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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, the most populous city in San Bernardino County, is home to over 205,000 residents and a diverse demographic. The City is located in the Inland Empire and encompasses an area of approximately 59 square miles. San Bernardino is located about 60 miles east of Los Angeles, 120 miles northeast of metropolitan San Diego, and 55 miles northwest of Palm Springs.

The City of San Bernardino is an entitlement jurisdiction for three funding programs administered by the U.S. Department of Housing and Urban Development (HUD):

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)
- Emergency Solutions Grant (ESG)

The City signed an agreement with the County of San Bernardino to join the County HOME Consortium starting from FY 2015/16 for three years. As a result, the City will no longer be directly receiving HOME funds for three years. Instead, the funding is diverted to the County HOME Consortium. Much of the City's diverted HOME funds is earmarked for the rehabilitation of Waterman Garden, an affordable housing project owned and operated by the Housing Authority of the County of San Bernardino, and is located in the City of San Bernardino. Should the City decide to opt out of the HOME Consortium after three years, the City would retain the HOME allocations for a variety of affordable housing activities. Therefore, while the City will not directly receive HOME funds for three years, this Consolidated Plan (CP) also includes discussions on affordable housing activities should the City decide to opt out of the HOME Consortium.

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

This Consolidated Plan (CP) incorporates outcome measures for activities in accordance with the Federal Register Notice dated March 7, 2006, which require the following Performance Measure Objectives/Outcomes to be associated with each activity funded:

General Objective Categories- Activities will meet one of the following:

- Decent Housing (DH)
- A Suitable Living Environment (SL)
- Economic Opportunity (EO) General

Outcome Categories- Activities will meet one of the following:

- Availability/Accessibility (1)
- Affordability (2)
- Sustainability (3)

The City of San Bernardino has a range of housing and community development needs. CDBG, HOME, and ESG funds alone are not adequate to address the myriad needs identified during the public outreach process and summarized in the Needs Assessment of this CP. Recognizing the national objectives of these funding programs and specific program regulations, the City intends to use these funds to coordinate programs, services, and projects to create a decent and suitable living environment to benefit low- and moderate-income households and those with special needs. The priorities for the FY 2015-2019 CP established in consultation with residents and community groups are:

**High Priority**

- Preserve and rehabilitate existing single-family dwellings.
- Improve neighborhood conditions through code enforcement and neighborhood revitalization.
- Expand homeownership opportunities and assist homebuyers with the purchase of affordable housing.
- Assist homeless and special needs populations with supportive services.
- Promote economic development and employment opportunities for low and moderate income persons.
- Improve and expand existing community facilities and infrastructure to meet current and future needs.
- Eliminate identified impediments to fair housing through education, enforcement, and testing.
- Planning and administration

**Low Priority**

- Provide rental assistance and preserve existing affordable rental housing.
- Expand the affordable housing inventory through new construction.

**3. Evaluation of past performance**

During the previous CP period, the City of San Bernardino utilized its ESG and CDBG funds, along with private resources, to assist 921 homeless persons through the Central City Lutheran Mission Winter Shelter and provide over 35,000 meals through Mary's Mercy Center. Transitional housing assistance was also provided to 395 homeless persons or persons at-risk of homelessness. The Inland Fair Housing and Mediation Board (IFHMB) provides fair housing services to San Bernardino residents on behalf of the City. Since 2010, IFHMB has assisted 11,045 San Bernardino residents with their fair housing issues and concerns.

Since 2010, the City has rehabilitated 116 homes through the Single-Family Exterior Home Beautification Loan/Grant Program and an additional 26 mobile homes through the Mobile Home Grant Repair Program. The Old Timers Foundation, a local non-profit organization, also utilized CDBG funding to perform minor and emergency repairs to 109 homes owned by seniors or persons with disabilities during the previous CP period.

