



# FY 2025-26 Annual Action Plan

City of San Bernardino  
Housing and Homelessness

## Table of Contents

Expected Resources .....	3
AP-15 Expected Resources – 91.220(c)(1,2) .....	3
Annual Goals and Objectives .....	8
Projects.....	10
AP-35 Projects – 91.220(d).....	10
AP-38 Project Summary .....	11
AP-50 Geographic Distribution – 91.220(f) .....	19
Affordable Housing .....	21
AP-55 Affordable Housing – 91.220(g).....	21
AP-60 Public Housing – 91.220(h) .....	28
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	31
AP-75 Barriers to affordable housing – 91.220(j) .....	36
AP-85 Other Actions – 91.220(k).....	38
Program Specific Requirements.....	41

## **Expected Resources**

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

#### **Introduction**

For the 1-year period covering July 1, 2025 through June 30, 2026, the City has planned for the following allocations:

1. CDBG – \$2,712,293
2. HOME – \$1,149,833.55
3. ESG – \$241,347

Once the annual allocations from HUD are announced, the City will adjust the funding levels accordingly. Each program on the breakdown shows a percentage of the total awarded funding that each program represents. Once allocations are announced, the City

will revise funding levels for CDBG, HOME and ESG according to the percentages.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Housing Public Improvements Public Services	\$2,712,293	0.00	0.00	\$2,712,293	\$10,059,530	Amounts represent the annual CDBG allocation based on the FY 2025-26 program year. This funding year is the first year in the 5-Year Consolidated Plan.  This funding will be invested in the public facilities improvement, recreation facilities, homeless services, and the Section 108 Program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Multifamily rental new construction	\$1,149,833.55	0.00	0.00	\$1,149,833.55	\$4,264,578	Amounts represent the annual HOME allocation based on the FY 2025-26 program year. This funding year is the first year of the 2025-2029 Consolidated Plan. This funding will be invested in the development of a multi-family rental housing project.
ESG	public - federal	Emergency shelter operations HMIS	\$241,347	0.00	0.00	\$241,347	\$895,123	Amounts represent the annual ESG allocation based on the FY 2025 program year. This funding year is the first year of the 2025-26 Consolidated Plan.  ESG monies will fund Emergency Shelter (ES) and Data Collection Depository.

**Table 1 - Expected Resources – Priority Table**

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

The City will focus on leveraging its federal resources with state, local and private capital to develop quality and decent affordable housing for San Bernardino residents. Additional funds to serve the needs of lower- and moderate-income residents include:

**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 has approved single-family residential projects, and many are under construction. These range from infill developments to larger subdivisions on vacant land, according to the City's 2021-2029 Housing Element. The City is partnering with Neighborhood Partnership Housing Services (NPHS) to build affordable single-family housing on infill parcels. The goal is to make homeownership more accessible. Presently, four manufactured housing units are approved for construction. NPHS deed restricts these units as affordable to lower income households through long-term affordability covenants. As of 2023, three housing units have been built and additional units are anticipated to be built through 2029. An unspecified number of units will also be ADUs.

**Discussion**

According to the City's 2021-2029 Housing Element, the City has enough available land and residential designations to meet the affordable housing needs of the community. However, the lack of funding plays a crucial role in meeting the needs of the community. More than 2,000 housing units, affordable and market rate, are in the development pipeline. The City will continue to leverage other funding sources to provide services to populations in need.

FY2025 HOME funds will assist, in part, Jamboree project, a multi-unit rental housing positioned on 3.5 acres of city-owned land designated to affordable housing development. This project contains 8 units reserved for individuals facing homeless, 101 affordable rental units for families earning at or below 60% of AMI. Amenities on the site will include: community room and kitchen, computer lounge, basketball court, swimming pool, and tot lot. Unit construction for Phase 1 and Phase are as follows:

Phase I

- (2) one-bedroom units
- (24) Two-bedroom units
- (25) Three-bedroom units

Phase II

- (2) one-bedroom units
- (24) Two-bedroom units
- (24) Three-bedroom units

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

#	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Increase Affordable Housing Options	2025	2029	Affordable Housing	Citywide	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	HOME: \$1,034,850.20	Renter households assisted: 101



3	Provide Homeless and Homeless Prevention Services	2025	2029	Homeless	Citywide	Provide Homeless and Homeless Prevention Services	ESG: \$241,347	4,140 people will be provided with homeless-related services ESG-255 homeless individuals assisted
4	Community Development	2025	2029	Non-Housing Community Development	Citywide	Infrastructure Improvements	CDBG: \$1,762,991	850 persons assisted through 2 community facilities project
5	Resource Efficiency and Risk Mitigation	2025	2029	Non-Housing Community Development	Citywide	Responsible Resource Management and Community Preparedness	CDBG: \$327,828	Persons Assisted: 200
6	Support Fair Housing	2025	2029	Fair Housing	Citywide	Fair Housing	CDBG: \$79,015	Persons Assisted: 2,700
7	Planning & Administration	2025	2029	Administration	Citywide	Planning & Administration	CDBG: \$542,458 HOME: \$114,983.35 ESG: \$18,101	Other (planning and administration)

Table 2 – Goals Summary

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City intends to spend their annual allocation of CDBG, HOME, and ESG funds, on eligible projects in the following categories: promote fair housing, new affordable rental housing, provide supportive services to homeless individuals and those with special needs, and program planning and administration. CDBG funding also includes the repayment of the City's Section 108 Loan. FY2025-26 HOME funding will be dedicated to funding a large affordable rental multi-unit housing development.

#### Projects

#	Project Name
1	CDBG FY25/26 HOPE Campus
2	CDBG FY25/26 Section 108 Debt Repayment
3	CDBG FY25/26 Inland Fair Housing Mediation Board
4	CDBG FY25/26 San Bernardino PD Quality of Life Team
5	CDBG FY25/26 Cedar House
6	CDBG FY25/26 Pearl Transit
7	CDBG FY25/26 Whole Person Care Clinic
8	HOME FY25/26 Jamboree Project
9	FY25/26 ESG
10	FY25/26 CDBG Program Administration
11	FY25/26 HOME Program Administration

**Table 3 - Project Information**

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

Projects in AP-35 are consistent with the 2025-2029 Consolidated Plan priority needs and goals. These projects, activities and programs have been identified by community engagement program and needs derived from data analysis. The City continues to support the development of HOPE Campus, Police Department neighborhood engagement program, and fair housing promotion and discrimination mediation. Public services CDBG and ESG funding was awarded to applicants who best serve the homeless and at-risk for homelessness populations.

