above discussion.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction: This section of the ConPlan provides data and analysis on persons and families who are homeless. Homelessness in California is a major issue, as a disproportionate number of the homeless in the United States live in California. Encampments and visibly large populations of residents needing assistance and seeking refuge in public spaces have increased throughout the state and become a prominent issue, including in San Bernardino. The high number of people continuing to experience unsheltered homelessness in San Bernardino and the Inland Empire region has become a major focus of both the City and County of San Bernardino.

The City, along with San Bernardino County, other California cities, other local governmental agencies, health care providers, nonprofit organizations, business and faith community partners, and other stakeholders, is committed to ending homelessness in the San Bernardino region. The City's partners have utilized part of its entitlement allocation to expand housing opportunities and improve the quality and coordination of services for people experiencing homelessness. The City continues to cooperate with a network of social service agencies and service providers, the CoC, and affordable housing providers to address the needs of residents who are homeless or at risk of becoming homeless. San Bernardino staff work with these organizations to address emergency shelter and transitional housing needs.

The City has worked with San Bernardino County on the [2022 Homeless to Home Roadmap to Self-Sufficiency](#), which sets out a plan to increase coordination, expand the impact of the County's housing and homeless programs, and strengthen efforts amongst partners to make a collective impact, including in the City of San Bernardino. The actions and strategies in the Plan are based on community input from over 500 stakeholders including many of the stakeholders and organizations that participated in this ConPlan.

Because different agencies use different definitions of homelessness, being at risk of homelessness, and other variables, concrete estimates of the number of homeless persons in San Bernardino vary slightly. This plan uses data from two sources: the 2024 Point-in-Time Count and [the Homeless Data Integration System \(HDIS\)](#) data, which aggregates case-level data inputted by the CoC. [In the most current County Point-in-Time Count \(2024\)](#), the County identified a total of 4,255 homeless individuals in San Bernardino County. There were 1,417 homeless individuals in San Bernardino City, a substantial decrease from the count of 2,607 in the previous ConPlan. Of these 1,417 individuals, 103 are in transitional housing, 337 are in some other type of shelter, and 944 are unsheltered. The decrease

in the Point-in-Time Count statistics is encouraging and reflects the coordinated efforts of the City.

Homelessness disproportionately impacts the City of San Bernardino, which has about one third of the homeless population in the County despite having about 11 percent of its population. [Summary tables are accessible at HUD Exchange by clicking on this link.](#)

[Based on HDIS’s 2024 reporting data](#), a complimentary data source, 6,137 people accessed the homelessness response system in San Bernardino County in 2024. These people faced a variety of challenges and information on their specific barriers to housing are not noted. This plan uses stakeholder interviews with housing and homelessness experts to provide qualitative information and insight.

The table below displays the County’s homeless subpopulations based on [HUD’s 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations dataset](#). Because the CoC collects this data on a Countywide basis, information for specifically the City is not available. Data on certain subpopulations is not available as well:

| 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) | 1,200 | 3,055 | 4,255 | 0* | 0* | 0* |
| Persons in Households with Only Children | 7 | 6 | 13 | 0* | 0* | 0* |
| Persons in Households with Only Adults | 756 | 2994 | 3,750 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 240 | 1,698 | 1,938 | 0 | 0 | 0 |
| Chronically Homeless Families | 3 | 8 | 11 | 0 | 0 | 0 |
| Veterans | 35 | 211 | 246 | 0 | 0 | 0 |
| Unaccompanied Child | 67 | 28 | 99 | 0 | 0 | 0 |
| Persons with HIV | 57 | 33 | 90 | 0 | 0 | 0 |

Table 25 - Homeless Needs Assessment

*Data not available

Alternate Data Source Name:

[HMIS, San Bernardino CoC 2024](#)

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):

Neither the Point-in-Time Count data nor HMIS provides data for the categories described by this question. However, stakeholder interviews with local experts in the field can provide qualitative information on these topics.

Chronically homeless individuals: this group comprises just under half of the homeless individuals accessing services in San Bernardino County. There were 1,938 chronically homeless individuals, and about 85 percent of these individuals are unsheltered. Chronically homeless individuals experience homelessness on a daily basis by definition, and do not have a horizon for exiting it. Stakeholders interviewed who have firsthand experience serving this population notes that chronically homeless individuals are more likely to have physical or mental health issues, including substance abuse issues. These issues may prevent them from accessing housing in the mainstream housing market. While HMIS data does not link these two factors together, chronically homeless individuals are also more likely to be veterans.

Families with children: This group- comprised a large portion of the population accessing homelessness services. There were 4,255 persons in groups of families with children, of which about 28 percent were unsheltered.

Veterans: There were 246 veterans accessing homelessness services, of which 85 percent were unsheltered. Stakeholders interviewed noted that veterans disproportionately suffer from mental health issues and/or substance abuse issues, which are frequently correlated. As a result, they may not be able to access housing on the mainstream real estate market or need additional supportive services in addition to housing.

Nature and Extent of Homelessness: (Optional)

The table below provides data on the nature and extent of homelessness by racial and ethnic group. Note that Hispanic ethnicity is tabulated independently of race:

| Race: | Sheltered: | Unsheltered (optional) |
|--|-------------------|-------------------------------|
| American Indian, Alaska Native, or Indigenous | 16 | 64 |
| Asian or Asian American | 20 | 30 |
| Black, African American, or African | 332 | 559 |
| Middle Eastern or North African | 0 | 9 |
| Native Hawaiian or Other Pacific Islander | 4 | 16 |
| White | 340 | 1,281 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic/Latino/a/e Only | 256 | 36 |
| Non-Hispanic and Multiple Races | 69 | 20 |

Table 28 Race and Ethnicity Homelessness

Source: [HUD 2024 CoC Homeless Assistance Programs](#)

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

Based on data from the CoC, there are an estimated 4,255 families with children in need of housing assistance. Of this number 3,055 need shelter. Data on the families of veterans is not available, but there are 246 veterans in need of housing assistance.

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

Data on homelessness by racial and ethnic group varies between the [2024 Point-in-Time Count](#) and the [CoC HDIS datasets](#). Data from HDIS is presented below:

| Race/Ethnicity: | % of General Population | % of Total Population Accessing Services While Experiencing Homelessness | Representation Compared to General Population |
|--|--------------------------------|---|--|
| American Indian, Alaska Native, or Indigenous | 2.7% | 2.6% | 1.0 |
| Asian or Asian American | 9.5% | 0.9% | 0.1 |
| Black, African American, or African | 10.0% | 42.2% | 4.2 |
| Native Hawaiian or Other Pacific Islander | 0.8% | 1.0% | 1.3 |
| White | 60.7% | 51.0% | 0.8 |
| Hispanic/Latino/a/e | 55.0% | 36.5% | 0.7 |

Table 29 - Representation

Source: [HDIS 2024, ACS 2023](#)

In all datasets, Black/African American and Native Hawaiian or Pacific Islander respondents make up a disproportionately larger percentage of people accessing homeless services or experiencing homelessness compared to their overall population in San Bernardino County. Black/African Americans comprise 10 percent of the County’s population, but 42.2 percent of the people accessing services while experiencing homelessness. This means Black/African American persons are more than four times more likely to be experiencing homelessness. Native Hawaiians were also more likely to be experiencing homelessness, although the sample size is much smaller. Asian, White, and ethnically Hispanic persons were less likely to be experiencing homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Professional homeless service providers interviewed for this plan noted that the population of both sheltered and unsheltered persons is demographically diverse. Due to the high housing costs in the area, people from all walks of life may find themselves experiencing homelessness or in a shelter or transitional house. In addition, contrary to public opinion, service providers find that most sheltered and unsheltered individuals are from California and not drawn to the location by its hospitable climate. This indicates that the perception that homeless residents come from distant colder climates is factually incorrect, and that homelessness is a local issue affecting native City residents and Californians.

Professional homeless service providers interviewed for this ConPlan noted that most unsheltered—and many sheltered—homeless individuals have essentially zero income and no savings. In San Bernardino, the hourly wage needed to afford an apartment is about \$37 and affordable rental housing supply is limited. Proof of income and a security deposit are typically

required, meaning homeless individuals face a barrier in accessing stable housing. Based on the [2022 Homelessness Action Plan](#) for the County, a lack of affordable housing options is the top reason for becoming homeless.

Discussion:

In addition to the demographic group identified above, 36 percent of persons accessing CoC homelessness services reported a physical or mental disability and nine percent reported having experienced domestic violence.

The data presented in this section likely underrepresents the true homelessness services needs in the City. Stakeholders indicated that most families are either staying in a car (if they have one), stay with friends, or stay unhoused and unsheltered to avoid being split up in an emergency shelter. This demographic may not access services or be counted in the Point-in-Time Count, despite qualifying and needing them. Furthermore, the HDIS data does not include families served exclusively by programs assisting survivors of domestic violence or those that provide support for public school students experiencing homelessness and housing insecurity. As a result, the number of families with children (and the children themselves) that require emergency services is likely higher than this number.

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 the number of people who need them. While the CoC's service capacities have increased within the previous five years, there is still a need for beds and additional supportive services.

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

Introduction:

This section provides data and information about special needs populations in San Bernardino. Non-homeless special needs populations include:

- Elderly households (defined as 62 years and older)
- Persons with mental, physical, and/or developmental disabilities including alcohol or drug addiction
- Large households
- Female-headed households
- Victims of domestic violence, dating violence, sexual assault, and stalking
- Persons living with HIV/AIDS and their families

The characteristics of these populations are described below.

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 and may need accessible housing, or minor design accommodations made to their housing unit in order to stay comfortably housed, such as ramps or grab bars.

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. Persons with mental and/or developmental disabilities need a spectrum of assistance: some individuals may require only minor assistance and can otherwise live independently, while others may need more intensive care. Access to transit is also a high priority for this population.

Female-headed Household. Female-headed households may have special needs related to accessing childcare and other supportive services. They may also be a single-income household.

Victims of domestic violence, dating violence, sexual assault, and stalking: This population may require immediate or rapid housing assistance. They may also be in custody of a child, which will also need housing and supportive services. Due to the sensitive nature of this population's social circumstance, this population needs specialized care and may need wraparound services such as counseling.

Persons living with HIV/AIDS and their families: Persons living with HIV/AIDS and their families require specialized health care treatment. They may also require wraparound services specific to their needs, which vary substantially within this population.

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 need households.

When surveyed during the community engagement process, residents cited affordable housing development 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:

Those living with HIV/AIDS and their families require stable and affordable housing to consistently access medical care and avoid hospitalizations. The San Bernardino County Department of Public Health provides comprehensive HIV prevention, care and treatment services. Some services are provided directly by the Department of Public Health, while others are delivered through partnership/agreements with community-based agencies. All services are focused on meeting the National HIV/AIDS Strategy objectives: 1) reducing new HIV infections, 2) increasing access to care to improve health outcomes for people living with HIV, and 3) reducing HIV-related health disparities.

Data for persons with HIV/AIDS is available at the County level from [America's HIV Epidemic Analysis Dashboard \(AHEAD\)](#) and [AIDSVu](#), a data portal sponsored by the Center for AIDS Research. In San Bernardino County, there are approximately 5,240 people living with HIV (PLWH) in 2022, the most recent year data is available. While the prevalence rate of HIV is lower than the state and national rate, the new diagnosis rate is higher and has increased substantially over the past 15 years. Based on [a CDC research paper on San Bernardino County](#), 50 percent of new cases are virally suppressed in less than six months. The study cites social determinants of health, lack of secure housing, lack of mental health services, and substance use as key considerations for ending the HIV/AIDS epidemic. Black/African American and Latino/Hispanic men, trans women, and people experiencing homelessness are all at increased risk of HIV/AIDS.

Additional information and data are available [on the County website](#).

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/AIDS 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. The City recognizes this and has made an effort to expand housing choices for people living with HIV/AIDS and other special needs populations described in this section.

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

Describe the jurisdiction’s need for Public Facilities:

Survey respondents identified the top needs for Public Facilities are parks and recreational facilities, homeless shelters, community centers, youth centers, libraries, and childcare centers. Participants of the community meeting identified the top needs for public facilities are parks and recreational facilities, and childcare centers.

How were these needs determined?

The needs were determined through community engagement efforts including a survey for both stakeholders and residents, and a community meeting in December 2024. The survey was made available online in both English and Spanish. In total, 215 survey responses were received and approximately 43 stakeholder organizations participated in the process. Several residents provided feedback at community meetings and pop-up events as well.

Describe the jurisdiction’s need for Public Improvements:

Survey respondents identified the top needs for public improvements in order of frequency mentioned are street/alley/sidewalk, street lighting and traffic calming for safety, tree planting and urban greenery, safe routes to school, graffiti removal and water/sewage improvements. Participants of the community meeting identified the top needs for public improvements are parks and street lighting.

How were these needs determined?

The jurisdiction’s needs were determined in the same survey and outreach process conducted, which is detailed above.

Describe the jurisdiction’s need for Public Services:

Survey respondents identified the top needs for public services in order of frequency mentioned are services for the homeless, economic development, services for youth and seniors. Participants of the community meeting identified the top needs for public services are transportation, economic development and services for the homeless.

How were these needs determined?

The jurisdiction’s needs were determined in the same survey and outreach process done for public facilities, which is detailed above.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This overview summarizes key points from each section of the Market Analysis (MA) and sets a basis for some of the funding priorities established in the Strategic Plan. The MA section reviews the conditions of the City's housing market, including housing stock characteristics, housing cost, 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's housing stock is made up mostly of one-unit detached structures. Multi-unit structures comprise 30 percent of the housing stock. From 2000 to 2020, housing development has increased by eight percent overall, mostly adding owner-occupied units to the market. Compared to other cities across California, the City's housing is more affordable. However, like the rest of the state, this area has followed the same trend of steadily increasing costs for both homeownership and rental housing. There is insufficient housing stock available to meet the affordability needs of low-income households, and not enough to meet the needs for a sizable portion of moderate-income households as well.

The City's housing stock is also aging, with nearly 61 percent built prior to 1980. According to 2016-2020 CHAS data, 68 percent of San Bernardino's LMI households live in housing built before 1980, of which 27 percent contain children aged six or younger. This increases the risk of lead-based paint exposure, which can have major developmental consequences for children.