To promote affordable homeownership opportunities for its residents, since 2010, the City has provided 30 income-qualified first time home owners with downpayment and closing cost assistance (via the First-Time Homebuyer Program) using HOME funds. An additional 263 households were provided homebuyer education and financial counseling. The City has also enjoyed a long partnership with the County of San Bernardino Housing Department and the County Housing Authority. As a result of that partnership, a total of 1,752 units consisting of multi-family, senior housing and mobile home units were assisted with mortgage revenue bond financing or other forms of bond financing. These activities furthered the priorities and objectives of the previous CP, but did not utilize CDBG or HOME funds.

As part of its commitment to providing additional opportunities for affordable housing, the City committed \$1.5 million to the Waterman Gardens Housing project. Upon completion, the project will result in a total of 76 renovated affordable housing units.

The City has invested Section 108 loan funds and former redevelopment agency funds, along with private investment from Home Depot of Delaware, in the North Arden Guthrie Retail Shopping Center. The proposed Center will be a retail, restaurant, and recreational shopping center. Section 108 funds were also utilized for the Cinema Star project, which renovated and upgraded an existing 20-plex movie theater. Much of the City's aging infrastructure was also upgraded during the previous CP period, including improvements to various streets, sidewalks, storm drains, and traffic signals. Since 2010, the City has spent approximately \$325,000 on park improvements and \$9.7 million on street and lighting improvements.

#### **4. Summary of citizen participation process and consultation process**

Citizen participation is one of the most important components of the CP process. To solicit public input during the development of the CP, the City conducted two community workshops and four public hearings/meetings before the City Council. A Housing and Community Development Needs Survey was also administered. In addition, the Council will conduct a public hearing prior to adopting the CP.

**Community Workshops:** The community workshops were held on the following days:

- Community Workshop #1: Wednesday, October 8, 2014, Office of Business Development, 201 North E Street, 10:00 AM
- Community Workshop #2: Saturday, January 31, 2015, EDA Boardroom, 201 North E Street, 10:00 AM

**Housing and Community Development Needs Survey:** The Survey was made available both on-line and in hard copy form. A total of 297 responses were received. Outreach for the Community Workshops, Public Hearings, and Housing and Community Needs Development Survey included:

- Notices posted on City website
- Notices posted at City Hall
- Flyers mailed to 258 agencies who serve the City's residents
- Advertisements published in the the Sunday Edition of the Sun Newspaper

**Council Meetings/Hearings:** Public meetings/hearings before the City Council were held on:

- Public Meeting #1: Monday, November 17, 2014, Council Chambers, 300 North D Street, 4:00 PM
- Public Meeting #2: Monday, December 15, 2014, Council Chambers, 300 North D Street, 4:00 PM
- Public Meeting #3: Thursday, January 15, 2015, EDA Boardroom, 201 North E Street, 6:00 PM
- Public Meeting #4: Tuesday, January 20, 2015, Council Chambers, 300 North D Street, 4:00 PM

**Public Review of Draft Documents:** A 30-day public review was held from **March 15, 2015 through April 15, 2015**. Copies of the Draft CP and Action Plan were made available for the public at the following locations:

- City website
- San Bernardino City Clerk's Office
- Public Library

The final CP, amendments, annual Action Plans and performance reports will be available for five years at the San Bernardino City Hall.

## 5. Summary of public comments

A summary of the public comments received is provided in Appendix A.

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

All comments were received.

## 7. Summary

The City has undertaken diligent and good faith efforts in outreaching to all segments of the community that may benefit from the City's CDBG, HOME, and ESG program.

# 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 Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SAN BERNARDINO	
CDBG Administrator	SAN BERNARDINO	City of San Bernardino/City Manager's Office
HOPWA Administrator		
HOME Administrator	SAN BERNARDINO	City of San Bernardino/City Manager's Office
ESG Administrator	SAN BERNARDINO	City of San Bernardino/City Manager's Office
HOPWA-C Administrator		

Table 1 – Responsible Agencies

### Narrative

The City's CDBG, HOME, and ESG programs are administered by the City of San Bernardino City's Manager's Office.