## **AP-38 Project Summary**

Project Summary Information		
1	<b>Project Name</b>	<b>CDBG FY25/26 SB HOPE Campus</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide Homeless and Homeless Prevention Services
	<b>Needs Addressed</b>	Provide Homeless and Homeless Prevention Services
	<b>Funding</b>	CDBG: \$1,074,214.00
	<b>Description</b>	The development of San Bernardino Navigation Center (HOPE Campus) Homeless Outreach Prevention Education Campus.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 homeless individuals and families
	<b>Location Description</b>	796 E. 6th Street, San Bernardino City. This parcel of land is currently owned by the City.
	<b>Planned Activities</b>	Provide Homeless and Homeless Prevention Shelter. Temporary emergency shelter space for households and individuals.
2	<b>Project Name</b>	<b>CDBG FY25/26 SB Section 108 Debt Repayment</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Community development
	<b>Funding</b>	CDBG: \$688,777.60
	<b>Description</b>	Section 108 Loan Repayment Program to pursue physical and economic revitalization that will provide jobs. Full repayment is expected 2026.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that there will be 600 jobs created

	<b>Location Description</b>	17.43-acre commercial property located along Highland Avenue between Arden Street and Guthrie Street in the City.
	<b>Planned Activities</b>	The City has moved forward with the sale of the property and using a Section 108 loan for the repayment of the Arden Guthrie Project. The City is currently in legal review for a one-year renewal with Rich Development, to develop the properties. The timeline of 6-12 months from executing the agreement to move into a disposition agreement. The developer has secured letters of interest and lease commitments from several major retailers directly associated with the project.
<b>3</b>	<b>Project Name</b>	<b>CDBG FY25/26 Inland Fair Housing Mediation Board</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Fair Housing
	<b>Funding</b>	CDBG: \$79,015.00
	<b>Description</b>	Inland Fair Housing Mediation Board will provide activities that will assist the City in furthering fair housing.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2,700 Individuals
	<b>Location Description</b>	Citywide
<b>4</b>	<b>Planned Activities</b>	IFHMB will provide investigation, education, reconciliation, and/or referral of housing discrimination complaints free of charge in the City. IFHMB offers workshops to educate housing providers, tenants, homeowners, and financial and lending institutions on fair housing laws.
	<b>Project Name</b>	<b>CDBG FY25/26 San Bernardino PD Quality of Life Team</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide Homeless and Homeless Prevention Services
	<b>Needs Addressed</b>	Provide Homeless and Homeless Prevention Services

	<b>Funding</b>	CDBG: \$194,489.00
	<b>Description</b>	Support Quality of Life Team salaries and equipment needs including an appropriate vehicle needed to assist local businesses, the homeless, and homeless encampments as well as participate in community cleanup activities related to homeless encampment areas.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 individuals
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The Quality-of-Life Team members will work with City Police Department to engage with and support to local nonprofits and residents of LMI areas.
5	<b>Project Name</b>	<b>CDBG FY25/26 Cedar House</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide Homeless and Homeless Prevention Services
	<b>Needs Addressed</b>	Provide Homeless and Homeless Prevention Services
	<b>Funding</b>	\$24,692
	<b>Description</b>	Recovery services for drug and alcohol addiction. Outreach to area organizations and businesses offering to share our Overdose Prevention Training and information on our residential and outpatient services with their employees and clientele.
	<b>Target Date</b>	06/30/26
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	240 individuals
	<b>Location Description</b>	18612 Santa Ana Ave, Bloomington, CA 92316

	<b>Planned Activities</b>	The Cedar House Life Change Center will use CDBG funds to pay for staff salaries and program administration that will provide addiction treatment and outreach of Overdose Prevention Training services.
<b>6</b>	<b>Project Name</b>	<b>CDBG FY25/26 Pearl Transit</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide Homeless and Homeless Prevention Services
	<b>Needs Addressed</b>	Provide Homeless and Homeless Prevention Services
	<b>Funding</b>	\$59,262
	<b>Description</b>	Their services include registration, mobile or in-home digital dental scanning, and the 3D printing of custom dentures, aligners, and bite guards.
	<b>Target Date</b>	06/30/26
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3,800 individuals
	<b>Location Description</b>	Homeless population areas
	<b>Planned Activities</b>	Pearl Transit will use CDBG funds for staff salaries and program administration for a no-cost dental prostheses to low-income and or homeless individuals.
<b>7</b>	<b>Project Name</b>	<b>CDBG FY25/26 Whole Person Care Clinic</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Resource Efficiency and Risk Mitigation
	<b>Needs Addressed</b>	Responsible Resource Management and Community Preparedness
	<b>Funding</b>	\$49,385
	<b>Description</b>	Facilitate the Term Post-Hospitalization Program is an interim housing site designed to support individuals experiencing homelessness with complex medical or behavioral health needs as they recover and begin their journey of housing stabilization.

	<b>Target Date</b>	06/30/26
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 individuals
	<b>Location Description</b>	1410 N. Garey Ave, Pomona, CA 91767
	<b>Planned Activities</b>	WPCC will provide short-term post-hospitalization housing services at their 160-bed capacity interim housing site. At this site, WPCC will provide up to six months of stability, ensuring members receive medical, behavioral health, and housing support they need during their recovery.
<b>8</b>	<b>Project Name</b>	<b>HOME FY25/26 Jamboree Project</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Increase Affordable Housing Options
	<b>Needs Addressed</b>	Adding new affordable housing
	<b>Funding</b>	\$1,034,850.20
	<b>Description</b>	Develop 101 affordable rental units for low-income families as well as 8 units designated for homeless individuals and families.
	<b>Target Date</b>	6/30/27
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	101 households
	<b>Location Description</b>	5th and Meridian Streets, San Bernardino
	<b>Planned Activities</b>	FY2025/26 HOME funds will assist the construction of a multi-unit affordable rental housing located on 3.5 acres of city-owned land designated to affordable housing development. Ultimately Jamboree project will contain 8 units reserved for individuals facing homeless and 101 affordable rental units for families earning at or below 60% of AMI.
<b>9</b>	<b>Project Name</b>	<b>FY25/26 ESG</b>
	<b>Target Area</b>	Citywide