Many housing resources exist in the City and County for low-income, special needs, and homeless households. HACSB has issued 2,019 HCVs to City residents. Other voucher types are currently held by qualified City households as well. Currently, the City has 40 assisted housing projects with a total of 3,658 affordable units. 17 of these projects are targeted to seniors. 328 affordable housing units are at high-risk of losing their affordability status, while 369 are at low risk.

There continue to be barriers to the provision of affordable housing in the City. However, 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’s housing stock is about 60 percent single-unit detached and 40 percent multi-unit (Table 31). From 2000 to the present, the development of housing stock has increased by eight percent. More growth has occurred with owner-occupied housing units (3,055 units) as opposed to renter-occupied housing units (1,940 units).

The City’s [2021-2029 Housing Element](#) establishes objectives for both redevelopment and new development of housing. The City is committed to maintaining a healthy mix of housing options and affordability levels for its residents. This includes a Downtown Specific Plan, development of surplus land, increased mixed-use corridors, accessory dwelling units (ADUs), a variety of housing sizes and types, and infill housing.

Healthy vacancy rates are associated with choice and mobility. [The California State Auditor cites a healthy vacancy rate of 1.3 to 2.0 percent for owner-occupied housing and 6.0 to 8.0 percent for renter-occupied housing.](#) According to ACS 5-Year Estimates, in 2010, the vacancy rate for owner-occupied housing was 3.7 percent; in 2020, it was 2.1 percent, considered slightly above the healthy rate by 0.1 percent. In 2010, the vacancy rate for renter-occupied housing was 6.9 percent; in 2020, it was 2.8 percent, below the healthy range by 3.2 to 5.2 percent.

Residential mobility is influenced by tenure. Ownership housing is often associated with a lower turnover rate than rental housing. A household’s tenure or tenure preference is primarily related to household income, composition, and age. The 2020-2025 ConPlan reflected upon 2011-2015 ACS 5-Year Estimates. Since then, the number of owner-occupied units in the City has increased by approximately seven percent, while the number of renter-occupied units has increased by less than one percent.

All residential properties by number of units

| Property Type | Number | % |
|----------------------------------|---------------|-------------|
| 1-unit detached structure | 38,550 | 60% |
| 1-unit, attached structure | 1,975 | 3% |
| 2-4 units | 5,145 | 8% |
| 5-19 units | 6,675 | 10% |
| 20 or more units | 7,505 | 12% |
| Mobile Home, boat, RV, van, etc. | 4,325 | 7% |
| Total | 64,175 | 100% |

Table 30 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|------------|
| | Number | % | Number | % |
| No bedroom | 260 | 1% | 1,290 | 4% |
| 1 bedroom | 385 | 1% | 8,100 | 26% |
| 2 bedrooms | 5,995 | 21% | 12,600 | 41% |
| 3 or more bedrooms | 22,415 | 77% | 8,730 | 28% |
| Total | 29,055 | 100% | 30,720 | 99% |

Table 31– Unit Size by Tenure

Data Source: 2016-2020 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 40 assisted housing projects that provide 3,658 affordable housing units. Of these, 17 projects are designated as senior housing with a combined total of 1,448 affordable units (Magnolia at Highland, Lugo Apartments, Vintage at Kendall, Arrowhead Vista, Beautiful Light Inn, Baseline Cop, St. Bernardine Plaza, TELACU Monte Vista, TELACU San Bern. Vista, TELACU Buena Vista, TELACU Sierra Vista, TELACU La Amistad, TELACU Hacienda, AHEPA 3002, San Bernardino Senior Housing, Arrowhead Woods, and Ramona Sr. Project). Most of the City’s affordable housing was funded by HUD, including Section 202/811, HAP, HOME, PBV, or Project Homekey. 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, as well as CalHFA.

The City falls within the jurisdiction of the HACSB. HACSB administers the HCV 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 2024, HACSB issued 2,019 HCVs to residents in the City. In addition, the following vouchers are issued: 30 Family Unification, 123 VASH, 139 Emergency, 33 HOPWA, 67 Mainstream, and 85 CoC.

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

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. According to the City’s [2021-2029 Housing Element](#), a total of three projects, with a combined total of 328 affordable units, are at high-risk

of losing their affordability status, while six projects, with a combined total of 369 affordable units are at low risk of losing their affordability status.

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

No. As shown in Table 32, there are 29,055 owner units and 30,720 renter units in the City. When evaluated by unit size, the majority of owner units are 3 or more bedrooms, while the majority of renter units are two bedrooms in size. As shown in NA-10, there are 7,490 low-income large family households in the City, with 63 percent of these households being cost burdened. In addition, 5,045 low-income renter households struggle with overcrowding (more than one person per room). This suggests a need for larger rental units to meet the needs of larger families, especially those who are extremely low-, very low-, and low-income.

In addition, data shows a lack of available units in the housing stock to meet the affordability level required. This is especially true for extremely low-income renters (0-30% AMI) and very low-income owners (30-50% AMI). According to 2016-2020 CHAS data, there are only enough available rental units affordable to renter households earning 0 to 30 percent AMI to fulfill 20 percent of the need. Further, units available that meet the affordability for owner households earning between 30 to 50 percent AMI fall short as well, fulfilling 54 percent of current needs. For a more detailed analysis of housing affordability, see MA-15.

Describe the need for specific types of housing:

According to resident responses to our community survey, there is a pressing need for affordable rental housing in the City: 59 percent of respondents mentioned this. Furthermore, 62 percent of respondents rated the availability of affordable housing options in the City as “poor.” Residents also indicated the need for increased housing for large families (12 percent of respondents), as supported by the analysis above and in NA-10. Further, 42 percent of respondents indicated a desire for first time homebuyer program assistance, signaling a need for more affordable owner-occupied unit development.

Community engagement also revealed a need for senior housing, housing for persons with disabilities, and transitional housing to meet the needs of the City’s unhoused population. [According to the State of California Department of Housing and Community Development, households with disabilities are the most likely population to experience homelessness, be rent burdened, and face the highest rates of housing discrimination.](#) Housing that addresses the needs of persons with disabilities often includes affordable units with appropriate accessibility modifications and units centralized near public transit and supportive services.

Discussion

See discussion above.

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

Introduction

Housing costs have the potential to cause issues, particularly when costs are too high relative to household income and less expensive housing is not available. When this is the case, there are higher rates of both cost burdened and overcrowding. According to HUD, households who spend more than 30 percent of their income on housing costs are considered cost burdened and may have difficulty affording other necessities, such as food, clothing, transportation, and medical care. As shown in NA-10, of the City’s 36,310 households earning between 0 to 80 percent AMI, (65 percent) are cost burdened.

The City’s housing market has changed over the last ten years. In 2015, the median home value in the City was \$159,800 and increased to \$272,600 (71 percent) by 2020. Meanwhile, median income has increased by 33 percent to \$49,287. While wages have increased, they have not increased enough to match the pace of housing purchase costs. Median contract rent, on the other hand, has increased by 19 percent, from \$813 to \$970. However, just under 55 percent of renters spend \$999 or less on monthly rent.

Cost of Housing

| | Base Year: 2015 | Most Recent Year: 2020 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 159,800 | 272,600 | 71% |
| Median Contract Rent | 813 | 970 | 19% |

Table 32 – Cost of Housing

Data Source: 2011-2015 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 3,365 | 11.0% |
| \$500-999 | 13,415 | 43.7% |
| \$1,000-1,499 | 11,044 | 36.0% |
| \$1,500-1,999 | 2,405 | 7.8% |
| \$2,000 or more | 480 | 1.6% |
| Total | 30,709 | 100.0% |

Table 33 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

| Number of Units affordable to Households earning | Renter | Owner |
|--|---------------|---------------|
| 30% HAMFI | 2,010 | No Data |
| 50% HAMFI | 6,335 | 2,020 |
| 80% HAMFI | 20,969 | 7,094 |
| 100% HAMFI | No Data | 11,904 |
| Total | 29,314 | 21,018 |

Table 34 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$1,281 | \$1,398 | \$1,751 | \$2,376 | \$2,922 |
| High HOME Rent | \$1,040 | \$1,116 | \$1,341 | \$1,540 | \$1,699 |
| Low HOME Rent | \$816 | \$874 | \$1,048 | \$1,211 | \$1,352 |

Table 35 – Monthly Rent

Data Source: HUD FMR and HOME Rents (2023)

Is there sufficient housing for households at all income levels?

No. Findings in the data reflect a lack of available housing units to meet the affordability needs for several different income and tenure categories.

For extremely low-income households (0 to 30 percent AMI):

- There are enough affordable units available to fulfill 20 percent of renter needs.
- Data was unavailable for owner units.

For very low-income households (30 to 50 percent AMI):

- There are enough affordable units available to fulfill 92 percent of renter needs.
- There are enough affordable units available to fulfill 54 percent of owner needs.
- Without accounting for tenure, there are enough affordable units available to meet the needs for 78 percent of very low-income households.

For low-income households (50 to 80 percent AMI):

- There is a 205 percent surplus of affordable available units to fulfill renter needs.
- There is an 18 percent surplus of affordable available units fulfill owner needs.

- Without accounting for tenure, there is a 117 percent surplus of affordable units available to meet the needs of low-income households.

For median-income households (80 to 100 percent AMI):

- No data was available for rental units.
- There is a 239 percent surplus of affordable available units to fulfill owner needs.

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

Based on market data for home prices and rental units, it can be expected that costs will continue to increase.

According to [data published by the State of California’s Department of Finance](#), the number of San Bernardino County households is projected to grow by almost four percent (approximately 85,000 individuals) between 2025 and 2030. This growth is likely to be concentrated in the county’s urban areas, such as the City. As the population grows, the for-sale housing supply will continue to be pressured as housing stock becomes more in demand. This is likely to increase housing costs in the City. As reflected in Table 33, the City’s median home value increased by 71 percent between the 2015 and 2020 ACS 5-Year Estimates.

Simultaneously, the City’s median contract rent increased by 19 percent between 2015 and 2020 ACS 5-Year Estimates. According to 2016-2020 ACS data, 45.4 percent of the City’s renters are spending \$1,000 or more on monthly rent. This marks a significant change from the data examined in the 2020-2025 ConPlan. At that time, 2011-2025 ACS data showed 28.2 percent of renters spending \$1,000 or more on monthly rent.

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

According to the 2023 ACS 1-Year Estimate, the gross rent for the City was \$1,561. Meanwhile, the [HUD fair market rent \(FMR\) for a three-bedroom unit](#) was \$2,376, or \$815 above the gross rent. The low HOME rent limit for 2023 was \$1,211 and the high HOME rent limit was \$1,540 for a three-bedroom unit.

Considering the number of units available, there is a need to develop more affordable units for extremely low- to very low-income households. With cost burden defined as 30 percent or more of a household’s income spent on housing, including utilities, affordable housing would therefore cost 30 percent or less of a household’s income, including utilities. The HAMFI for the Riverside-San Bernardino-Ontario, CA MSA in 2023 was \$94,500. The maximum affordable rent (MAR) for a family of four earning 80 percent of the area median income (80% AMI), or \$74,550, would be

\$1,863.75; for a family of four earning very low-income (30-50% AMI), or \$46,600, MAR would be \$1,165; and for a family of four earning extremely low-income (0-30% AMI), or \$30,000, MAR would be \$750.

Allocating CDBG and HOME funds toward affordable housing development and housing subsidies would help address the increasing cost of rental and ownership housing while alleviating cost burden for the City's lowest income households.

Discussion

See discussion above.

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

Introduction

This section of the ConPlan discusses the City's existing housing supply, the age and condition of housing, the number of vacant and abandoned units, and the risks posed by lead-based paint (LBP).

According to 2016-2020 CHAS data, approximately 61 percent of the City's housing units were built prior to 1980. LBP was popularized in the early twentieth century but was banned for use in public housing through the Lead-Based Paint Act of 1971 due to health concerns. According to the U.S. Environmental Protection Agency (EPA), LBP can be found on window frames, walls, the outside of homes, or on other surfaces. While LBP in good condition typically does not pose a threat, chipped paint or paint dust is harmful when ingested. Young children are considered most at-risk because they routinely place their hands and feet in their mouths. San Bernardino residents living in older housing are at higher risk of LBP hazards, especially children.

Table 37 of this section portrays the conditions of housing stock in the City. HUD defines housing "conditions" similarly to the definition of "housing problems" discussed in the Needs Assessment. These housing 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.

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

In the City, 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.

The data in this section is reliant on the American Community Survey's definition of substandard housing. These conditions include lacking complete plumbing, lacking complete kitchen facilities, overcrowding (having more than one person per room), and cost burden (spending 30 percent or more of income on housing costs).

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| With one selected Condition | 9,295 | 32% | 17,000 | 55% |
| With two selected Conditions | 820 | 3% | 3,450 | 11% |
| With three selected Conditions | 0 | 0% | 60 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 18,930 | 65% | 10,214 | 33% |
| Total | 29,045 | 100% | 30,724 | 99% |

Table 36 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| 2000 or later | 3,055 | 11% | 1,940 | 6% |
| 1980-1999 | 6,725 | 23% | 9,049 | 29% |
| 1950-1979 | 13,805 | 48% | 15,125 | 49% |
| Before 1950 | 5,465 | 19% | 4,600 | 15% |
| Total | 29,050 | 101% | 30,714 | 99% |

Table 37 – Year Unit Built

Data Source: 2016-2020 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 | 19,270 | 66% | 19,725 | 64% |
| Housing Units build before 1980 with children present | 5,075 | 17% | 2,050 | 7% |

Table 38 – Risk of Lead-Based Paint

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

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | N/A | N/A | N/A |
| Abandoned Vacant Units | N/A | N/A | N/A |
| REO Properties | 18 | N/A | N/A |
| Abandoned REO Properties | N/A | N/A | N/A |

Table 39 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing

The City's housing stock is aging. Overall, approximately 61 percent of occupied housing units were built before 1980. Further, nearly 16 percent of the City's housing stock was built before 1950. Aging housing stock signifies a need for rehabilitation. Only 11 percent of owner-occupied and 6 percent of renter-occupied units were built in 2000 or later. According to 2016-2020 CHAS data, 32 percent of owner-occupied and 55 percent of renter-occupied units have one selected condition.