### Consolidated Plan Public Contact Information

For matters concerning the City of San Bernardino's CDBG, HOME, and ESG programs, please contact: Brandon Mims, Deputy Housing Director, City of San Bernardino City Manager's Office, 300 North E Street, San Bernardino, CA 92418, (909) 384-5122.

## PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

### 1. Introduction

As part of the development of this CP, the City undertook an extensive outreach program to consult and coordinate with non-profit agencies, affordable housing providers, and government agencies regarding the needs of the low- and moderate-income community. The outreach program has been summarized in the Executive Summary and Citizen Participation sections of this CP. Comments received and results of the survey are summarized in Appendix A to this CP.

**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(l)).**

To outreach to various agencies and organizations, the City compiled an outreach list consisting of 258 agencies, including:

- Non-profit service providers that cater to the needs of low- and moderate-income households and persons with special needs, including persons with disabilities;
- Local churches;
- Schools;
- Mobile home park community managers;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public agencies (such as school districts, health services, public works);
- Economic development and employment organizations; and
- Community and neighborhood groups.

The complete outreach list is included in Appendix A. These agencies were mailed notices of the plan development process and public meetings. Specific agencies were also contacted to obtain data in preparation of this CP. For example, the State Developmental Services Department and State Social Services Department were contacted to obtain data and housing resources for persons with disabilities. The Housing Authority of the County of San Bernardino (HACSB) was also contacted to obtain information on public housing and Housing Choice Vouchers.

**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 outreach list includes homeless service agencies in the San Bernardino County Continuum of Care. The San Bernardino County 10-Year Strategy to End Homelessness Report was also consulted to provide information on homelessness and resources available. Several agencies that provide housing and supportive services for the



homeless and those at risk of becoming homeless also attended the Community Workshops and Public Hearings. These include Time for Change Foundation, Central City Lutheran Mission, Operation Grace, UReach Loma Linda, and Catholic Charities.

**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 of San Bernardino recognizes that homelessness is a regional issue that impacts every community in the region. As the largest community in the County, the City also serves as a hub for service providers. The City supports the efforts of this network of agencies in ending homelessness through the Regional Continuum of Care Strategy. The Continuum of Care Strategy involves four key components:

**Homeless Prevention** - Provision of preventative services will decrease the number of households and individuals who will become homeless and require emergency shelters and assistance. The City seeks to prevent homelessness by funding emergency assistance for families and households at-risk of being homeless. Educating residents about available services is a key component in reducing homelessness.

**Homeless Outreach and Needs Assessment** - The homeless require a broad spectrum of services from transportation assistance to life skills to childcare to prescriptions. The City works with homeless providers to identify gaps in assistance and fund these identified gaps on an annual basis.

**Emergency Shelter and Transitional Housing** - The City provides funds to service providers offering emergency shelter, transitional housing, motel vouchers, food, and a variety of other services which address basic subsistence needs. Based on discussions with homeless advocates and providers, permanent housing and support services are priorities for addressing the immediate needs of the homeless population.

**Homeless Transition Strategy** - Providing emergency services without complementary transitional and permanent housing services creates a situation where the homeless remain in San Bernardino for services but are trapped in an emergency housing situation or lack shelter due to inadequate resources for transitional and permanent housing. The City will emphasize services providing transitional and permanent housing assistance through case management, life skills, rental support and job assistance for homeless families and individuals transitioning to permanent housing. The City uses ESG and CDBG public service grants to assist agencies that provide preventive services, emergency shelters, transitional housing, and supportive services for the homeless and those at-risk of being homeless.