	<b>Goals Supported</b>	Provide Homeless and Homeless Prevention Services
	<b>Needs Addressed</b>	Provide Homeless and Homeless Prevention Services
	<b>Funding</b>	\$241,347
	<b>Description</b>	<p>The City will continue to comply with the service and reporting requirements outlined in the Annual Action Plan and other ESG administrative regulations. For the FY 2025/26 allocation:</p> <ul style="list-style-type: none"> <li>- \$18,101 administration costs</li> <li>- Salvation Army: <ul style="list-style-type: none"> <li>o \$139,265 Emergency Shelter operations</li> <li>o \$13,997 Homeless Prevention</li> <li>o \$13,997 HMIS</li> </ul> </li> <li>- Family Services of Redlands: <ul style="list-style-type: none"> <li>o \$55,987 Rapid Rehousing</li> </ul> </li> </ul>
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	255 homeless individuals
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Grant and project management for emergency shelter and HMIS services.
<b>10</b>	<b>Project Name</b>	<b>FY25/26 CDBG Program Administration</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	CDBG: \$542,458.00
	<b>Description</b>	<p>The City will implement the goals and objectives of the ConPlan by delivering a variety of housing and community development programs and activities. The City will also continue to comply with the planning and reporting requirements of the activities and programs stated in the Annual Action Plan as well as other CDBG administration regulations.</p>

	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	CDBG Planning and grant administration and compliance.
<b>11</b>	<b>Project Name</b>	<b>FY25/26 HOME Program Administration</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	\$114,983.35
	<b>Description</b>	The City will implement the goals and objectives of the ConPlan by delivering a variety of housing programs and activities. The City will also continue to comply with the planning and reporting requirements of the activities and programs stated in the Annual Action Plan as well as other HOME administration regulations.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	HOME Planning and grant administration and compliance.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The city will use its funding for FY2025-2026 to finance projects targeting low- to moderate-income individuals and families throughout the City. Funding will also be used for a variety of housing, community development, economic development, and capital improvement projects.

CDBG, HOME and ESG funds benefit individuals, families, households and homeless populations throughout the City. Public facilities projects assist residents in census blocks and tracts where 51 percent or more of the households are low- to moderate-income.

According to the U.S. 2020 Census, approximately 66.2 percent of the population is of Hispanic Origin, 14.4 percent is Non-Hispanic, White, 13.2 percent is Black, 4.1 percent is Asian, and 8.1 percent is comprised of two or more races.

While the City has been home to different race and ethnic groups, significant demographic changes have occurred since 2000. For instance, Whites declined from the majority group (53 percent) in 2000 to only 35 percent by 2019. Hispanics have become the majority at 65 percent of the population. Blacks and Asians have remained generally stable in number during this time. 2020 Census figures indicate that Hispanics have continued to increase in number and proportion. Many residents were also born outside the United States; more than one in five are foreign born, and of those, 80 percent are from Latin America. Because of the City's race and ethnic composition, a larger proportion of residents than in other communities speak languages other than English.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	30
LMI Areas of the City	70

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

As part of the development of the 2025-2026 Action Plan, the City established priority needs based on an in-depth analysis of several factors such as housing, homelessness, poverty, special needs, lead hazards, institutional structure, etc. The City will utilize its federal funding to pursue goals and objectives listed in the section "AP-20 Annual Goals and Objectives" of this document. The City's primary intent is to spend its CDBG funds in predominantly low-income neighborhoods where residents have the greatest need for housing/services. Projects are evaluated on a case-

by-case basis, while considering emergency needs, cost effectiveness, feasibility, and availability of other funding to address the specific needs.

**Discussion**

The City will allocate its funds to organizations that will provide housing and support services to low-income households. The process for every annual action plan requires the City in prioritizing the use of its CDBG funding for housing and community development activities, including the preservation and conservation of affordable housing, activities, public improvements and public facilities.

## **Affordable Housing**

### **AP-55 Affordable Housing – 91.220(g)**

#### **Introduction**

According to the city's 2021-2029 Housing Element, the size of housing is often determined by market demand and the development regulations imposed (density, unit size, lot coverage) or incentives (regulatory and financial) offered for different types of housing. Offering an appropriate size of unit helps to ensure that single-person households, small families, and large families have housing best suited to their needs and do not have to overcrowd into small units or pay too much for housing not suited to their needs.

An assessment of housing stock by bedroom number reveals distinct patterns of development that likely influence the type and size of household occupying the home.

- Single-family homes predominantly consist of three- and four-bedroom units (80 percent), which is expected given the purpose of the homes and the desire to accommodate families with children. Approximately 15 percent of these units are two-bedroom homes.
- Condos, townhomes, and mobile homes are predominantly two- and three-bedroom units (80 to 90 percent). The primary difference is that the first two multi-family types contain more one-bedroom units, and mobile homes have more four-bedroom units.
- Apartments are predominantly (95 percent) one- or two-bedroom units. Most studio units are likely senior units. Of note, only 4 percent of the stock has three or more bedrooms, suitable for large families. Deed-restricted projects often have 8 to 10 percent large-family units.

Based on this assessment and the demographics of San Bernardino, there appears to be a lack of rental apartments that are large enough to accommodate large families, particularly lower income families. Given that more than two-thirds of the City's single-family, condominiums, townhomes, and mobile homes are two- and three-bedroom units, it stands to reason that larger families of more than five members could have a difficult time finding vacant and affordable housing stock.

Housing affordability refers to how much a household can afford to pay for a home and is defined as the ratio of housing expenses to income ("cost burden"). The housing industry typically assumes that the "affordable" payment for a homeowner should range from 30 to 40 percent of gross monthly income, with the latter figure being used in the California Association of Realtors' first-time homebuyers' index. For renters, the appropriate cost burden varies from 30 to 40 percent, with the latter being used under the Federal housing choice voucher program. This

Housing Element uses a midpoint of 35 percent cost burden for ownership (many expenses are tax deductible) and 30 percent for renters as the threshold for housing overpayment.

The table below shows the amount that households of different incomes can afford for a home in the City, and the following descriptions compare housing affordability for different incomes.