In the Community Needs Survey, City residents rated housing rehabilitation as a high CDBG priority (41.67 percent of respondents). During the City's ConPlan Public Community Meeting, residents indicated a need for LMI homeowner housing rehabilitation and cited that changing weather patterns and seasonal impacts are causing home damage such as roof leaks to occur.

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

This plan uses the number of units built before 1980 as a proxy for LBP hazard. As shown in Table 39, 38,995 housing units in the City, or almost 61 percent, were built prior to 1980. Around 18 percent of these units are occupied by households with children present.

According to 2016-2020 CHAS data, there are 24,810 LMI households occupying units built prior to 1980, representing approximately 68 percent of the City's total LMI households. These households are at-risk of exposure to LBP hazards. Of the 24,810, approximately 38 percent are owner-occupied, and 62 percent are renter-occupied. Almost 27 percent of all LMI households occupying housing units built prior to 1980 contain one or more children aged six or younger.

Discussion

San Bernardino's housing stock faces aging infrastructure and other concerns discussed throughout this section's narratives. Rehabilitation efforts can help all residents, regardless of income, have access to safe and decent housing. Community engagement efforts reflect the findings of a need for homeowner rehabilitation in the City.

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

Introduction

. Based on the [HASCB FY2025 Moving to Work \(MTV\) Annual Plan](#), HACSB manages the HCV Program and plays a crucial role in providing affordable housing in the jurisdiction, supporting approximately 27,000 individuals. This includes seniors, people with disabilities, veterans, and children. As of June 30, 2024, more than 11,500 households currently benefit from housing assistance payments or reside in properties owned and managed by HACSB.

Total Number of Units

| Program Type | | | | | | | | | |
|---|-------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|----------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-Based | Tenant-Based | Special Purpose Vouchers | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled |
| # of Vouchers Available | - | - | 1 | 11,510 | 2,242 | 7,508 | 420 | 118 | 0 |
| # of Accessible Units | - | - | - | - | - | 550 | 123 | 5,555 | 1,777 |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The HUD Appropriations Act of 2012 introduced the Rental Assistance Demonstration (RAD) program, enabling public housing agencies (PHAs) to transition their public housing units to project-based Section 8 contracts. Under this program, tenants eligible based on income pay 30 percent of their earnings, with rental assistance covering the gap between what they can afford and the approved rent. Tenants can apply to renew their Section 8 contracts.

HACSB has fully converted its Public Housing portfolio to RAD project-based vouchers (PBV), except for one single-family home. The planned project-based voucher properties include:

- Family Community, New Development – 285 units
- Family Community, Existing Development – 415 units
- RAD Conversion, Existing Public Housing Community – 1,004 units

- Senior Community, Existing Development – 397 units
- Family & Senior Community, New Development – 11 units
- Project-Based Voucher Program – 70 units
- Chronically Homeless, Existing Development – 69 units

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:

As previously mentioned, all HACSB units will be converted to project-based vouchers. The RAD program allows these properties to secure private financing, enabling owners to address deferred maintenance issues that have plagued public housing nationwide. HACSB refers to these housing projects as Asset Management Projects.

HACSB has received approval to convert its entire Public Housing portfolio under the RAD program. As of Fiscal Year (FY) 2024, only one single-family public housing unit remains, with no plans to convert or remove it in FY 2024-2025. This unit is not located in the City. Additionally, HACSB does not plan to add any new public housing units during this period.

Public Housing Condition

Former Public Housing (pre-RAD)

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| Arrowhead Grove | 64 |

Table 41 - Public Housing Condition

Arrowhead Grove is under the HUD Rental Assistance Demonstration project (RAD). The score is based on HUD required portfolio inspection standards at last required inspection. Physical inspection scores start at 100 points for all properties. Each observed deficiency reduces the score based on its importance and severity, the number of buildings and units inspected, the items present for inspection, and the relative weights of these items and areas.

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

HACSB has been approved to transform its entire Public Housing portfolio through the RAD program. As of FY 2024, only one single-family Public Housing unit remains, which is not located in the City. Furthermore, HACSB does not intend to add any new public housing units during this time.

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

In 2023, HACSB adopted a strategic plan with five *Aspirational Statements* that guide the agency's direction and align with MTW objectives. These long-term strategies include:

1. Cultivating a culture that values effective communication, learning opportunities, work-life balance, professional development, and a shared passion for the mission.
2. Being recognized as a provider of safe, dignified, and desirable homes and environments that enhance the community, ensuring financial stability, monitoring, and accountability as stewards of limited funding.
3. Using research and technology to drive innovative programs and processes, enhancing responsiveness and advancing the families served.
4. Creating and utilizing partnerships that provide opportunities and make a meaningful difference in the lives of the families served.
5. Maximizing resources by leveraging community partners' talents.

To help families and individuals become self-sufficient and financially independent, HACSB implemented the following strategies:

1. **Operational Efficiency through Innovation** – Maximized HACSB’s economic viability and sustainability through:
 - Researched, implemented, and maintained technology to improve service delivery and enhance external communication.
 - Used software systems to streamline processes and increase productivity.
 - Utilized Moving to Work (MTW) flexibilities and research-informed policy decisions to drive and expand innovation.
 - Fostered a collaborative, diverse, equitable, and inclusive work environment that offered opportunities for interaction.
 - Identified, reorganized, and implemented financial processes to assist in monitoring HACSB’s major programs and portfolio.
 - In addition to non-MTW activities, HACSB has implemented 12 MTV activities to address this strategy.

2. **Develop Economically Independent Clients** – Facilitated opportunities for families and individuals to become self-sufficient and financially independent through:
 - Created an internal partnership management structure that supported, strengthened, and evaluated partnerships to improve program outcomes.
 - Worked with customers and staff to identify resource needs, gaps, and priorities, focusing on partnerships that effectively addressed customers’ needs.
 - In addition to non-MTW activities, HACSB has implemented nine MTV activities to address this strategy.

3. **Ensure Freedom of Housing Choice** – Provided quality affordable housing opportunities in mixed-income communities with access to an excellent quality of life through:
 - Created a Road Map for real estate developments.
 - Developed and implemented an internal Repair and Replacement plan that assessed and prioritized the needs of all properties and established a finance plan to fund these needs.
 - Ensured that leasing efforts aligned with voucher/funding utilization for all rental assistance programs.

In addition to non-MTW activities, HACSB has implemented nine MTV activities to address this strategy.

Discussion:

See discussion above.

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

Introduction

The City 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.

Detailed information on strategic action for homeless facilities and services is described in the County’s [2022 Homeless Strategic Action Plan](#). A range of services, from permanent supportive housing to rental assistance, are detailed.

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) | 368 | 32 | 258 | 712 | N/A |
| Households with Only Adults | 517 | - | 158 | 937 | N/A |
| Chronically Homeless Households | N/A | - | N/A | 614 | N/A |
| Veterans | 0 | - | 18 | 778 | N/A |
| Unaccompanied Youth | 12 | - | 2 | 0 | N/A |

Table 42 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: [2024 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

The San Bernardino County Homeless Partnership (SBCHP) consists of community and faith-based organizations, educational institutions, non-profit organizations, private industry, and federal, state, and local governments. SBCHP was developed to promote a strong collaboration between agencies to direct the planning, development, and implementation of the County's 10-year Strategy to end chronic homelessness. SBCHP provides leadership in creating a comprehensive countywide network of service delivery to the homeless and near homeless families and individuals through facilitating better communication, planning, coordination, and cooperation among all entities that provide services and/or resources for the relief of homelessness in San Bernardino County. This includes a bilingual Coordinated Entry System, which is available by calling 211.

In addition to SBCHP, many organizations in the City, 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, are available at little or no cost. Mainstream benefit programs such as CalFresh, Medicaid/Medi-Cal, Social Security Disability Income, Supplemental Security Income, 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.

Additional information about the SBCHP can be found [on the County's website](#).

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.
- Restoration House of Refuge – provides emergency shelter to adult men and women.
- Operation Grace – provides emergency shelters, transitional housing, and supportive services to families.
- Foothill AIDS Project – provides comprehensive services to those infected and affected by HIV/AIDS.
- Family Assistance Program – provides transitional housing to individuals and families.
- Mary’s Mercy Center – provides food, showers and clothing; also provides 12-24 month transitional living programs for men and separately, women and children.
- Time for Change Foundation – provides emergency shelter services to women and children, as well as permanent housing.
- Keys Nonprofit – provides rapid re-housing assistance to veterans and families.
- The Hub for Urban Initiatives – consists of several community- and faith-based institutes that respond to the economic, housing, and social needs of neighborhoods, cities, and counties from local community, regional, national, international, and faith-based perspectives. Urban Initiatives has completed over 100 assessments for local government and private organizations throughout Southern California that have focused on affordable housing, business development and education for micro-businesses, fair housing, homelessness, migrant farming, and street vending.
- 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.
- The San Bernardino County Office of Homeless Services (OHS) serves as a “clearinghouse” of homeless issues for all County departments. Any homeless issues encountered by County staff can be referred to this office for resolution. OHS staff plays a vital role in SBCHP as the administrative support unit to the organization. OHS ensures that SBCHP’s vision, mission, and goals are carried into effect.

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
- Lighthouse Social Service Centers

Motel vouchers in San Bernardino County, California are available through a number of organizations, including the Salvation Army, Mercy House, Community Action Partnership of San Bernardino County, and Redlands Family Service. These vouchers can help people experiencing homelessness find temporary housing while they work towards a permanent solution.

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

Introduction

This section outlines the supportive housing needs and programs for special populations in the City. These populations include those who have disabilities, elderly, individuals living with HIV/AIDS, female-headed households, veterans, persons with drug and alcohol addiction, and survivors of domestic violence.

There are 11 residential elder care facilities in the City that accommodate 454 persons.

According to the 2023 5-year ACS, 27,678 residents of San Bernardino have a disability, which is 12.8 percent of the total population.

Based on Point-in-Time Count data, 866 of the 3,012 unsheltered homeless individuals counted in 2024, or about 28 percent, were substance users. The PIT Count also revealed there were 90 persons living with HIV/AIDS experiencing homelessness.

The City's low-moderate income and/or homeless veterans are primarily housed and assisted through the Veterans Assistance and Supportive Housing (VASH) Program in conjunction with the Veterans Administration (VA).

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 and frail elderly: seniors are much more likely to have a disability than non-seniors. Based on data from the ACS, 36 percent of residents 65 and older have a disability compared to 11 percent of residents under the age of 65. As such, the supportive needs and housing needs of the elderly are often aligned with those of the disability community, such as accessible housing and access to transit. In addition, seniors typically need access to health services, home health care options, and support related to aging in place such as home modification, home repair, and assistance with maintenance. Frail elderly require assistance with three or more activities of daily living, such as bathing, walking, and performing light housework. This population requires more intensive supportive housing, such as home health aides, paratransit, or assisted living.

Licensed community care facilities offer housing and specialized services for children and adults that have special needs. According to [the State Department of Social Services' Community Care Licensing Division](#), there are 41 adult residential facilities in the City. Such facilities provide safe and secure places for the elderly and persons with disabilities to stay while their primary caretakers work or run errands. As of April 2025, the adult residential facilities in the City had the capacity to accommodate a total of 297 persons. The state's Community Care Licensing Division

serves the most vulnerable people of California, and its mission is to promote the health, safety, and quality of life of each person in community care through the administration of an effective and collaborative regulatory enforcement system.

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 11 residential elder care facilities in the City that accommodate 454 persons.

Persons with disabilities: Supportive services are a critical component of creating equitable opportunities in the community for people with disabilities. These services are particularly important for residents transitioning out of institutional care.

In typical housing markets, persons with disabilities have difficulty finding housing that accommodates their needs. 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. Regulatory barriers on group living arrangements, transit access, housing accessibility and visitability, and proximity to health services, are just some of the issues that people with disabilities face.

According to the 2023 5-year ACS, 27,678 residents of San Bernardino have a disability, which is 12.8 percent of the total population. Those aged 65 and older have the highest rate of reported disability at 41.3 percent, while the rate for reported disability for children under 18 is 4.7 percent. While California has long been a national leader in prioritizing social and health supports to allow residents with disabilities to live in independent, integrated settings, more than a decade of deep state budget cuts has stretched the available supports leading to housing insecurity for this vulnerable population.

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 2023 5-Year estimates showed that 6,332 residents were both above the age of 65 and living below the poverty level, or 2.8 percent of the population. 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.

Persons with alcohol or drug addictions: Alcohol or other drug addiction supportive services are needed to provide a safe and stable environment that facilitates recovery. Based on Point-in-Time Count data, 866 of the 3,012 unsheltered homeless individuals counted in 2024, or about 28 percent, were substance users. Treatment of alcohol and drug addiction is critical to resolve and prevent homelessness in the City.

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 and include components such as recovery centers, perinatal treatment programs, narcotic treatment programs, and connection to outpatient treatment providers.

Additionally, [Community Supervised Treatment After Release \(CSTAR\)](#) is a treatment component of the Mental Health Court System of Care. CSTAR is a court-referred outpatient program for adults with serious and persistent mental illness. CSTAR helps address the mental health and substance use disorder needs of adults who have repeated contact with the criminal justice system. Individuals are generally referred while incarcerated in the West Valley Detention Center.

Persons living with HIV/AIDS: [AIDSVu estimates that there are 5,240 persons living with HIV/AIDS \(PLWHA\) in San Bernardino County](#). In the 2024 Point-in-Time Count, there were 90 persons living with HIV/AIDS experiencing homelessness. [The National HIV/AIDS Housing Coalition](#) notes that persons with HIV/AIDS are at increased risk of becoming homeless due to 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.

Challenges to housing for those with HIV/AIDS include securing stable employment and income, rental history, criminal history, and co-occurring circumstances. It is difficult for people with HIV/AIDS to retain employment due to their health and the side effects of drug treatment therapies. Many have mental health issues/substance abuse issues as well. Given the high medical costs associated with HIV/AIDS, it is critical that facilities, rental assistance, and mortgage assistance remain available for these residents. The primary housing resource for persons living with HIV/AIDS is the [Ryan White HIV/AIDS Program](#) which provides emergency housing assistance (hotel/motel vouchers), both of which the Counties of Riverside and San Bernardino receive as part of a joint service area.