**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**

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	TIME FOR CHANGE FOUNDATION
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Education Services-Alcohol and Drug Abuse
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children 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?	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on homeless and non-homeless special needs.
2	Agency/Group/Organization	OPTION HOUSE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children 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?	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on homeless and non-homeless special needs.
3	Agency/Group/Organization	CENTRAL CITY LUTHERAN MISSION
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services-Education Services-Employment
	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?	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on homeless needs.
4	Agency/Group/Organization	Center for Employment Opportunities
	Agency/Group/Organization Type	Services-Employment Services-Formerly Incarcerated
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on economic development and non-homeless special needs.
5	Agency/Group/Organization	OPERATION GRACE
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on homeless needs.
6	Agency/Group/Organization	GRID Alternatives
	Agency/Group/Organization Type	Services - 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?	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on housing needs.
7	Agency/Group/Organization	Smooth Transition, Inc.
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	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?	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on non-homeless special needs.
8	Agency/Group/Organization	FOOTHILL AIDS PROJECT
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS
	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?	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on non-homeless special needs.
9	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 Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on non-homeless special needs.
10	<b>Agency/Group/Organization</b>	U Reach Loma Linda
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on homeless needs.
11	<b>Agency/Group/Organization</b>	Victory Resource Center
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Alcohol and Drug Addiction
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on non-homeless special needs.
12	<b>Agency/Group/Organization</b>	Friends of CID
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on non-homeless special needs.
13	<b>Agency/Group/Organization</b>	HOMEAID INLAND EMPIRE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on homeless needs.

14	<b>Agency/Group/Organization</b>	Omnitrans
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization Services-Transportation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Transportation
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This Agency attended Community Workshop #1 on October 8, 2014 and provided input on transportation needs.

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

The City contacted 258 agencies as part of the outreach process for this CP. All applicable agencies and agency types were consulted.

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

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 Alliance	Potential funding allocations to address homeless needs will complement the CoC Strategy.
10-Year Strategy to End Homelessness	Continuum of Care Alliance	Potential funding allocations to address homeless needs will be consistent with the 10-Year Strategy to End Homelessness

Table 3 – Other local / regional / federal planning efforts

**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(l))**

Many of the projects proposed in the CP involve the coordinated efforts of public, private and quasi-public agencies and organizations. The City's financial position during FY 2013, combined with the demise of Redevelopment in California prevented it from operating its CDBG, HOME, NSP and ESG programs as effectively as possible. This was due in part to the lay-off of key redevelopment staff that played roles in the management of the aforementioned programs. Restarting the programs has required significant investment in consulting, auditing and program design. As the City moves forward, it anticipates improvement due to reorganization of program staff, increased capacity in the City's Finance Department and better goal alignment among policy setters.

**Narrative (optional):**

See discussions above.

## PR-15 Citizen Participation

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

Citizen participation is one of the most important components of the Consolidated Plan (CP) process. To solicit public input during the development of the CP, the City conducted two Community Workshops and four public meetings for residents, local housing and services providers, as well as community stakeholders. A Housing and Community Development Needs Survey was also administered. In addition, the Council will conduct a public hearing for the adoption of the CP.

**Community Workshops:** The City held two Community Workshops to solicit input on needs.

**Housing and Community Development Needs Survey:** A total of 297 responses were received.

**Public Hearings/Meetings:** Public hearings/meetings before the City Council were held on November 17, 2014, December 15, 2014, January 15, 2015, and January 20, 2015. In addition, the Council will conduct a public hearing prior to adopting the CP. Public notices for the hearings were published in the San Bernardino County Sun.

**Public Review of Draft Documents:** A 30-day public review was held from March 15, 2015 through April 15, 2015. The final CP, amendments, Annual Action Plans and performance reports will be available for five years at San Bernardino City Hall.