Household Income Category	Household and Unit Size				
	Studio (1 person)	1-Bedroom (2 people)	2-Bedroom (3 people)	3-Bedroom (4 people)	4 Bedroom (5 people)
<b>Income</b>					
Extremely Low	\$16,600	\$19,000	\$21,960	\$26,500	\$31,040
Very Low	\$27,650	\$31,600	\$35,550	\$39,500	\$42,700
Low	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300
Moderate	\$65,100	\$74,400	\$83,700	\$93,000	\$100,450
<b>Monthly Rent<sup>1</sup></b>					
Extremely Low	\$415	\$475	\$549	\$663	\$775
Very Low	\$691	\$790	\$889	\$988	\$1,068
Low	\$1,106	\$1,265	\$1,423	\$1,580	\$1,708
Moderate	\$1,628	\$1,550	\$2,093	\$2,325	\$2,511
<b>Maximum Price<sup>2</sup></b>					
Extremely Low	\$49,000	\$61,000	\$75,000	\$96,000	\$117,000
Very Low	\$101,000	\$120,000	\$131,000	\$148,000	\$157,000
Low	\$167,000	\$194,000	\$222,000	\$244,000	\$266,000
Moderate	\$252,000	\$292,000	\$332,000	\$372,000	\$404,000

Source: California HCD Income Limits 2021.

1. These rents calculated by dividing the HCD 2021 Income Limits by 12 months and then by 30% of income.

2. Assumes 30-year fixed mortgage, \$25,000 down payment, 5% interest rate, 1.2% property tax, 1% property insurance, and maximum payment of 36% debt-income ratio toward housing, Zillow Mortgage Calculator, 2021.

Special housing needs refer to needs that are not typical of most households in a City. For instance, special needs may refer to housing accommodations (units that are larger, accessible, or affordable) or supportive services essential for a particular type of household. Section 65583(a)(7) of the Government Code requires that the housing element contain an analysis of the special housing needs of seniors, female-headed households, single-parent families, disabled persons, developmentally disabled persons, large families, farmworkers, and unhoused persons.

Certain special needs groups may have difficulty finding housing in the City and may require specialized services, assistance, and accommodations. Due to the challenges that accompany special needs, these individuals and households may be more likely to earn extremely low to low incomes. Special needs groups include seniors, persons with disabilities (mental, physical, and/or developmental), veterans, persons with HIV/AIDS, single-parent households, large households, homeless persons, and persons who are at-risk of homelessness.

Senior citizens are defined as any person aged 65 or older. Seniors may have special housing

needs primarily due to income, healthcare costs, and physical or mental disabilities, particularly those that tend to increase with age. As a result, seniors may face difficulty in finding housing and may become victims of housing discrimination or fraud.

According to the 2017-2021 ACS estimates approximately 20,826 seniors resided in the City, representing 9.4 percent of the total population. The senior population is growing at a faster pace than the overall population. Between 2011 and 2021, the total number of seniors in San Bernardino increased by 24 percent while the City's total population between those two years increased by only 5 percent.

Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or make self-care difficult. Disabled persons frequently have special housing needs, often related to a potentially limited ability to earn enough income, a lack of accessible and affordable housing, and higher health costs associated with a disability. In addition, persons with self-care and mobility limitations may require special housing design features such as wheelchair ramps, grab bars, special bathroom designs, wider doorway openings, and other features.

Disabled persons are often more vulnerable to housing discrimination. This discrimination can take on many forms, including, but not limited to, refusal to rent or sell, or refusal to make a reasonable accommodation or modification to the unit. Reasonable accommodation refers to any change, exception, or adjustment that would allow a person with a disability to access, use, or enjoy housing. Examples of this would include allowing a service animal in a housing unit that does not allow pets or installing ramps for a tenant who uses a wheelchair.

Section 504 of the Rehabilitation Act of 1973 guarantees certain rights to people with disabilities. This legislation was one of the first U.S. Federal civil rights laws offering protections for people with disabilities. HUD's section 504 regulation defines a person with a disability as any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness.

According to 2017-2021 ACS data, 13.2 percent of San Bernardino residents reported a disability with the most prevalent being cognitive and ambulatory difficulties at seven percent of the total population for each. Six percent of the population also experiences independent living difficulty and may face housing discrimination or have trouble finding housing that fits their individual

needs.

Individuals with HIV/AIDS are protected against housing discrimination under the Fair Housing Act of 1968 and section 504 of the Rehabilitation Act of 1973 which protects the rights of Americans living with disabilities. According to the Americans with Disabilities Act of 1990, a disability is defined as a physical or mental impairment that significantly limits the ability to perform major life activities. The 1998 Supreme Court case of Bragdon v. Abbott upheld that HIV/AIDS is a disability as outlined by the ADA, and that reproduction is a major life activity.

Persons with HIV/AIDS often face housing discrimination due to the stigma associated with their health status. The housing status of an HIV/AIDS patient is crucial to the quality of their care. Each year, HUD investigates complaints of alleged housing discrimination against individuals with disabilities, including HIV/AIDS. According to the CDC, housing stability is a significant barrier to HIV care and stable housing is closely linked to successful HIV-related health outcomes.

According to the 2022 California HIV Surveillance Report, the number of new HIV diagnoses across the state increased by 0.4 percent between 2018 and 2022. The number of newly diagnosed people in the County of San Bernardino was 278 in 2018 and 291 in 2022. In 2022, the County had a total of 5,466 persons living with a diagnosed HIV infection, of which 67 percent were in care and 57.1 percent had virally suppressed HIV. The total number of persons living with HIV in the County increased by 17 percent between 2018 and 2022.

Homelessness is attributable to challenges resulting from the loss of employment, difficulty finding jobs, the need to develop or redevelop marketable skills, the cost of housing, chronic health problems, physical disabilities, mental health disabilities, drug and alcohol addiction, and/or a host of other factors. Individuals or families who are homeless have a variety of special needs, including emergency shelter, counseling, job training, transitional housing, and permanent supportive housing.

The 2024 San Bernardino County Point in Time (PIT) Count documented 1,417 homeless individuals in the City. Between 2019 and 2024, the City's unhoused population increased by 59 percent.

Large households are defined as households with five or more members. The size and composition of large households varies from family to family and from home to home. Typically, these are households with multiple children or mixed-family arrangements, such as households



with more than two generations or immediate families cohabitating.

Large households are considered a special needs group because of the limited availability of adequately sized, affordable housing units. To afford shelter in addition to food, clothing, and medical care, very low- and low-income large households may live in overcrowded conditions.

Single-parent families, particularly female-headed families, often require special consideration and assistance due to the limited resources necessary to have one person head up the household versus two. There is a greater need for affordable housing and accessible daycare, healthcare, and other supportive services. Because of more limited resources, relatively lower income, and higher burden of living expenses, female-headed families have more limited opportunities to find affordable, decent, and safe housing. Female-headed families may also be discriminated against in the rental housing market because some landlords are concerned about the ability of these households to make regular rent payments. Consequently, landlords may require more stringent credit checks for women, violating fair housing laws.