Veterans: Public housing, primarily through the Veterans Assistance and Supportive Housing (VASH) Program, offers housing vouchers with wrap around supportive services in conjunction with the Veterans Administration (VA) for former members of the armed services that need assistance. Former service members are more likely to become homeless than the population as a whole. In San Bernardino County, veterans make up 4.6 percent of the population accessing CoC services [according to HDIS data](#). Veterans often suffer from specific service-related physical and mental disabilities and, as such, have specific special needs for housing.

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. As part of its FY 2025–26 ESG program, the City has awarded funding to two key service providers: the Family Service Association of Redlands and The Salvation Army. These organizations will deliver targeted services to address homelessness and prevent housing instability among vulnerable populations.

The Family Service Association of Redlands will administer Rapid Rehousing activities, providing move-in assistance, short- to medium-term rental subsidies, and supportive services such as case management, income assessment, and housing navigation to help individuals and families secure and sustain permanent housing.

The Salvation Army will utilize ESG funding to operate emergency shelter services and provide homelessness prevention support through rental assistance and stabilization services. Their program will also offer case management and linkages to community resources to help residents maintain housing and avoid future episodes of homelessness.

Together, these ESG-funded efforts support the City's ongoing commitment to addressing the needs of people experiencing or at risk of homelessness and align with the regional goals of the San Bernardino County Continuum of Care (CoC) and the 10-Year Strategy to End Homelessness.

On June 27, 2024, the Office of Homeless Services received the Homeless Discharge Planning Grant (Grant No. 165429) from Kaiser Foundation Hospitals in the amount of \$200,000. The grant award helps fund the Homeless Discharge Planning project which will be implemented through the San Bernardino County Office of Homeless Services, to coordinate and streamline access to services and housing for homeless patients discharged from hospital and emergency room settings, purposefully engaging patients to enhance the continuity of care.

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.

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

Certain public policies can create challenges for developing affordable housing and residential investments in the City, leading to higher costs and directly preventing affordable housing from being built. As explained in the City's [2021-2029 Housing Element](#) and in tandem with the 2025-2029 Analysis of Impediments to Fair Housing Choice (AI), these barriers affect every stage of the planning and development process. The following barriers and impediments to affordable housing include:

1. Environmental Reviews & Land Use Regulations:

Environmental evaluations can be time-consuming and expensive, especially when a thorough examination is needed according to the California Environmental Quality Act (CEQA) or the National Environmental Policy Act (NEPA). If a developer wants to rezone a parcel or area, it necessitates a change to the General Plan or Zoning Ordinance, categorizing it as a project under CEQA. This initiates further environmental evaluations, possibly resulting in an extended and frequently contentious procedure. Such delays and increased expenses can greatly discourage developers from engaging in affordable housing initiatives.

Furthermore, the City's land use and zoning rules, although encouraging diverse housing options, still impose some limitations. The Residential Land Use Element defines nine residential zoning districts with density caps varying from one unit per acre (RE) to 130 units per acre (CR-2), yet numerous high-density zones are constrained to commercial regions or necessitate mixed-use development, potentially raising expenses and complications for developers.

2. Community Opposition & Density Restrictions

Changes to land use density, parking rules, lot coverage limits, minimum unit dimensions, and height limitations might all possibly contribute to making housing more affordable. Nevertheless, there is frequently significant community resistance to modifications that would permit denser housing. As stated in the Housing Element, This "Not In My Backyard" (NIMBY) attitude has led to delays in development, higher expenses, and in certain instances, the complete blockage of new affordable housing units.

For instance, minimum parking mandates can greatly affect affordable housing initiatives by diminishing the availability of buildable land and elevating construction expenses. The City acknowledges this challenge and has implemented lower parking standards in transit-served areas to ease restrictions, yet parking policies still pose a hurdle in regions with limited transit access.

3. Zoning Limitations on Emergency Shelters & Transitional Housing

The zoning regulations concerning emergency shelters and transitional housing additionally pose obstacles for at-risk groups. Although the City has created an Emergency Shelter Overlay Zone, emergency shelters are only allowed by-right in specified industrial and commercial areas—not in residential zones where they could be more reachable for those facing homelessness. This restricts the practicality of shelter construction and decreases the number of available locations.

Furthermore, single-room occupancy (SRO) units, boarding houses, and other temporary housing alternatives encounter extra zoning obstacles. SROs, seen as a budget-friendly housing option, can only be allowed with a Conditional Use Permit (CUP) in restricted commercial areas (CG-2 and CR-2), thus imposing additional bureaucratic and financial challenges on developers.

4. Constraints on Multi-Family & Supportive Housing

Although the City allows multi-family residences in various zones, further limitations may obstruct affordable housing construction. Numerous multi-family projects need discretionary approvals, introducing an additional review stage and possible delays.

Likewise, although small community care centers (housing six or fewer residents) are permitted by-right in all residential areas, larger residential care centers (catering to seven or more individuals) typically need a Conditional Use Permit (CUP) in most areas. This establishes a regulatory obstacle to broadening housing alternatives for seniors, people with disabilities, and those requiring supportive housing.

5. Regional Housing Needs Allocation (RHNA) Challenges

The City has been assigned 8,123 housing units through the 2021-2029 Regional Housing Needs Assessment (RHNA), which includes 2,512 units set aside for very low- and low-income families. Though the City is not required to construct these units on its own, it must find and designate suitable locations for their placement. Nonetheless, obstacles like land access, infrastructure limitations, zoning laws, and financial viability restrict the construction of affordable housing to achieve this goal.

6. Accessibility Barriers for Individuals with Disabilities

Federal and state regulations mandate that new homes adhere to accessibility guidelines, yet difficulties persist in adapting current housing to accommodate individuals with disabilities. The City's Reasonable Accommodation Ordinance establishes a procedure for individuals to seek adjustments to zoning and land use rules to support a disability. Nonetheless, there are no specific financial aid programs offered for low-income people requiring home alterations to ensure their current residences are accessible.

Furthermore, senior housing, congregate care, and supportive housing alternatives encounter zoning restrictions and approval requirements, restricting choices for individuals with disabilities seeking specialized accommodations.

7. Financial Constraints & Development Costs

The expenses for land, labor, and materials in housing development have consistently risen, resulting in challenges for creating affordable housing without substantial incentives or subsidies. Although the City's Density Bonus Ordinance permits developers to raise unit totals by as much as 25 percent by including affordable housing, other financial obstacles—including impact fees, infrastructure expenses, and prevailing wage mandates—persist in complicating the financing of affordable projects.

Although the City has made efforts to lower regulatory obstacles for affordable housing—like allowing various housing types, creating an Emergency Shelter Overlay Zone, and providing density bonuses—considerable challenges persist. Environmental assessments, zoning restrictions, community resistance, emergency shelter shortages, accessibility obstacles, and financial barriers all hinder the development of affordable housing. To overcome these obstacles, it will be necessary to implement policy reforms, enhance incentives, and foster community involvement to guarantee that affordable housing is attainable and available for every resident.

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

Introduction

Based on the [EDD Major Employers in San Bernardino data](#), the top employers in the City are the Amazon Fulfillment Center, San Bernardino County Sheriff's Department, California State University San Bernardino, and Inland Regional Center.

Economic Development Market Analysis

Business Activity

| Business by Sector | # of Workers | # of Jobs | Share of Workers % | Share of Jobs % | Jobless workers % |
|---|--------------|-----------|--------------------|-----------------|-------------------|
| Agriculture, Mining, Oil & Gas Extraction | 761 | 208 | 1 | 0 | -1 |
| Arts, Entertainment, Accommodations | 8,171 | 7,641 | 11 | 11 | -1 |
| Construction | 4,891 | 2,893 | 7 | 4 | -3 |
| Education and Health Care Services | 13,114 | 15,824 | 18 | 22 | 4 |
| Finance, Insurance, and Real Estate | 2,416 | 3,159 | 3 | 4 | 1 |
| Information | 788 | 281 | 1 | 0 | -1 |
| Manufacturing | 6,128 | 3,668 | 9 | 5 | -4 |
| Other Services | 2,275 | 2,360 | 3 | 3 | 0 |
| Professional, Scientific, Management Services | 3,215 | 4,047 | 5 | 6 | 1 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 8,760 | 8,958 | 12 | 12 | 0 |
| Transportation and Warehousing | 8,769 | 15,628 | 12 | 22 | 9 |
| Wholesale Trade | 4,066 | 3,060 | 6 | 4 | -1 |
| Total | 63,354 | 67,727 | -- | -- | -- |

Table 43 - Business Activity

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

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 95,074 |
| Civilian Employed Population 16 years and over | 86,840 |
| Unemployment Rate | 8.66 |
| Unemployment Rate for Ages 16-24 | 22.14 |
| Unemployment Rate for Ages 25-65 | 4.68 |

Table 44 - Labor Force

Data Source: 2016-2020 ACS

| Occupations by Sector | Median Income |
|--|---------------|
| Management, business and financial | 10,655 |
| Farming, fisheries and forestry occupations | 3,515 |
| Service | 11,565 |
| Sales and office | 18,195 |
| Construction, extraction, maintenance and repair | 10,590 |
| Production, transportation and material moving | 10,335 |

Table 45 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------|
| < 30 Minutes | 49,850 | 61% |
| 30-59 Minutes | 22,015 | 27% |
| 60 or More Minutes | 9,707 | 12% |
| Total | 81,572 | 100% |

Table 46 - Travel Time

Data Source: 2016-2020 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 | 16,209 | 1,855 | 13,690 |
| High school graduate (includes equivalency) | 21,175 | 1,360 | 10,530 |
| Some college or Associate's degree | 21,590 | 1,075 | 7,925 |
| Bachelor's degree or higher | 10,120 | 795 | 2,320 |

Table 47 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 330 | 1,340 | 3,335 | 7,344 | 3,950 |
| 9th to 12th grade, no diploma | 2,700 | 5,250 | 6,529 | 7,945 | 3,075 |
| High school graduate, GED, or alternative | 9,194 | 11,225 | 8,175 | 13,690 | 5,610 |
| Some college, no degree | 10,385 | 8,964 | 5,285 | 8,630 | 4,640 |
| Associate's degree | 1,015 | 2,755 | 1,915 | 3,074 | 1,555 |
| Bachelor's degree | 1,300 | 3,450 | 2,349 | 3,445 | 1,285 |
| Graduate or professional degree | 105 | 1,140 | 930 | 1,920 | 794 |

Table 48 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 24,549 |
| High school graduate (includes equivalency) | 28,946 |
| Some college or Associate's degree | 82,707 |
| Bachelor's degree | 104,518 |
| Graduate or professional degree | 123,313 |

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The main employment sectors in the City are Education and Health Care Services, Transportation and Warehousing, Retail Trade, Arts, Entertainment, and Accommodations, and Manufacturing.

- Education and Health Care Services employ the largest share, with 13,114 workers and 15,824 positions, making up 18 percent of the workforce and 22 percent of total jobs.
- Transportation and Warehousing follow closely, with 8,769 workers and 15,628 jobs, accounting for 12 percent of the workforce and 22 percent of total jobs.
- Retail Trade represents 12 percent of both the workforce and employment opportunities, with 8,760 workers and 8,958 positions.
- The Arts, Entertainment, and Accommodations sector employs 8,171 individuals and offers 7,641 positions, accounting for 11 percent of the workforce and job opportunities.
- The Manufacturing sector includes 6,128 employees and 3,668 positions, representing nine percent of the workforce and five percent of total jobs.

Describe the workforce and infrastructure needs of the business community:

The City has a civilian workforce of 95,074 but contends with an unemployment rate of 8.66 percent, with 4.68 percent among those aged 25-65. This exceeds the national rate of 6.7 percent and the 7.2 percent rate for comparably sized cities.

An analysis of the community survey carried out as part of this plan highlighted the following workforce and infrastructure needs:

- **Economic Development Requires Enhancement:** 15.9 percent of respondents (23 individuals) reported a need for improvement in economic development, particularly concerning jobs and businesses. This indicates that a notable segment of the community believes the existing economic framework is inadequate for fostering job growth and business expansion.
- **Work Attainment Services for the Homeless:** 20.6 percent of respondents (30 individuals) recognized work attainment services as a key necessity for tackling homelessness. This demonstrates a significant connection between job opportunities and the decrease of homelessness, highlighting the importance of effective job placement and support services.

When residents were asked to identify the top three most critical economic development needs, their top responses were:

1. **Job Creation/Job-Generating Businesses:** 75.17 percent of respondents (109 out of 215) emphasized this as the highest priority need. This significant majority highlights the pressing need for efforts that promote job creation and draw in companies that can produce employment opportunities.
2. **Job Readiness Programs:** 44.14 percent of respondents (64 out of 215) identified job readiness programs as an essential requirement. This underscores the importance of training and educational initiatives that equip individuals for the job market, guaranteeing they possess the skills needed by employers.
3. **College Readiness Initiatives:** 34.48 percent of respondents (50 out of 215) identified college readiness initiatives as crucial. This highlights the significance of higher education and the necessity for initiatives that assist students in moving from high school to college, ultimately fostering a more knowledgeable and skilled workforce.

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.

In 2023, the City launched the [Downtown Specific Plan \(DTSP\)](#) to rejuvenate the downtown region, highlighting its importance in education, economic growth, and culture. The proposal envisions over 15,000 residential units, featuring a key project on the 43-acre Carousel Mall location. A goal of the plan is to utilize the Carousel District's potential to draw in visitors through its arts and entertainment facilities by further enhancing the area.

[California State University, San Bernardino \(CSUSB\)](#) plays a crucial role in the local economy, producing more than \$536 million in yearly expenditures in California and supporting over 2,000 jobs in the area. The university's existence fosters job opportunities in education, administration, and diverse support services, helping to reduce unemployment rates for graduates relative to individuals with just a high school diploma.

These modifications generate multiple requirements for workforce enhancement, business assistance, and infrastructure. The elevated unemployment rate signifies a demand for job creation and training programs to prepare residents with essential skills. Furthermore, the focus on economic growth and employment services underscores the significance of aiding enterprises and offering strong job placement assistance to mitigate unemployment and homelessness.

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

As discussed, the Education and Health Care Services sector employs the largest share of the workforce, making up 18 percent of the workforce and 22 percent of total jobs. The presence of institutions like California State University, San Bernardino (CSUSB) and various health care facilities ensures a steady supply of educated professionals in education, administration, and health care services.

Additionally, the City's focus on revitalizing the downtown area and developing the Carousel District enhances opportunities in arts, entertainment, and hospitality. This sector encompasses 8,171 individuals and offers 7,641 positions, accounting for 11 percent of the workforce and job opportunities.

Furthermore, in the Manufacturing sector, which includes 6,128 employees and 3,668 positions, representing nine percent of the workforce and five percent of total jobs, the InTech Center's hands-on training programs in advanced manufacturing, industrial maintenance, and robotics help bridge the skills gap in this sector, supporting local businesses and enhancing employment opportunities.

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 City has a notably large lower-income community that could benefit significantly from increased economic opportunities, many of which are linked to educational and job prospects. As explained in the [2021-2029 Housing Element](#), the City can and does actively promote economic development initiatives that enhance workforce training efforts.

In 2023, the California Workforce Development Board granted \$20 million to the San Bernardino Community College District for the enhancement of career training programs in fields such as water, health, logistics, trucking, and energy-utility line clearance. This initiative aligns with the ConPlan's goal of enhancing workforce development and reducing unemployment.

In 2019, the Citadel Community Development Corporation, a nonprofit located in San Bernardino, was awarded a \$1.5 million grant by the U.S. Department of Labor. This funding reinforces Citadel's goal to assist former inmates in the Inland Empire in rejoining the workforce by providing financial support for job training and assistance for new employees. This effort supports the ConPlan's objective of providing economic opportunities through job training and employment assistance.

In 2017, the San Manuel Band of Mission Indians (SBBMI) contributed \$3.4 million to Goodwill to train and employ as many as 1,580 residents via Goodwill's Career Pathways Program. In 2021, SBBMI contributed another \$4.0 million. These contributions align with the ConPlan's focus on providing support services that help residents overcome barriers to employment.

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.

Not applicable.

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")

In the City, several census tracts show a notable clustering of households facing various housing issues as identified in the [HUD AFFH Mapper](#). Numerous regions exhibit notably elevated concentrations, with over 70 percent of homes impacted. Included are Census Tract 55 (75.71 percent) and Census Tract 56 (75.62 percent), both showing the highest percentages, together with Tract 63.01 (73.70 percent) and Tract 41.03 (73.31 percent). Moreover, Tract 49 (71.88 percent) and Tract 69.04 (70.84 percent) also show significant housing issues. Between 65 percent and 70 percent is seen in other various regions. These consist of Tract 65 (68.23 percent) and Tract 4104 (68.28 percent), along with Tract 76.01 (66.49 percent) and Tract 706.01 (66.94 percent). In the same way, Tract 62.03 (66.10 percent) and Tract 54 (65.03 percent) also lie within this range, indicating a potential common problem in these areas.

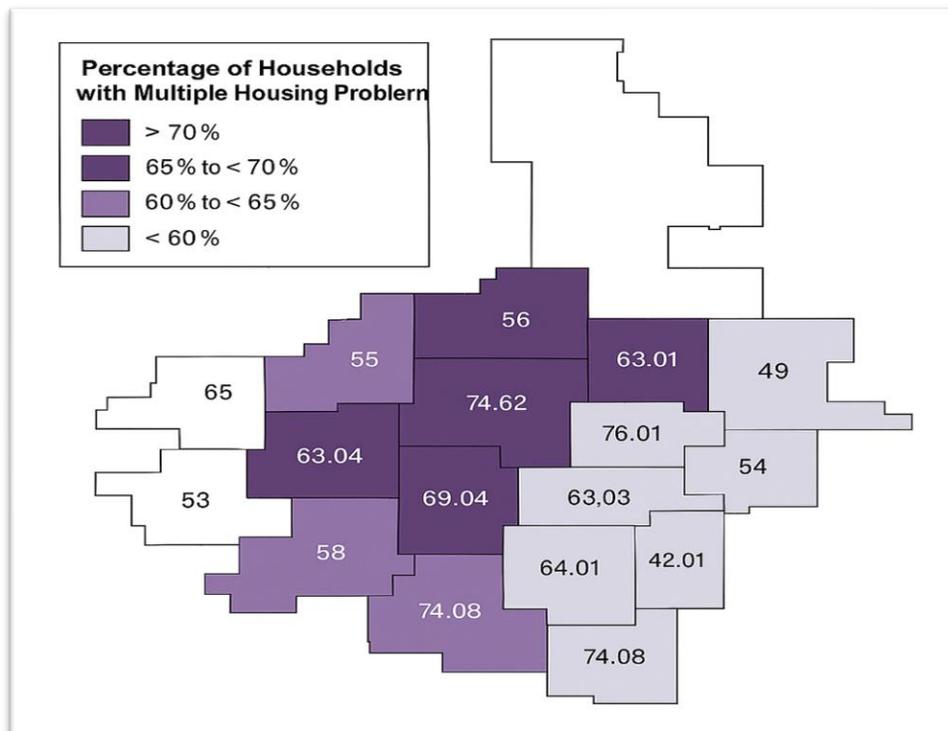


Table 50 – HUD AFFH Mapper

Finally, some census tracts have between 60 percent and 65 percent of households affected, indicating regions that, although somewhat less severe, still encounter considerable housing difficulties. This encompasses Tract 53 (62.18 percent), Tract 58 (63.68 percent), Tract 64.01 (64.12 percent), Tract 42.01 (64.52 percent), and also Tract 74.08 (61.94 percent). Even though

these regions show a lower percentage compared to the highest-concentration zones, they still reflect a significant demand for focused housing support and intervention.

This indicates that housing issues are not limited to one specific area but are spread throughout different sections of the City, with some neighborhoods experiencing particularly elevated levels of housing instability.

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 denotes census tracts in which the proportion of individuals belonging to racial or ethnic minority groups exceeds the City average by a minimum of 20 percent. The City contains two regions recognized as areas with concentrated racial or ethnic minorities: Census Tract 48.00 and Census Tract 57.01.

An LMI (low- to moderate-income) concentration is characterized as a census tract where the median household income is at or below 80 percent of the state median family income, the median family income is at or below 80 percent of the median family income for the metropolitan area, or the federal poverty rate is 20 percent or more.

Several census tracts show a significant presence of low-income family households. These consist of Census Tract 79.01, Tract 74.01, and Tract 74.09, which show a substantial presence of low-income families. Furthermore, Tract 45.03 and Tract 45.04 exhibit comparable patterns, signifying areas of economic hardship that might need specific support measures. Additionally, Tract 27.06 and Tract 46.01 showcase significant concentrations of low-income families, highlighting the necessity for targeted assistance in these neighborhoods.

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

In Tract 57.01, there are two sites identified by the U.S. EPA as brownfields, which are properties where redevelopment or reuse might be hindered due to the presence or potential presence of hazardous substances, pollutants, or contaminants. Both tracts, like other parts of the City, have high area deprivation indexes, reflecting disadvantages compared to the rest of the State.

As of February 27, 2025 and based on the information on [Zillow](#), there are approximately 155 houses in various states of foreclosure throughout the City. Housing units in foreclosure generally overlap with LMI neighborhoods.

Are there any community assets in these areas/neighborhoods?

The County runs an Employment Resource Center in central San Bernardino close to City Hall within a low-to-moderate income area. California State University, San Bernardino is situated in a low-income community as well.

Are there other strategic opportunities in any of these areas?

The City possesses various economic benefits, such as contemporary industrial structures, easy freeway access, and typically reduced labor expenses. Moreover, the City persists in promoting economic growth and will keep supporting nonprofits that enhance residents' skills through job training and small business development.

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

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

The City is currently mostly covered by existing fiberoptic infrastructure owned and serviced by Internet Service Providers (ISPs). The FCC broadband data from June 2023 shows the level of service available throughout the City, ranging from well served to unserved, including areas where there is no provider available. Gaps exist along the mountainous regions to the north, but the City itself is entirely covered. The areas with lines indicate where fiber internet is available.

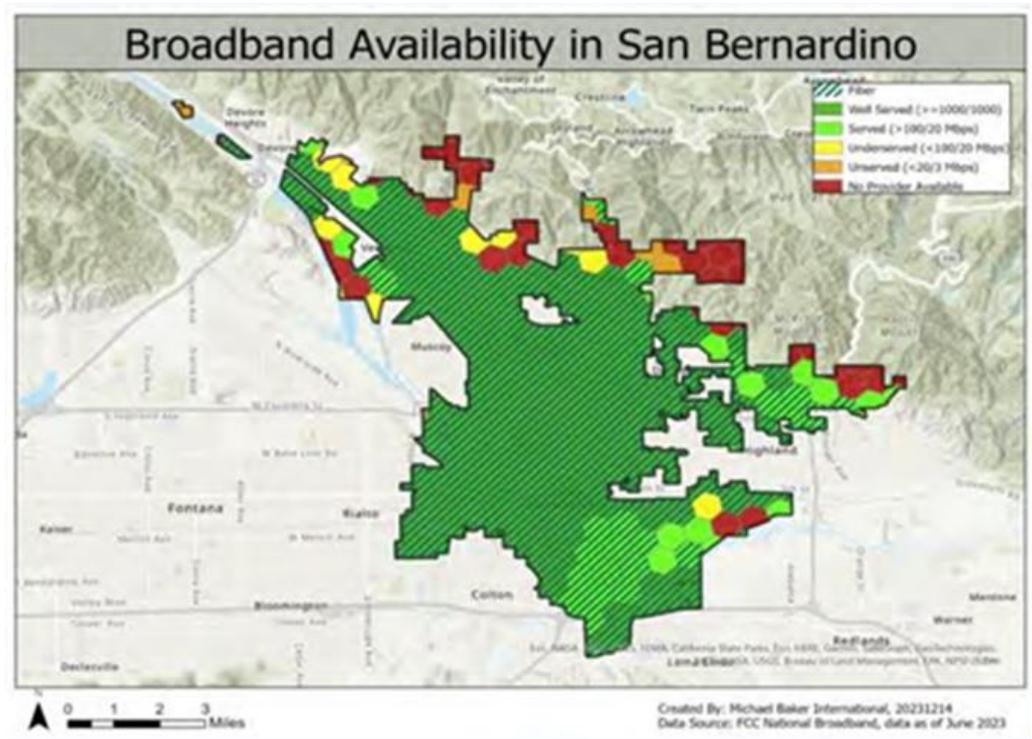


Table 51 - Broadband

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

Having several ISP options potentially results in improved prices and services for consumers. As the competition within the broadband industry intensifies, service providers are continuously seeking innovative strategies to retain their customer base and expand their market share. Broadband bundling not only responds to this competitive demand but also addresses the diverse

needs of the population and can help broadband access make financial sense for broader swaths of the population.

According to BroadbandNow, the following ISPs currently have plans available in the City: AT&T, Spectrum (Charter Communications, Inc.), EarthLink, Frontier, Hughesnet, One Ring Networks, Starlink, T-Mobile US, XNET WiFi, Verizon, and Viasat Inc. Plans start at \$29.99 per month with Frontier, followed by \$30 with Spectrum.

The City held three Broadband Strategic Master Plan Public Meetings in September 2024. The City found that, although it is generally well served, hurdles to broadband adoption and reliability issues exist. Attendees spoke about connectivity challenges in different neighborhoods, affordability concerns, and the impacts of the lack of competition. It was also mentioned that costs keep going up, even with bundling and multiple ISPs serving the City.

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

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

It is expected that increased weather variability will increase natural hazard risks and increase the City's need for environmental resilience. The City published the [2024 local Hazard Mitigation Plan \(HMP\)](#) for public review on April 17, 2024. The purpose is to reduce or eliminate long-term risk to people and property from natural or human-caused hazards and their effects. The City found the following links between extreme weather events and increased natural hazard risks:

- **Liquefaction:** Changes in precipitation and groundwater levels increase uncertainty regarding subsurface stability, making liquefaction risks unpredictable.
- **Earthquake-Induced Landslides:** Increased intense rainfall and higher temperatures, leading to more frequent wildfires, destabilize soil, making landslides more likely.
- **Flooding:** Projected doubling in intense rainy days by the end of the century suggests more frequent floods, requiring significant infrastructure upgrades and maintenance.
- **Dam Inundation:** Aging dams are at increased risk due to projected higher intensity storms and altered precipitation patterns, posing heightened flooding risks.
- **Severe Wind:** Stronger storms are likely to bring more intense winds to the region, while Santa Ana wind events' future frequency remains uncertain.
- **Extreme Heat:** As temperatures rise, extreme heat events will become more common and severe, increasing demands for cooling solutions and placing additional strain on resources.
- **Drought:** Climate models forecast more frequent and prolonged droughts, adversely impacting water supply, increasing reliance on imported water, and elevating wildfire risks.
- **Wildfires:** Higher temperatures, more drought conditions, along with high winds, increase wildfire risks, particularly in areas already prone to fires.
- **Hazardous Materials Release:** Intense weather events like floods and extreme heat can lead to increased releases and leaks of hazardous materials. For example, heavier rains could lead to more runoff from contaminated sites.

For more information on the LHMP, please visit sbcity.org/460/Local-Hazard-Mitigation-Plan.

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

Low- and moderate-income households in the City face compounded risks from natural hazards due to factors like limited financial resources and lack of mobility. Homes of lower-income residents may not be properly retrofitted to withstand seismic shaking during earthquakes, and

the cost of repairs or relocation can be prohibitive. Similarly, those living close to hazardous sites or major transportation infrastructure have a higher risk of exposure to hazardous materials release, and financial constraints often prevent effective retrofitting or relocation.

Residents in low-income households, including seniors, persons with disabilities, and those who rely primarily on walking or biking, face significant challenges during flooding events, with many living in the higher-risk 500-year flood zones. Additionally, the financial impact of water conservation during droughts can disproportionately affect lower-income households if higher water rates or additional fees are imposed during a severe drought event.