According to 2017-2021 ACS data, the City comprises 60,614 households, with 10,992 classified as single-parent households, representing approximately 18 percent of all households. Among these, there are 6,521 male-headed households with no spouse present (10.8 percent of all households) and 13,831 female-headed households with no spouse present (22.8 percent of all households). Of these demographics, 3,003 male householders (no spouse present) live with their children under the age of 18 (27.3 percent of single-parent households), while 7,989 female householders (no spouse present) live with their children under the age of 18 (72.7 percent of single-parent households).

<b>One Year Goals for the Number of Households to be Supported</b>
Homeless: 600
Non-Homeless
Special-Needs
Total: 600

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>
Rental Assistance:
The Production of New Units: 101
Rehab of Existing Units: 10
Acquisition of Existing Units: 0
<b>Total: 111</b>

**Table 6 - One Year Goals for Affordable Housing by Support Type**

### **Discussion**

California's housing crisis is a half century in the making. Decades of underproduction combined with exclusionary policies have left housing supply far behind need and costs soaring. As a result, millions of Californians, disproportionately lower income and people of color, must make hard decisions about paying for housing at the expense of food, health care, childcare, and transportation. This crisis is affecting every region of the state, including southern California.

State and local agencies are working to support housing development to lower-income households. Every eight years, the state of California sets a target for homes needed for each income level to meet the housing needs of all Californians. Local governments must plan for enough housing to meet the housing need in their communities. As described in Chapter 4, SCAG finalized a RHNA allocation for each member jurisdiction. The City was assigned a future need for 1,415 very low-income units, of which half (703 units) are the projected need for extremely low-income households from 2021 to 2029.

The City is facilitating and encouraging the development and rehabilitation of existing housing to meet the needs for ELI housing. Projects from groups such as National Core— which is currently replacing the 400-unit Waterman Gardens public housing project with new affordable housing and supportive services on-site—are providing much-needed housing options for extremely low-income residents. Organizations like NHPS, Mary Erickson, and many other nonprofit and for-profit organizations are building infill housing that is affordable to lower income households.

Accessory dwelling units can also provide affordable housing. Recent state laws have streamlined the development of ADUs, making them increasingly affordable and accessible to build. ADUs can provide free housing and lodging for relatives or be rented at affordable rates.

The city will continue to partner with the Housing Authority of the County of San Bernardino (HACSB), the public housing authority (PHA) for the county, which issues rental vouchers to bridge the gap between income, affordability, and market rate housing. The two forms of

vouchers provided to aid tenants throughout the city are tenant based and project-based vouchers issued to residents in San Bernardino City.

## AP-60 Public Housing – 91.220(h)

### Introduction

California's housing crisis is a half century in the making. Decades of underproduction combined with exclusionary policies have left housing supply far behind need and costs soaring. As a result, millions of Californians, disproportionately lower income and people of color, must make hard decisions about paying for housing at the expense of food, health care, childcare, and transportation. This crisis is affecting every region of the state, including Southern California.

State and local agencies are working to support housing development to lower-income households. Every eight years, the state of California sets a target for homes needed for each income level to meet the housing needs of all Californians. Local governments must plan for enough housing to meet the housing need in their communities. The Southern California Association of Governments (SCAG) finalized a RHNA allocation for each member jurisdiction. The City was assigned a future need for 1,415 very low-income units, of which half (703 units) are the projected need for extremely low-income households from 2021 to 2029.

The Housing Authority of the County of San Bernardino (HACSB) serves the city. HACSB has one public housing site, a single-family unit in Apple Valley. HACSB converted a 98-unit public housing site in Upland into a project-based voucher site. There are no public housing units in the City.

The City has a significant amount of housing stock that receives public subsidies in return for long-term covenants guaranteeing the affordability of units. As shown in the table below, the City currently has 3,804 affordable units receiving public subsidies, with 707 at risk of expiring. 38 percent of these units are limited to senior residents.

Assisted Rental Housing Projects						
Development Name	Target Residents	Project Financing	Total Units	Affordable Units	Earliest Expiration	At Risk Status
Sterling Village	Large Family	LIHTC	80	79	2036	Not At-Risk
Magnolia at Highland	Senior	LIHTC	80	79	2041	Not At-Risk
Lugo Apartments	Senior	LIHTC	119	118	2044	Not At-Risk
Vintage at Kendall	Senior	LIHTC	178	176	2043	Not At-Risk
Arrowhead Vista	Senior	LIHTC	40	39	2069	Not At-Risk
New Zion Manor	Family	LIHTC	125	125	2071	Not At-Risk
Beautiful Light Inn	Seniors	LIHTC	100	99	2072	Not At-Risk
Pioneer Park Plaza	All Ages	LIHTC	161	159	2073	Not At-Risk
Foothill Villas	Large Family	LIHTC	239	237	2075	Not At-Risk

Baseline Coop	Senior	202/811	75	74	Permanent	Not At-Risk
St. Bernardine Plaza	Senior	202/811	150	148	2037	Not At Risk
TELACU Monte Vista	Senior	202/811	75	74	2057	Not At-Risk
TELACU San Bern. V	Senior	202/811	75	74	2065	Not At-Risk
TELACU Buena Vista	Senior	202/811	75	74	2058	Not At-Risk
TELACU Sierra Vista	Senior	202/811	75	74	2057	Not At-Risk
TELACU La Amistad	Senior	202/811	89	89	2064	Not At-Risk
TELACU Hacienda	Senior	202/811	75	74	2064	Not At-Risk
AHEPA 3002	Senior	202/811	90	90	2047	Not At-Risk
Meadowbrook Park	Family	HAP/HOME	267	210	2033	Not At-Risk
Creekside Apartments	Family	Bonds	304	60	2049	Not At Risk
All Star Lodge	PSH	HOMEKEY	75	75	N/A	Not At Risk
Valencia Vista	Large Family	LIHTC	76	75	2068	Not At-Risk
Olive Meadow	Large Family	LIHTC	62	42	2073	Not At Risk
Crestview Terrace	Large Family	LIHTC	184	182	2076	Not At Risk
Tuscany/Silverwood	Family	Bond	328	66	2057	Not At Risk
Eastpointe Village	Family	RDA/NSP	52	52	2046	Not At-Risk
Phoenix Apartments	Transitional	CalHFA	9	9	2033	Not At-Risk
Golden Apartments	PSH	HOME	39	38	2057	Not At-Risk
San Bernardino Senior	Senior	202/811	80	79	2042	Not At-Risk
Pacific Village	All Ages	HCD	--	--	2033	Not At-Risk
Village Green	All Ages	LIHTC/HAP	184	181	2042	Not At-Risk
Maplewood Home	Family	PBV	296	296	2026	Low Risk
Arrowhead Woods	Senior	PBV	51	51	2027	Low Risk
Kendall Drive Apts.	Family	PBV	37	6	2025	Low Risk
Kendall Park Apts.	Family	PBV	52	4	2025	Low Risk
Frazee	Family	HOME	14	13	2029	Low Risk
7 Arrows	Family	HOME	9	9	2029	Low Risk
Ramona Sr. Project	Senior	LIHTC/MRB	44	43	2024	High Risk
The Waterman	Large Family	LIHTC	128	127	2030	High Risk
Autumnwood/Millcreek	All Ages	LIHTC	160	158	2030	High Risk
<b>Subtotal by Type</b>			<b>Total Units</b>	<b>Affordable Units</b>	<b>At-Risk Units</b>	<b>Percent</b>
Senior Projects			1,542	1,448	94	6%
Family/All Ages Projects			2,514	2,155	613	24%

Permanent Supportive Housing	123	122	0	0%
<b>Total (All Affordable Units)</b>	<b>4,179</b>	<b>3,804</b>	<b>707</b>	<b>16%</b>

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

The City is facilitating and encouraging the development and rehabilitation of existing housing to meet the needs for ELI housing. Projects from groups such as National Core— which is currently replacing the 400-unit Waterman Gardens public housing project with new affordable housing and supportive services on-site—are providing much-needed housing options for extremely low-income residents. Organizations like NPHS, Mary Erickson, and many other nonprofit and for-profit organizations are building infill housing that is affordable to lower income households.

The City will maintain contact with the owners of at-risk units, encourage the owner to keep the at-risk units affordable, and utilize, if feasible, local incentives to preserve any at-risk units. To develop or preserve the City's affordable housing stock, the City will provide technical and/or financial assistance to local non-profit organizations that provide affordable housing.

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

The City will continue their partnership with NPHS to build affordable single-family housing on infill parcels. The goal is to make homeownership more accessible. Presently, four manufactured housing units are approved for construction. NPHS deed restricts these units as affordable to lower income households through long-term affordability covenants. As of 2023, and three housing units have been built, and additional units are anticipated to be built through 2029. An unspecified number of units will also be ADUs.

The City collaborates with the HACSB to encourage public housing residents to utilize City housing services and area homeownership programs, particularly residents of public housing. HACSB administers the Housing Choice Voucher (HCV) program for the City. Public housing residents would be assisted with HCVs upon availability and if needed.

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

HACSB has not been designated as troubled. HACSB was designated a Moving To Work Agency by Congress in 2008. This is a limited designation to PHAs across the country.

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

### **Introduction**

The County of San Bernardino is required to conduct a biennial Homeless Count, the Point-In-Time Count (PITC) to identify persons who are not living in adequate housing facilities, led by the Continuum of Care (CoC). There were 4,255 adults and children who were counted as homeless during the 2024 PITC. The previous PITC was completed in 2023 during which 4,195 persons were counted. A comparison of the last two counts reveals that:

- 42 more persons were counted in 2024, which represents an increase of 1.4%;
- 79 more persons were counted as unsheltered in 2024 when compared to the unsheltered count in 2023, which represents an increase of 2.6%; and
- 19 less persons were counted as sheltered in 2024 when compared to the sheltered count in 2023, which represents a decrease of 1.6%.

Specifically for the City it was found:

- 337 Sheltered persons
- 103 Transitional housing
- 977 Unsheltered
- Total of 1,417

Overall, 85 persons were less 150,000 in ESG funds to emergency shelters and \$60,000 to Rapid Re-Housing, \$15,000 to Homeless Prevention and \$15,000 to HMIS system. In 2024 ESG funds assisted 295 homeless individuals through emergency shelter funds and 8 households through homeless prevention programs. Looking ahead to FY 2025, the City anticipates providing Emergency Shelter assistance to approximately 150 households and serving 20 households or approximately 75 individuals through the Rapid Rehousing program and 10 households through homelessness prevention services.

### **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**

A top priority need in the City is to be able to provide sufficient homeless and prevention services. The City will continue to support the CoC's coordinated entry system, 2- 1-1 San Bernardino County. The Coordinated Entry System will provide people who are at imminent risk of becoming homeless (HUD Homeless definition (Category 2)) with problem-solving support to retain current housing or to locate and get housing placement. Results of the community outreach completed

for the ConPlan include supporting efforts to:

- Increase affordable housing units
- Increase homeless prevention services
- Support mental health and substance use services

**Addressing the emergency shelter and transitional housing needs of homeless persons.**

The City intends to adaptively reuse a vacant property for the conversion of the former School of Hope campus. Formerly a special education school will be reimagined into a homeless navigation facility to provide low barrier, noncongregate, interim housing and supportive services for homeless individuals and households at risk of becoming homeless. The Proposed Project would involve the rehabilitation of two existing buildings, and the demolition of three existing buildings and ancillary structures, to accommodate 180 housing units, an administrative building, a laundry facility, and cafeteria/assembly area. In addition to the rehabilitation of two existing structures, the Project would install 11 prefabricated structures on proposed concrete pads. In total, the Proposed Project would provide approximately 17,380 sqft of residential housing, 2,900 sqft of shared spaces and common areas, a dog kennel, and 15,200 sqft of surfacing parking consisting of 34 parking spaces.

Hope Campus will contain 180 non-congregate transitional housing units with beds with storage spaces underneath the beds, bathrooms (with a sink, toilet, and shower), fire sprinklers, and heating, ventilation, and air conditioning (HVAC) systems. These 180 units would accommodate 200 individuals. Sixteen units would be Americans with Disabilities Act (ADA) accessible, ensuring accessibility for future residents with disabilities. The facilities will include a cafeteria with a fully equipped commercial kitchen able to serve 120 residents per meal. The cafeteria would also serve as an assembly area and would include moveable dividers to divide the cafeteria into four smaller areas for activities. The campus will have free Wi-Fi access and outdoor spaces for all occupants.