Overall, low-income households in San Bernardino are especially vulnerable to natural hazards due to economic limitations that hinder their ability to prepare for, respond to, and recover from such events.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This Strategic Plan discusses the City's priority needs, five-year goals, anticipated resources, and projected outcomes for the funding from HUD. The Strategic Plan also discusses the City's current efforts and five-year strategy for increasing affordable housing production, reducing barriers to affordable housing, alleviating the condition of homelessness and poverty, as well as the strategy for improving the overall condition of existing housing stock across the City. The plan also describes how HUD federal funding will invest in public facilities and infrastructure improvements in the City.

Through data analysis and community engagement, it has been determined that the priority needs of the City are as follows:

- Preserve and rehabilitate housing
- Development and Preservation of Affordable Housing and Expanded Housing Types
- Increase Affordable Housing Options
- Provide Homeless and Homeless Prevention Services
- Infrastructure Improvements
- Responsible Resource Management and Community Preparedness
- Fair housing
- Administration and Planning

Over the next five years, the City anticipates funding projects related to all these needs, although available funding resources, community-based organization partnerships, and market conditions may ultimately limit the City's ability to fund some project types.

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

Geographic Area

- Geographic Priority Areas

| | | |
|--|--|---|
| 1 | Area Name: | Citywide |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | For LMA eligible areas, LMI/LMC/LMLC |
| | Revital Type: | Other |
| | Other Revital Description: | Housing, Public Services, Community development and Infrastructure |
| | Identify the neighborhood boundaries for this target area. | Citywide focused on LMA eligible CT/BG and LMI/LMC persons depending on eligible activity type |
| | 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 and provide LMA and LMLC activities in eligible areas and for eligible projects. |
| Identify the needs in this target area. | Citywide affordable housing is an issue, particularly for extremely low- and low-income families. Aging sewer and water infrastructure, park equipment, accessibility of public streets and sidewalks, and community facilities are key identified needs as well. Lack of affordable housing and housing rehabilitation needs are also required in the city. | |

| | |
|---|---|
| <p>What are the opportunities for improvement in this target area?</p> | <p>The City's housing rehabilitation, housing access and unit development, and infill development programs are the right tools to create more available affordable permanent housing units. In addition, there is an opportunity to improve aging facilities that could, if left go, affect the health and safety of the community residents. There are ADA needs in public infrastructure, as well as needs for public facilities.</p> |
| <p>Are there barriers to improvement in this target area?</p> | <p>Yes, there is an ongoing issue of funding, assistance, both private and public, for these activities. The top barrier remains having sufficient funding to fully-fund eligible activities.</p> |

Table 52 – Geographic Priority Areas

General Allocation Priorities

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

The City will spend at a minimum, 70 percent 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 2017-2021 ACS 5-Year estimates and 2017-2021 CHAS data, 55 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

| | | |
|---|------------------------------------|--|
| 1 | Priority Need Name | Preserve and Rehabilitate Housing |
| | Priority Level | High |
| | Population | Low Moderate Large Families Families with Children Elderly Persons with Disabilities |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Increase Affordable Housing Options |
| | 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, 65 percent of occupied housing units 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 | Preserving and rehabilitating housing, Expanding homeownership, Providing homeless services and prevention, Adding new affordable housing, Promoting economic development, Improving facilities and infrastructure and Fair Housing |
| | Priority Level | High |
| | Population | Low Moderate Large Families Families with Children Large Families Seniors |

| | |
|------------------------------------|--|
| | Persons with disabilities |
| Geographic Areas Affected | Citywide |
| Associated Goals | Increase Affordable Housing Options |
| Description | New affordable rental housing (new construction, adaptive reuse, or rehabilitation) in a variety of types, 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 an affordable housing supply gap of 80 percent for renter households earning between 0 and 30 percent AMI and a 22 percent gap for households earning between 30 and 50 percent AMI. Additionally, 16,875 low-income renter households are paying more than 30 percent of their income toward housing costs |
| 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 targeted support aimed at preventing and reducing homelessness, such as 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-40, the 2024 PIT Count identified 1,417 homeless individuals living in the City. 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 | Community Development |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Families with Children Elderly and Frail Elderly Persons with Disabilities |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Infrastructure Improvements |
| | Description | Investing in roads, sidewalks, parks, and public facilities in qualifying neighborhoods and providing ADA access for disabled residents of the City. |
| | Basis for Relative Priority | Community engagement efforts found that the top needs for Public Improvements are street/alley/sidewalk, street lighting and traffic calming for safety, tree planting and urban greenery, parks, safe routes to school, graffiti removal and water/sewage improvements. |
| | 5 | Priority Need Name |
| Priority Level | | High |
| Population | | Extremely Low Low Moderate Families with Children Elderly and Frail Elderly Persons with Disabilities |

| | |
|------------------------------------|--|
| | Persons experiencing Homelessness |
| Geographic Area Affected | Citywide |
| Associated Goals | Resource Efficiency and Risk Mitigation |
| Description | Encouraging efficiencies in housing and community development project that also promote self-reliance and responsible planning and recovery |
| Basis for Relative Priority | Enhancing the ability to protect lives and property, reduce long term operating costs for low to moderate income persons, improve long term economic stability and community well-being |
| 6 | 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 Housing Authority residents (voucher) Other |
| | Geographic Areas Affected |
| | Citywide |
| | Associated Goals |
| | Fair Housing |
| | Description |
| | Promote fair housing and support fair housing services. |
| | Basis for Relative Priority |
| | Discrimination was mentioned repeatedly in the community needs survey as a barrier to equal access and fair housing. |
| 7 | Associated Goals |
| | Planning and Administration |
| | Description |
| | Implement goals of ConPlan. |
| | Basis for Relative Priority |
| | Compliance with all HUD ConPlan and CDBG, HOME, and ESG program regulations is a requirement for participation in this program. |
| | Table 53 – Priority Needs Summary |

Narrative (Optional)

In establishing the above priorities, the City has considered input from community engagement efforts, including surveys, stakeholder interviews, engagement meetings, as well as demographic and data analysis. Activities that address high priority needs will be funded using CDBG, HOME, and ESG funds as eligible and appropriate 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) | Based on existing and anticipated market conditions, the City will be investigating the feasibility and types of TBRA it can offer under the HOME program as an element of expanding housing access and opportunity |
| TBRA for Non-Homeless Special Needs | The City will determine, based on market need and opportunities, the ability of HOME TBRA to serve non-homeless special needs persons |
| New Unit Production | As discussed in the 2021-2029 Housing Element – The City has received a final housing planning target of 8,123 housing units for the 6th cycle housing element, which spans from 2021 to 2029. The allocation comprises 708 units for extremely low income (0–30% of AMI), 707 units for very low income (31–50% of AMI), 1,097 units for low income (51–80% of AMI), 1,448 units for moderate income (81–120% of AMI), and 4,163 units for above moderate income (over 120% of AMI), summing up to 8,123 units. As part of that, the City is focused on expanding housing types, development, and opportunity |
| Rehabilitation | Approximately 61 percent of the occupied housing units in the city were constructed prior to 1980, with almost 16 percent built before 1950, emphasizing the necessity for renovation. Typically, homes start needing significant repairs after they are 30 or 40 years old. The Owner-Occupied Rehab program is proposed to be funded through the CDBG program. |
| Acquisition, including preservation | The City is working with partners and others on opportunities to preserve existing affordable housing and use other tools, such as acquisition, to affect its goal of expanding access to housing and to a wider variety of housing types. Currently, while there are cost and clean up constraints within the City, there is sufficient land to accomplish this task. |

Table 54 – Influence of Market Conditions

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

Introduction

Over the five-year period covered by this ConPlan FY 2025–2029, the City anticipates receiving an estimated total of approximately **\$19,023760** million in federal entitlement grants from HUD, CDBG, HOME, and ESG funds. These funding sources provide essential support for a wide range of eligible housing, community development, and homelessness prevention activities.

Over a three-year period, the City will spend no less than 70 percent of CDBG funds on activities that benefit low-and-moderate income persons, in accordance with HUD statutory requirements.

The City will coordinate these investments with other local and regional funding sources—including state housing programs, Continuum of Care funding, and private sector investments—to ensure a comprehensive and sustainable approach to meeting the needs of low- and moderate-income residents. Resources will be aligned with the priority needs, goals, and outcomes identified through the planning process, including community engagement and market analysis.

Anticipated Resources

| Program | Source of Funds | Use 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 & Planning Economic Development Housing Public Improvements | \$2,712,293 | 0 | \$0 | \$2,712,293 | \$10,059,530 | The est. amount of CDBG funds available is based on allocations |

| | | Public Services | | | | | | for FY 2025-2026 |
|------|----------------|--|----------------|-----|-----|----------------|-------------|--|
| HOME | Public-Federal | Site Acquisition Site Improvement Rehabilitation Homebuyer Assistance Rental Assistance | \$1,149,833.55 | \$0 | \$0 | \$1,149,833.55 | \$4,264,578 | The est. amount of HOME funds available is based on allocations for FY 2025-2026 |
| ESG | Public-Federal | Street Outreach Emergency Shelter Prevention Activities Rapid Rehousing Data Collection (HMIS) | \$241,347 | \$0 | \$0 | \$241,347 | \$895,123 | The est. amount of ESG funds available is based on allocations for FY 2025-2026 |

Table 55- 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

Leverage refers to the strategic combination of diverse funding sources, including local, state, or further federal financial support, with HUD funding to improve project efficiency and take advantage of economies of scale. The City seeks to utilize its federal resources alongside state, local, and private funding to create high-quality, affordable housing for its residents. Extra resources to meet the requirements of low- and moderate-income residents are obtained from several 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

Local Resources

- San Bernardino County Continuum of Care
- HACSB

Private Resources

- Dignity Health
- San Manuel Band of Mission Indians
- San Bernardino Unified School District
- City of San Bernardino Successor Housing Agency

According to HUD regulations, ESG recipients are required to match their annual ESG allocation at a rate of 100 percent. Agencies receiving ESG funds fulfill the match requirement by utilizing volunteer efforts, in-kind donations, and funding from various local, state, and federal initiatives.

The City will use its HOME funds alongside additional housing resources as needed. HOME non-federal match funds will be tracked, including all additional funds spent in excess of necessary match will be recorded by the City and submitted to HUD as a component of the CAPER annually.

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

The City's [2021-2029 Housing Element](#) update revealed that many vacant residential sites downtown are surplus. The city plans to collaborate with nonprofits to sell these sites for deed-restricted affordable housing. Most of these vacant lands are zoned for multi-family use or can be upzoned for higher density. All moderate and lower-income sites are infilled, meaning they have access to water, sewer, and dry infrastructure, with priority given for affordable housing connections. Sites for above-moderate income are spread across the southern, central, and northern areas of the district.

The City will maintain funding for its Infill Housing Program and the Owner-Occupied Residential Rehabilitation Program (OORP). Via the City's Infill Housing Program, the City intends to purchase, renovate vacant and/or underused land parcels and develop housing accessible to low- and moderate-income families. The Owner-Occupied Residential Rehabilitation Program will offer funding for the renovation of single-family homes owned by low- and moderate-income families.

Discussion

See discussion above.

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 |
|---|-------------------------|--|------------------------|
| San Bernardino City | Government | Economic Development Homelessness Non-Homeless Special Needs Planning Neighborhood Improvements Public Facilities Public Services | Jurisdiction |
| Housing Authority of the County of San Bernardino (HACSB) | PHA | Public Housing Rental | Region |
| San Bernardino County Homeless Partnership (SBCHP) | CoC | Homelessness | Region |

Assess of Strengths and Gaps in the Institutional Delivery System

The City uses its CDBG, HOME, and ESG funding to make significant investments; however, community needs far outpace available funding.

San Bernardino is a participant in the San Bernardino County Homeless Partnership (SBCHP) through the Central Valley Steering Committee of the Interagency Council on Homelessness. SBCHP was instrumental in creating the county's Continuum of Care and a strategy to eliminate homelessness.

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 | | | |
| Public Safety Street Outreach | X | | |
| 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 |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | |
| Transportation | X | X | |
| Other | | | |
| | | | |

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)

In addition to CDBG funding, ESG funding is likewise utilized to address homelessness in the city. This encompasses funding for outreach to individuals experiencing homelessness, enhancing, delivering, and managing shelters; offering crucial services to those in shelters; swiftly re-housing homeless individuals; and preventing homelessness.

The City offers various services to support unhoused individuals and families through several organizations:

- **U.S. VETS Veteran Housing:** Approved in March 2022, this facility provides 30 residential units for low-income veterans, including housing, case management, and supportive services. It's the first of two veteran housing projects in the city.
- **Operation Grace:** Since 1993, this organization has provided emergency shelter for women and children, permanent supportive housing, and programs to prevent homelessness. They partner with local organizations to offer a range of community services.
- **Central City Lutheran Mission (CCLM):** Established in 1994, CCLM offers emergency services, case management, life-skills training, employment and education referrals, health and wellness services, housing counseling, and rapid rehousing. They are developing a wellness campus in San Bernardino.
- **Step Up:** Since 2016, Step Up's Inland Empire Housing First Programs have worked with property managers and landlords to provide housing for the homeless. They recently converted the Allstar Motel into 75 units of permanent supportive housing for formerly homeless seniors.

These organizations play a crucial role in addressing homelessness and providing essential services in San Bernardino.

Moreover, the San Bernardino County Homeless Partnership (SBCHP) organizes services for the homeless and housing across the County, including in the City. The SBCHP also launched initiatives aimed at providing housing for the elderly and those who are chronically homeless.

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

Tackling the lack of emergency shelter, transitional housing, permanent supportive housing, and various housing options presents a notable challenge in San Bernardino. As stated in the [2021-2029 Housing Element](#), the City endorsed a Homelessness Solutions Action Plan and designated \$24.5 million in [American Rescue Plan Act \(ARPA\)](#) funds to address this matter.

In February 2023, the City Council announced a local Homelessness State of Emergency and shelter crisis in accordance with [GC § 8698](#). Subsequently, in May 2023, the City Council enacted a homeless emergency [action plan](#) to offer more housing alternatives and support services. These efforts seek to create 535 additional beds, fulfilling 65 percent of the overall demand for homeless individuals.