**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 actively participates in the County of San Bernardino CoC by attending meetings to discuss how to establish performance measures that benefit the broader goals of the region. Some of the tasks recently undertaken by the City include: assisting with the 2024 Point-In-Time-Count conducted by the County of San Bernardino. The City recognizes that homelessness is a



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

Annually the City funds organizations through the ESG programs that provide street outreach, emergency shelter, homeless prevention services, rapid rehousing, and HMIS such as Salvation Army and Family Services of Redlands. The City is breaking ground in 2025 and 2026 on the San Bernardino HOPE Campus a full-service homeless navigation center and shelter that features needed services as part of its operation located on 6<sup>th</sup> Street (see Discussion below).

**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**

In San Bernardino County, several organizations and programs work to help low-income individuals and families avoid homelessness, particularly those at risk due to discharge from a public institution or receiving assistance from agencies that address housing, health, social services, employment, education, or youth needs. The San Bernardino County Workforce Development Department (WDD) administers programs funded by the Department of Labor's Workforce Innovation and Opportunity Act (WIOA). WDD implements comprehensive strategies tailored to meet the demands of local businesses for skilled workers. These initiatives provide avenues for job seekers to acquire necessary skills and access well-paying career opportunities.

The City will continue to support the regional CoC's efforts to implement the San Bernardino County 10-Year Strategy for Ending Homelessness. This plan includes a recommendation to focus on discharge planning 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 to implement a “zero tolerance” plan that will prevent persons from being discharged into homelessness.

## **Discussion**

### **HOPE Campus**

The City is constructing a Navigation center at the former "School of Hope" campus to provide low-barrier, non-congregate, interim housing to help address the root causes of homelessness. The HOPE Campus has 200 beds and will connect homeless men, women and families to resources, medical respite, mental health, substance disorder counseling, individualized case management, job training and placement, and expanded access to permanent housing. It will also assist individuals who are at risk of becoming homeless as local agencies will be onsite to provide rental assistance and utility assistance to eligible households.

### **HomeKey - San Bernardino with Lutheran Social Services of Southern California (LSSSC)**

In collaboration with Lutheran Social Services of Southern California (LSSSC), the City has embarked on a State of California HomeKey Project to establish the San Bernardino Community Wellness Campus - a non-congregate interim housing facility comprising 150 beds. This initiative aims to address the pressing need for such a campus, especially considering that the number of homeless men in the City surpasses that of homeless women by a ratio of two to one. The current Central City Lutheran Mission will be transformed into a supportive campus that will provide an onsite medical clinic and comprehensive, onsite social services to address educational, social, physical, and mental health needs that will be available to campus residents and the larger community.

### **Legal Aid Society of San Bernardino (Legal Aid) Tenant Protection Program**

Legal Aid will host a two-year program that would only serve City residents free of charge with direct legal representation on matters concerning tenant rights through education to prevent or avoid displacement and homelessness.

### **Homeless Outreach**

The City has joined forces with Hope the Mission, a non-profit dedicated to tackling homelessness, to extend vital assistance five days a week. Their collaborative outreach team is committed to offering transportation services to those seeking shelter, accessing crisis support, pursuing rehabilitation, or reconnecting with their families through reunification programs.

The outreach team will be made up of emergency crisis workers that can immediately assist with multiple family/individual crisis as they arise. The team will assist with case mgmt., motel vouchers, basic needs, medical and transportation, in addition to providing a diverse range of

resources, including access to longer-term shelters, rehabilitation programs, and assistance with family reunification. The team will also deliver essential services to individuals experiencing homelessness. Their priority is to ensure that housing opportunities are prioritized for residents of San Bernardino.

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

### **Introduction:**

The City recognizes that barriers to affordable housing exist and continues to employ strategies to overcome them. As noted in the ConPlan's SP-55, barriers and impediments to affordable and accessible housing are:

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

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City 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.

**Discussion:**

For FY 2025-2026, the City will continue to fund its Infill Housing Program and the Owner-Occupied Residential Rehabilitation Program (OORP). Through the City's Infill Housing Program, the City will acquire, rehabilitate vacant and/or underutilized parcels of land and create housing affordable to low- and moderate-income households. The Owner-Occupied Residential Rehabilitation Program will provide deferred loans for the rehabilitation of single-family units owned by low and moderate-income households. The City will continue to leverage its CDBG and HOME funds to attract private and other available public resources, including land conveyed to the City to create affordable housing for low- and moderate-income households.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section discusses the City's efforts in addressing underserved needs, expanding and preserving affordable housing, reducing lead-based paint hazards, and developing institutional structure for delivering housing and community development activities.

### **Actions planned to address obstacles to meeting underserved needs.**

The City is directly tackling the needs of those underserved through several key actions: 1) HOPE Campus, 2) revitalization of the City's community centers and parks, 3) support for existing shelters and fair housing actions, 4) support for needed infrastructure improvements in low-income neighborhoods, and 5) renewal of housing preservation program Owner-Occupied Housing Rehabilitation Program through NPHS. The infusion of ARPA funding has helped the City tremendously to fight homelessness and improve quality of life conditions through the development of HOPE Campus, implementation of a Violence Intervention Program, and needed street repairs in low-income neighborhoods.

In the very near future a major obstacle to addressing underserved needs will be the lack of adequate funding, especially for affordable housing activities. Post pandemic state and federal funding reductions will lessen the City's ability to address the extensive needs in the community is seriously compromised. The City will continue efforts leverage available funds to meet underserved needs. The City relies on the 2021-2029 Housing Element, on its commitment to pursue state, federal, and other funding opportunities to increase the supply of safe, decent, affordable housing in the City for extremely low, very low and low-income households. Particularly senior, veteran and disabled households as well as those households at risk of homelessness.

### **Actions planned to foster and maintain affordable housing.**

The City has several programs in place to increase and preserve the supply of affordable housing for lower-income households. One of these programs produces affordable housing through the acquisition and rehabilitation of existing housing units, as well as the construction of new units. In the past, the City has partnered with nonprofit organizations and housing developers to accomplish this goal. Increased sustainability of existing single-family housing is accomplished through the provision of grants to low-income residents and home repair programs.

### **Actions planned to reduce lead-based paint hazards**

The City has an aggressive policy to identify and address lead-based paint hazards in HUD-funded housing rehabilitation projects. Housing constructed prior to 1978 and assisted through the City's Owner-Occupied Residential Rehabilitation Program will be tested for lead-based paint hazards

by a licensed professional. The City ensures lead based-paint hazards are found, safe work practices or abatement procedures will be included in the scope of work for the rehabilitation of the housing unit. All procedures will be in compliance with 24 CFR Part 35.

### **Actions planned to reduce the number of poverty-level families**

For FY 2024-2025, the City will support:

- Service providers can provide street outreach, rapid re-housing, homeless prevention, emergency shelter, and other essential services to homeless and near-homeless persons and families.
- Public facilities projects having the greatest impact on the neighborhoods.
- The efforts of HACSB provide rental assistance and housing choice vouchers to low-income households.
- The efforts of the CoC, San Bernardino County Behavioral Health Administration, Office of Homeless Services, and various Homeless Service Agencies to provide public and social services to residents living in poverty, including health services, counseling, educational programs, food distribution, academic and vocational training, youth services, and senior services.
- The Goals and Objectives of San Bernardino County's 10-Year Strategy to End Homelessness.
- A Tenant Protection Program to assist City residents to prevent homelessness and avoid displacement.
- Street reconstruction improvements, sidewalk replacement, and Americans with Disabilities Act improvements.
- Further, the development of the HOPE Campus to assist homeless or at-risk for homeless individuals and families.
- The CoC's coordinated entry system, 2-1-1 San Bernardino County provides persons who are at imminent risk of becoming homeless with problem-solving support to retain current housing or to locate another housing placement.

### **Actions planned to develop institutional structure**

Successful program implementation requires coordination, both internally and with outside agencies. The City makes changes, as needed, to its staff assignments to address the administrative, planning, and reporting needs of CDBG, HOME, and ESG funds. Project management improvements have included strengthened project eligibility review and staff training of regulatory compliance and procedures. The City's Community and Economic Development Department serves as the lead agency in the administration and compliance of CDBG, HOME, and ESG programs and grant management. The San Bernardino Community Development and Housing Department coordinates activities related to CDBG, HOME, and ESG

funds, including coordination of internal departments, outside agencies, and grant recipients.

The City's ongoing efforts in its institutional structure include strengthening project designs through negotiating stronger and more specific performance goals for project contracts. This includes ongoing education and technical assistance for program stakeholders including fellow City Departments implementing HUD-funded programs, outside contractors, City Council, and the public.

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

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

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

#### **Discussion:**

The implementation of the FY 2025-2026 Action Plan will invest federal resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, and inspection of HOME units, reduce the number of families living in poverty, develop institutional structure, and enhance coordination between public and private housing and social service agencies.



## **Program Specific Requirements**

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

#### **Introduction:**

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

#### **Other CDBG Requirements**

1. The amount of urgent need activities	0
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#### **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 and housing developers are leveraging HOME funds California Permanent Local Housing Allocation Program (PLHA) funds, Low-Income Housing Tax Credit Program (LIHTC), traditional bank funds for construction loans, San Bernardino County HOME funds, private equity group funding and, Section 8 Project Based Vouchers and private developer general funding.

- 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:

- A. 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.
- B. 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 the recapture of the HOME subsidy only full 12-month periods of occupancy will be utilized in the calculation. For example, if Buyer sells or transfers the Eligible Property during the third year, before the completion of the full third year of a ten-year Period of Affordability, the percentage reduction of the amount of the HOME Subsidy to be recovered by the 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.
- C. 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.
- D. The City's homeownership and single-family rehabilitation programs utilize the homeownership limits for the San Bernardino Metropolitan/FMR Area provided by HUD.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

Beginning at project completion and determined based on the amount of the HOME Subsidy, as follows:

- A. Amount of HOME subsidy and period of affordability for homebuyer and rental

rehabilitation projects:

- Less than \$15,000 - 5 years
- \$15,000 to \$40,000 - 10 years
- More than \$40,000 - 15 years

B. Amount of HOME subsidy and period for new rental construction – 20 years

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

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

**4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

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

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

**5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not applicable.

**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)).**

Not applicable.

- 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).**

Not applicable.

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

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

The City's Emergency Solutions Grant Policies and Procedures are an attachment to the 2025-2029 ConPlan (see AD-26)

- 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

The City participates in the San Bernardino County Continuum of Care system (CoC). The San Bernardino County CoC has established the San Bernardino County Homeless Management Information System (HMIS), an online database used by homeless and at-risk service providers that records demographic and service usage data and produces an unduplicated count of the people using those services.

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

Within the City's ESG written agreement, the Subrecipient must agree to coordinate and integrate, to the maximum extent practicable, ESG-funded activities with other programs

targeted to homeless people in the area covered by the Continuum of Care or area over which the services are coordinated to provide a strategic, community-wide system to prevent and end homelessness.

**3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

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

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

Based on this review, the Community and Economic Development Department staff prepare general funding recommendations. Lastly, a public hearing before City Council will be held to consider the 2025-2026 Draft Annual Action Plan. The City Council approves the Annual Action Plan, which acts as the CDBG, HOME, and ESG program annual budget. Upon completion of this process, the City forwards the adopted Annual Action Plan to the U.S. Department of Housing and Urban Development for approval.

**4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The City consults with the Continuum of Care, which has former homeless individuals as members. Subrecipients who run the shelters and the rapid re-housing programs in the community have former homeless individuals in their organizations who help shape policies and make decisions about services and programs that receive ESG funding.

**5. Describe performance standards for evaluating ESG.**

ESG Subrecipients must demonstrate the financial management and programmatic expertise to

successfully develop, design, implement, and monitor ESG-funded activities. ESG Subrecipients must participate in HMIS and be able to meet all federal, State of California, and City 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 Subrecipients are required to conduct an initial evaluation to determine the eligibility of each individual or family eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing.

In alignment with the federal and state strategic plans to end homelessness, the City has established performance measures that require the collection of housing status data at the time of program exit and six months after program exit. Sub-Recipients are required to report on two measures:

- Increased housing stability as measured by the percentage of total program participants served who reside in permanent housing at the time of exit from the program; and
- Increased housing stability as measured by the percentage of program participants who at program exit reside in permanent housing and maintain permanent housing for six months from the time of exit.

Both measurements should be entered into the HMIS. Preliminary performance benchmarks have been set at 30% for all program participants who exit to permanent housing and 80% for those exiting to permanent housing that remain in permanent housing at a six-month follow-up. These outcome measurements will be in addition to reporting of required universal data elements that track client characteristics and service data.