Individuals experiencing homelessness frequently encounter increased rates of medical, disability, and substance use issues, affecting their capacity to secure employment and access housing and healthcare. The County provides various resources for homeless people with HIV/AIDS, such as permanent supportive housing.

Numerous unhoused individuals have gone through considerable trauma, including escaping unsafe living situations, domestic abuse, substance abuse problems, long-term homelessness, and military service. The Inland Empire Health Plan supports chronically homeless people, identified as those who have been homeless for more than one year or four or more times within three years, and have a disabling health condition.

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

To address the gaps in the service delivery system, the City plans to allocate resources to develop more affordable housing units, particularly for extremely low-income and very low-income households. Improving transportation options is also a priority to ensure homeless individuals can access essential services. Expanding mental health and substance abuse services by providing integrated treatment and support for co-occurring disorders is another key focus.

Additionally, the City aims to boost employment and education services by offering more job training, employment opportunities, and educational support to help individuals achieve stability. Finally, increasing the supply of permanent supportive housing is crucial to provide long-term stability for chronically homeless individuals. By addressing these gaps and leveraging existing strengths, the city can more effectively meet the needs of homeless individuals and special needs populations.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| # | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|--|------------|----------|-----------------------------------|-----------------|---|----------------------|--|
| 1 | Preserve and Rehabilitate Housing | 2025 | 2029 | Affordable Housing | Citywide | Low- to moderate-income homeowners | HOME: \$2,500,000 | Homeowner housing units rehabilitated:50 Multi-family housing units rehabilitated:100-150 |
| 2 | Development and Preservation of Affordable Housing | 2025 | 2029 | Affordable Housing | Citywide | Low- to moderate income families needing affordable housing rental options | HOME: \$4,338,664 | Renter households assisted: 50-100 |
| 3 | Provide Homeless and Homeless Prevention Services | 2025 | 2029 | Homeless | Citywide | Those persons experiencing homelessness or who are at risk of being unhoused | ESG: \$1,051,235 | 750 shelter-persons assisted 750 shelter/transitional housing |
| 4 | Community Development | 2025 | 2029 | Non-Housing Community Development | Citywide | Improvements to streets, sidewalks, ADA improvements, parks, and community spaces for | CDBG: \$9,119,053 | 160,000 persons assisted through community facilities projects |

| | | | | | | | | |
|---|--|------|------|-----------------------------------|----------|--|---|-------------------------------------|
| | | | | | | low- to moderate-income persons | | |
| 5 | Responsible Resource Management and Community Preparedness | 2025 | 2029 | Non-Housing Community Development | Citywide | Support for efficiency in housing and community development to promote self-reliance, responsible planning, and responsible recovery | CDBG: \$1,515,77 | Persons Assisted: 2,500 |
| 6 | Support Fair Housing | 2025 | 2029 | Fair Housing | Citywide | San Bernardino City residents who need access to fair housing information and advocacy | CDBG: \$400,000 | Persons Assisted: 5,000 |
| 7 | Planning & Administration | 2025 | 2029 | Administration | Citywide | Planning & Administration | CDBG: \$2,554,364 HOME: \$541,441 ESG: \$85,235 | Other (planning and administration) |

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Preserve and Rehabilitate Housing |
| | Goal Description | To provide funding for the preservation and rehabilitation of single-family owner-occupied housing units and multi-family rental units. |
| 2 | Goal Name | Development and Preservation of Affordable Housing |
| | Goal Description | To provide funding for the development of new affordable rental housing (new construction, adaptive reuse, or rehabilitation) in a variety of types, and new affordable rental housing with supportive services for homeless individuals and veterans. |
| 3 | Goal Name | Provide Homeless and Homeless Prevention Services |
| | Goal Description | To provide targeted support aimed at preventing and reducing homelessness, such as emergency shelters, rapid rehousing, and homelessness prevention services to homeless individuals and persons at risk of homelessness. |
| 4 | Goal Name | Community Development |
| | Goal Description | To invest in roads, sidewalks, parks, and public facilities in qualifying neighborhoods and to provide ADA access to disabled residents of the City. |
| 5 | Goal Name | Responsible Resource Management and Community Preparedness |
| | Goal Description | To provide funding that encourages efficiency in housing and community development projects and to promote self-reliance and responsible planning and recovery. |
| 6 | Goal Name | Support Fair Housing |
| | Goal Description | To provide funding for fair housing support services. |
| 7 | Goal Name | Planning and Administration |
| | Goal Description | To provide funding to implement the goals and objectives of the ConPlan, comply with planning and reporting requirements, and monitor the use of funds. |

Table 58 – Goals Summary

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 100 households over the ConPlan timeframe.

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)

Not required as there is no Voluntary Compliance Agreement (VCA) in San Bernardino City.

Activities to Increase Resident Involvements

The HACSB Board of Commissioners conducts regular meetings two times a month, welcoming public remarks on agenda topics. Moreover, HACSB operates a Family Self Sufficiency Program that enables residents to engage in establishing self-sufficiency objectives, job training, and utilizing various supportive services.

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

No.

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Several factors act as barriers to acquiring and constructing affordable housing. The primary obstacle is the shortage of funding, with local, state, and federal financial support declining over the past 10 years. Based on the [2021-2029 Housing Element](#) and [FY2024-2029 Analysis of Impediments to Fair Housing Choice](#), the barriers and impediments to affordable housing are as follows:

- 1. Environmental Reviews & Land Use Regulations:**
- 2. Community Opposition & Density Restrictions**
- 3. Zoning Limitations on Emergency Shelters & Transitional Housing**
- 4. Constraints on Multi-Family & Supportive Housing**
- 5. Regional Housing Needs Allocation (RHNA) Challenges**
- 6. Accessibility Barriers for Individuals with Disabilities**
- 7. Financial Constraints & Development Costs**

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City has undertaken notable initiatives to remove restrictions linked to land use regulations by creating and implementing a new Development Code that consolidates and streamlines the City's development rules and procedures. This initiative was succeeded by restructuring the City to consolidate multiple development-oriented departments into a unified Community Development Department and creating a centralized permit counter.

Furthermore, the City has implemented the following changes to the Municipal Code to further decrease obstacles to affordable housing:

- 1. General Lot Consolidation Incentive:** Small, separate lots offer limited development opportunities and typically cannot support onsite property management. Development potential can be enhanced through a small-lot consolidation initiative that provides a 15 percent density bonus for projects with a residential component that commits to a maintenance plan and onsite management. The city plans to amend the Development Code to encourage lot consolidation.
- 2. Density Bonus Provisions:** Projects that utilize density bonuses can be a vital source of housing for low- to moderate-income households. The city intends to update the Development Code to reflect the latest amendments to State density bonus laws.
- 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 remains committed to further simplifying development activities and regulations and will continue to evaluate potential initiatives aimed at removing land use limitations, particularly concerning the construction of new housing and the renovation of existing housing. In 2012, the City revised its Development Code to enhance usability and reduce confusion among staff and the development community. As part of this update, the City introduced a new simplified form of Conditional Use Permit known as the Minor Use Permit (MUP). The Development/Environmental Review Committee assesses the MUP instead of the Planning Commission, requiring less staff involvement (resulting in a comparatively quicker process for developers), reduced fees, and serving as a substitute for a CUP for specific qualified projects.

To tackle housing affordability and the scarcity of financial resources for affordable living, the ConPlan advocates for the allocation of CDBG and/or HOME funds to maintain and improve housing units and offer homeownership prospects to low- and moderate-income families. Even though the City has lost access to redevelopment funds, it will still utilize its CDBG and HOME funds to draw in private and other public resources, including land transferred to the City, to develop affordable housing for low- and moderate-income families.

SP-60 Homelessness Strategy – 91.215(d)

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

While efforts to shelter as many people as possible and house them quickly are being expanded, efforts to improve the quality of life for people living on the streets, particularly in those areas most impacted by unsheltered homelessness, are also needed. These strategies strengthen outreach and engagement efforts that connect unsheltered people to services and housing and address individual and public health issues that arise. They also emphasize the importance of meeting basic needs for people experiencing homelessness and making people experiencing homelessness feel comfortable and welcome.

The City provides Emergency Solutions Grant (ESG) funding for FY 2025–26 to the Family Service Association of Redlands and The Salvation Army to deliver critical homelessness and homelessness prevention services. The Family Service Association of Redlands offers Rapid Rehousing assistance, including housing placement, short- to medium-term rental subsidies, and case management for individuals and families experiencing homelessness. The Salvation Army provides emergency shelter services, homelessness prevention through rental assistance, and supportive services to help stabilize at-risk households and connect them to long-term housing solutions.

Addressing the emergency and transitional housing needs of homeless persons

The City operates a Motel Voucher Program as part of its broader strategy to address emergency and transitional housing needs for individuals and families experiencing homelessness. For FY 2024–25, the program is supported by a combined total of \$2.75 million in federal and state funding from the American Rescue Plan Act (ARPA), Community Development Block Grant – CARES Act (CDBG-CV), and Permanent Local Housing Allocation (PLHA). This funding supports temporary shelter placements across multiple motel sites, offering a total of 130 rooms and 200 beds. The program is designed with low-barrier access and provides immediate stabilization services, including case management, transportation assistance, and housing navigation to connect participants to long-term housing solutions.

In addition to the motel voucher initiative, the City allocates Emergency Solutions Grant (ESG) funding to nonprofit organizations that operate emergency shelters and transitional housing programs. These programs provide critical services such as meals, shelter, supportive counseling, medical referrals, job training, and recovery support. Together, these coordinated efforts reflect the City’s commitment to expanding shelter capacity, reducing barriers to access, and supporting vulnerable populations on the path to permanent housing and long-term stability.

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. In addition, the City has expanded outreach and services for those unhoused individuals encountered by City staff, including special outreach and social services provided by the City's Public Safety Outreach team.

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 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.

HCD also addresses lead-based paint hazards by mandating compliance with federal regulations. HCD mandates that all subrecipients of federal funding for housing purposes (rehab, new construction, shelter, etc.) must comply with federal Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 48214846) regulations. All subrecipients sign a Statement of Assurances with the submission of their application that states they will adhere to the Act's requirements when applicable. Subrecipients are also required to comply with the EPA's Renovation, Repair and Painting Rule as enacted in 2008. Adherence to this requirement is monitored for the CDBG and HOME programs, as well as with ESG when funding is being used for shelter renovations or conversions.

The City will also address childhood lead poisoning by following the recent guidance from Childhood Lead Poisoning Prevention Branch (CLPPB). This guidance helps local health jurisdictions on how to assist California property owners to lower lead abatement costs. It includes strategies for creating lead hazard control plans, options in program development, a comprehensive list of statewide residential lead abatement funding sources from both public and non-profit groups, and allocation amounts for each entitlement in the State of California, including San Bernardino. This guide is sent to local representatives for technical assistance.

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

Housing built before 1980 is one of the main sources of lead hazards and lead poisoning. 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 38,000 housing units were built prior to 1980, of which approximately 7,000 are occupied by children under six years of age. California contains more housing units built before 1978 than any other state in the country.

San Bernardino's strategy focuses on housing, which directly relates to the on-the-ground hazard points for lead poisoning.

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

The City, as part of its Owner-Occupied 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 allocates federal funds for economic development programs and activities. Through [HUD's Section 108 Loan Guarantee Program](#), CDBG recipients receive financing for these activities. The City uses these funds to acquire properties for commercial centers, creating jobs for local residents. The City anticipates their Section 108 Loan will be paid fully repaid in FY2026.

Additionally, the City assigns CDBG, HOME, and ESG funds to support poverty-level families with services and housing assistance. ESG funds are used for homelessness prevention, rapid re-housing, and emergency shelters. CDBG funds go towards public services, infrastructure improvements, and community facilities in low-income neighborhoods. At least 70 percent of CDBG funds must benefit low- to moderate-income families.

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

The City assigns CDBG and ESG funds to support poverty-level families with services and housing assistance. ESG funds are used for homelessness prevention, rapid re-housing, and emergency shelters. CDBG funds go towards public services, infrastructure improvements, and community facilities in low-income neighborhoods. At least 70 percent of CDBG funds must benefit low- to moderate-income families.

Additionally, the City implements economic development initiatives that focus on job creation and workforce development, which are essential components of its anti-poverty strategy. Programs aimed at improving economic opportunities for residents include job training, small business support, and partnerships with local employers.

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 regularly monitors and audits subrecipient records and facilities. This involves reviewing quarterly compliance reports and annual single audits as required by 24 CFR Part 44.6. Risk assessments are based on financial data from subrecipients, and monitoring is done either by phone or on-site.

Detailed records are kept, including project location, service area boundaries, scope of work, construction schedule, budget, timeline, environmental review, and compliance. Quarterly Performance Reports (QPRs) are submitted to the Housing Division within 10 days after each quarter ends.

[The City's CDBG and ESG monitoring reports include:](#)

1. Background of the agency, program, or project.
2. Review of current findings.
3. Necessary corrective actions (if any).
4. Observations on program operations.
5. Advice and communication to the agency.

By adhering to these standards and procedures, the City ensures effective monitoring and long-term compliance with program requirements, fostering transparency and accountability in grant management.

Expected Resources

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

Introduction

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Consolidated Plan \$ | Narrative Description |
|---------|-----------------|---------------|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| | | | | | | | | |

Table 59 - 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

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

Discussion

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 |
|------------|-----------|------------|----------|----------|-----------------|-----------------|---------|------------------------|
| | | | | | | | | |

Table 60 – Goals Summary

Goal Descriptions

| Goal Name | Goal Description |
|---|------------------|
| <TYPE=[pivot_table] REPORT_GUID=[8259A9F3469186F518038A8E2F9CBDBA]> | |
| | |

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

| # | Project Name |
|---|--------------|
| | |

Table 61 – Project Information

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

AP-38 Project Summary

Project Summary Information

| Project Name | Target Area | Goals Supported | Needs Addressed | Funding | Description | Target Date | Estimate the number and type of families that will benefit from the proposed activities |
|---|-------------|-----------------|-----------------|---------|-------------|-------------|---|
| <TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]> | | | | | | | |
| | | | | | | | |

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

Geographic Distribution

| Target Area | Percentage of Funds |
|-------------|---------------------|
| | |

Table 26 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

| One Year Goals for the Number of Households to be Supported |
|--|
| Homeless |
| Non-Homeless |
| Special-Needs |
| Total |

Table 27 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through |
|--|
| Rental Assistance |
| The Production of New Units |
| Rehab of Existing Units |
| Acquisition of Existing Units |
| Total |

Table 28 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

Discussion

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

Introduction

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

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

Introduction:

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

Discussion:

Outdated Zoning and Land Use Policies

Many areas of the city are still governed by zoning codes that limit higher-density housing, accessory dwelling units (ADUs), and mixed-use developments. These limitations restrict the ability to create a diverse housing stock that includes affordable units near transit and employment hubs. While the City is currently modernizing its zoning code in response to state housing laws and a recent settlement with the California Department of Housing and Community Development (HCD), these updates are still underway and require sustained implementation efforts.

High Development Costs and Construction Constraints

Rising land and construction costs in Southern California, combined with limited available land and aging infrastructure in some neighborhoods, make affordable housing projects financially challenging. These costs are further compounded by requirements for environmental remediation in some redevelopment areas.

Limited Local Subsidy Funding

Despite the availability of federal CDBG, HOME, and ESG funds, the City lacks substantial local revenue streams (e.g., housing trust funds, local bonds) to provide deeper subsidies for affordable housing development. This limits the City's ability to match state or private investment in large-scale housing production.

Aging Housing Stock in Need of Rehabilitation

Much of the city's existing affordable housing is older and requires reinvestment to meet safety, health, and energy standards. Without targeted rehabilitation assistance, many low-income homeowners are at risk of housing instability or displacement due to substandard conditions.

Credit and Financial Barriers to Homeownership

Many San Bernardino residents face challenges qualifying for mortgages due to poor credit histories, lack of savings, or insufficient access to financial education. These barriers disproportionately affect low-income and minority households, reducing their ability to transition from renting to ownership and build generational wealth.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of San Bernardino recognizes that achieving the goals outlined in this Consolidated Plan requires not only targeted investments in housing and community development but also sustained efforts to strengthen institutional capacity, foster coordination, reduce poverty, and address systemic barriers. This section outlines the additional actions the City will take during the 2025–2029 Consolidated Plan period.

Discussion:

Actions planned to address obstacles to meeting underserved needs

The City will take the following steps to address persistent obstacles, particularly among underserved populations such as extremely low-income households, persons experiencing homelessness, seniors, and individuals with disabilities:

- Invest in Homeless Navigation and Support Services: Expand the HOPE Navigation Center and fund subrecipients like Family Service Association and The Salvation Army to provide rapid rehousing and homelessness prevention.
- Enhance Language Access and ADA Compliance: Ensure materials, meetings, and surveys are accessible to non-English speakers and people with disabilities.

Use Data to Drive Equity: Incorporate disaggregated CHAS and PIT Count data to better identify needs by race/ethnicity, income, and geography.

Actions planned to foster and maintain affordable housing

- Infill Development: Continue partnering with CHDOs to build affordable owner-occupied housing on vacant lots.
- Housing Rehabilitation: Fund the Owner-Occupied Housing Rehabilitation Program to preserve affordable housing and prevent displacement.
- Preserve Public/Assisted Housing: Support Housing Authority of the County of San Bernardino (HACSB) efforts, including the next phases of Arrowhead Grove.

Actions planned to reduce lead-based paint hazards

- Lead-Safe Rehabilitation: Ensure all HOME and CDBG-funded rehab projects comply with HUD Lead-Safe Housing Rule requirements.
- Training & Monitoring: Continue training City staff and contractors and monitor subrecipients for compliance with lead-based paint hazard regulations.
- Public Education: Disseminate materials to residents regarding lead-safe practices during

rehabilitation and home maintenance.

Actions planned to reduce the number of poverty-level families

- **Workforce Development:** Collaborate with San Bernardino County Workforce Development Board and organizations like Center for Employment Opportunities to connect residents to jobs and training.
- **Small Business Support:** Use CDBG to support microenterprise development and entrepreneurship, particularly among women- and minority-owned businesses.
- **Financial Empowerment:** Continue partnerships with NHSIE and other nonprofits to deliver financial literacy, homebuyer education, and credit repair services.

Actions planned to develop institutional structure

- **Capacity Building:** Provide technical assistance to local nonprofits, CHDOs, and ESG subrecipients to strengthen compliance and outcomes.
- **Cross-Department Collaboration:** Improve coordination between housing, public works, economic development, and public safety to align investment strategies.
- **Data Sharing:** Strengthen data systems and interagency coordination, especially with the Continuum of Care and HMIS providers, to track program impact.

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

- **Continuum of Care Engagement:** Maintain active participation in the Interagency Council on Homelessness and Homeless Provider Network.
- **Health and Housing Integration:** Coordinate with Dignity Health and San Bernardino County Department of Behavioral Health to link housing investments with mental health and healthcare services.
- **Education & Youth Support:** Continue work with Uplift San Bernardino to support youth housing stability, education, and future economic mobility.

The City is committed to overcoming institutional and structural barriers to equitable housing and community development. By deepening partnerships, aligning investments, and maintaining compliance with HUD standards, San Bernardino will continue to support the most vulnerable residents while promoting inclusive growth citywide.

Program Specific Requirements

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

Introduction:

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 | 817,368 |
| Total Program Income | |

Other CDBG Requirements

| | |
|---|---|
| 1. The amount of urgent need activities | 0 |
|---|---|

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

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

The City of San Bernardino does not intend to use forms of investment other than those described in 24 CFR §92.205(b). All HOME Investment Partnerships Program (HOME) funds will be used in eligible forms including grants, deferred payment loans, interest-bearing loans, and other HUD-approved forms of assistance that comply with HOME regulations.

In addition to HOME-specific investments, the City leverages other resources—such as CDBG, ESG, ARPA, and State funds—to complement federal housing and community development activities. These additional investments may be used for site acquisition, infrastructure improvements, or supportive services that enhance housing affordability and sustainability but do not deviate from HUD's defined eligible investment types under §92.205.

If new or alternative investment mechanisms are considered during the Plan period, the City will ensure full compliance with HUD regulations and will submit the necessary amendments and approvals.

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 circumstances, 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 the 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. For example, if the Buyer sells or transfers the Eligible Property during the third year, before the completion of the full third year of ten years 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 resale or recapture guidelines that ensure 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 also requires that its CHDO/subrecipients who carry out HOME-funded ownership programs utilize the recapture provisions noted, 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 refinancing existing debt secured by multifamily housing rehabilitated with HOME funds. The City will not refinish single-family units rehabilitated with HOME funds. With regard to eligible beneficiaries, the City will adhere to the requirements under 24 CFR 2.203 in relation 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. Applications are solicited 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)).

If implemented, the City intends to establish a preference for persons with special needs and disabilities, in alignment with 24 CFR §92.209(c)(2)(i). This may include individuals with physical, mental, or developmental disabilities, those at risk of institutionalization, and persons with substance use or behavioral health needs.

The City will consult with local partners, such as the San Bernardino County Department of Behavioral Health, the Office of Homeless Services, and disability advocacy organizations, to structure the program to ensure equity, legal compliance, and service integration.

All preferences will be clearly defined and documented in written TBRA policies and procedures, and will be implemented in a non-discriminatory manner consistent with federal fair housing laws.

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)).

If such a program is established, the City may adopt a targeted preference for specific categories of individuals with disabilities, particularly those who experience significant service gaps—such as persons with chronic mental illness, HIV/AIDS, or co-occurring disorders.

These populations are often overrepresented in the homeless system and underrepresented in stable housing placements, despite frequent engagement with public systems of care. For example, individuals with chronic mental illness may cycle through shelters, hospitals, and correctional institutions due to a lack of supportive housing options. Similarly, people living with HIV/AIDS may face both housing discrimination and limited access to long-term rental assistance.

A targeted TBRA preference would narrow the gap in housing benefits by:

- Providing stable rental assistance to individuals who are often ineligible for other long-term subsidies.
- Coordinating with service providers (e.g., Department of Behavioral Health, local HIV/AIDS networks) to ensure access to wraparound supports.
- Preventing institutionalization and promoting independent living in community-based settings.

Any such preference will be carefully structured, with data and stakeholder input used to demonstrate both the need and legal defensibility. The City will ensure all preferences are administered in compliance with fair housing requirements, including a clear showing that the preference is necessary to address a documented disparity in housing access or services.

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).

At this time, the City of San Bernardino does not impose any limitations or preferences in its HOME-assisted rental housing projects that would restrict participation based on characteristics prohibited under 24 CFR 5.105(a), including race, color, religion, sex, national origin, disability, or familial status.

However, if preferences are considered during the 2025–2029 Consolidated Plan period, they will be implemented only where supported by local data, consistent with fair housing and civil rights laws, and designed to address a demonstrated housing or service gap. Potential preferences may include:

- Individuals experiencing or at risk of homelessness,
- Veterans,
- Persons with disabilities (in coordination with supportive services), or
- Large families needing multi-bedroom units.

Any preference will be applied transparently and uniformly, without violating nondiscrimination requirements, and will be outlined in project-specific agreements and approved underwriting documentation. The City will also ensure that all applicants have equal access and meaningful opportunity to apply for all rental units, regardless of their status in relation to any stated preference.

The City will continue to monitor projects for compliance with applicable fair housing laws and HUD’s HOME regulations.

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

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

Please refer to the attachment included.

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 City of San Bernardino is an active participant in the San Bernardino County Continuum

of Care (CoC), which has established a centralized Coordinated Entry System (CES) in accordance with HUD requirements. The CES is managed by the San Bernardino County Office of Homeless Services (OHS) and serves as the primary tool for connecting individuals and families experiencing or at risk of homelessness to appropriate housing and supportive services.

The CES is designed to:

- Provide standardized assessment tools and procedures (e.g., VI-SPDAT) to evaluate the needs and vulnerabilities of people experiencing homelessness;
- Prioritize clients for housing and services based on vulnerability, length of homelessness, and severity of service needs;
- Ensure fair and equal access to housing resources, including permanent supportive housing, rapid rehousing, and transitional housing;
- Use the Homeless Management Information System (HMIS) to facilitate case coordination, referrals, and outcome tracking;
- Integrate referrals from a broad range of access points, including emergency shelters, outreach teams, hospitals, and law enforcement.

The CES is accessible through multiple physical and virtual entry points across the County, including partners such as The Salvation Army, Family Service Association of Redlands, Lutheran Social Services, and HOPE Navigation Centers, among others. All ESG subrecipients funded by the City of San Bernardino are required to participate in the CES and coordinate service delivery and housing placements through the system.

This coordinated assessment approach enables a system-wide response to homelessness that improves client outcomes, reduces duplication of services, and ensures the most vulnerable populations are prioritized for limited housing resources.

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 administers its ESG program in alignment with HUD regulations and ensures that funding is equitably accessible to eligible private nonprofit organizations, including community-based and faith-based organizations.

Each program year, the City issues a Notice of Funding Availability (NOFA) or Request for Proposals (RFP) to solicit applications from qualified service providers. The process includes:

- A. Public Notification: The City publicly posts the NOFA/RFP on its website and distributes it via email to a wide network of service providers, including those within the San Bernardino County Continuum of Care (CoC). Outreach is inclusive of faith-based and grassroots community organizations.
- B. Eligibility and Threshold Review: All proposals are reviewed to ensure applicants meet HUD eligibility criteria for ESG funding and possess the administrative capacity to

- implement programs in compliance with 24 CFR Part 576.
- C. Application Evaluation - Proposals are evaluated based on:
 - a. Experience in serving homeless or at-risk populations;
 - b. Performance outcomes and past compliance history;
 - c. Program design, including alignment with the CoC's priorities and CES participation;
 - d. Cost-effectiveness and leveraging of additional resources.

 - D. Funding Recommendations: A City review—often including representatives from the Housing and Homelessness Division and outside advisors—scores and ranks proposals. Recommendations are presented to the Mayor and City Council for approval as part of the Annual Action Plan and budget adoption process.

 - E. Contract Execution and Monitoring: Awarded subrecipients enter into formal contracts with the City. Ongoing technical assistance and monitoring ensure compliance with ESG regulations, eligible uses of funds, and performance outcomes.

The City prioritizes diverse provider representation, including agencies with lived experience expertise, culturally responsive approaches, and demonstrated capacity to serve historically underserved populations.

- 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's 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, 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. Developing 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 moving from homelessness to economic stability and affordable permanent housing within a supportive community; 4. To be inclusive of all the needs of all of the geographic area's homeless population, including the special service and housing needs of homeless subpopulations; 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.

Appendix - Alternate/Local Data Sources

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| 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 | |
| Provide a brief summary of the data set. The data provided comes from 2013-2017 housing occupancy data particularly vacant housing units. | |
| What was the purpose for developing this data set? HUD did not provide any data to assist with their request of vacant and abandoned, REO and abandoned REO data. | |
| How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Citywide | |

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| | <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> |
| 4 | <p>Data Source Name</p> <p>Point in Time Count, County Homeless Race, HMIS 2019</p> |
| | <p>List the name of the organization or individual who originated the data set.</p> <p>San Bernardino County Homeless Partnership, 2024</p> |
| | <p>Provide a brief summary of the data set.</p> <p>Summary of the number of homeless persons on a given night and demographic characteristics of these persons, collected by the CoC.</p> |
| | <p>What was the purpose for developing this data set?</p> <p>Using updated information is important for the ConPlan.</p> |

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| | <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>The data covers the County.</p> |
| | <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2024</p> |
| | <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p> |
| 5 | <p>Data Source Name</p> |
| | <p>List the name of the organization or individual who originated the data set.</p> |
| | <p>Provide a brief summary of the data set.</p> |
| | <p>What was the purpose for developing this data set?</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>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> |
| | <p>What is the status of the data set (complete, in progress, or planned)?</p> |
| 6 | <p>Data Source Name</p> |

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|--|--|
| | <p>List the name of the organization or individual who originated the data set.</p> |
| | <p>Provide a brief summary of the data set.</p> |
| | <p>What was the purpose for developing this data set?</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>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> |
| | <p>What is the status of the data set (complete, in progress, or planned)?</p> |