**Citizen Participation Outreach**

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	Community Workshop #1	Non-targeted/broad community	A total of 19 persons representing various agencies attended this meeting and provided input on community needs.	A summary of comments received can be found in Appendix A.	All comments were received.	
2	Community Workshop #2	Non-targeted/broad community	A total of 23 persons representing various agencies attended this meeting and provided input on community needs.	A summary of comments received can be found in Appendix A.	All comments were received.	
3	Public Meeting #1	Non-targeted/broad community	None of the meeting attendees provided comments on the Consolidated Plan.	None of the meeting attendees provided comments on the Consolidated Plan.	None of the meeting attendees provided comments on the Consolidated Plan.	
4	Public Meeting #2	Non-targeted/broad community	Three meeting attendees provided comments on the Consolidated Plan.	A summary of comments received can be found in Appendix A.	All comments were received.	
5	Public Meeting #3	Non-targeted/broad community	None of the meeting attendees provided comments on the Consolidated Plan.	None of the meeting attendees provided comments on the Consolidated Plan.	None of the meeting attendees provided comments on the Consolidated Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting #4	Non-targeted/broad community	None of the meeting attendees provided comments on the Consolidated Plan.	None of the meeting attendees provided comments on the Consolidated Plan.	All comments were received.	

Table 4 – Citizen Participation Outreach



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

This Needs Assessment was developed with a number of data sources and input from residents, service providers, and community stakeholders.

Data Sources: Key data sources include the 2000 and 2010 Census and American Community Surveys (ACS). To the extent feasible, 2010 Census data are used because that dataset represents 100 percent count of the population and provides the most accurate data. However, the 2010 Census contains limited data. The Census Bureau supplements the 2010 Census with ACS for detailed housing and demographic characteristics. The ACSs are administered on a schedule based on the community's population size and specific data to be collected. Depending on the specific data in question, different ACS datasets may be used throughout this CP.

Outreach Results: During the development of the CP, residents were asked to rank the relative importance of housing and community development needs in a survey. A total of **297** responses were received and the following topics were identified as top ranking needs in the region:

- Fire Stations & Equipment
- Anti-Crime Programs
- Ownership Housing Rehabilitation
- Housing for Disabled
- Street Lighting
- Job Creation/Retention
- Neglected/Abused Children Center and Services

These topics are generally in line with comments received during the Community Workshops. Additional needs identified at the workshops include the need for affordable housing, homeless services, and transit services as well as better coordination between the region's service agencies, . A detailed summary of comments from the Community Workshops and Public hearings/meetings can be found in Appendix A.

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

### Summary of Housing Needs

As defined by HUD in the Comprehensive Housing Affordability Strategy (CHAS) data, housing problems include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden (including utilities) exceeding 30 percent of gross income; and

- Severe housing cost burden (including utilities) exceeding 50 percent of gross income.

There is a need for affordable housing in San Bernardino. Housing problems in the City impact renter-households slightly more significantly, with 54 percent of all renter-households experiencing at least one housing problem (inadequate housing, overcrowding, cost burden of 50 percent, or cost burden of 30 percent), compared to 43 percent of owner-households. Of the housing problems described above, the most common was housing cost burden. This was affirmed by comments received during the Community Workshops, where participants commented on the lack of affordable housing in the City. Specifically, affordable housing options for the formerly homeless, victims of domestic violence, and persons with HIV/AIDS were identified as important needs.

The extent of overcrowding in the City varies by tenure, income level, and household type. Approximately 19 percent of overcrowded households were comprised of multiple, unrelated families living together in the same home (Table 11). This may indicate that multiple families need to pool their resources in order to afford housing.

The quality of the City's housing stock, based on the age and the condition of the structure, could also present potential challenges for low- and moderate-income households. Approximately 67 percent of San Bernardino's entire housing stock is over 30 years old (built before 1980) and potentially in need of rehabilitation. Many low- and moderate-income households, particularly seniors and the disabled, may be unable to afford the needed repairs for their homes.

In addition to the housing needs discussed above, the City also has a number of infrastructure needs. Various public facilities, streets, and sidewalks are in need of improvements, renovations, and accessibility-related modifications. These projects are necessary in order to ensure that critical services and facilities remain safe and accessible to all residents of the community.

To further dissect the housing problems, the following tables provide additional details:

- Table 7 presents the number of households with one or more housing problems (inadequate housing, overcrowding, cost burden of 50%, or cost burden of 30%) by income and tenure.
- Table 8 summarizes the number of households with more than one or more severe housing problems by income and tenure. Severe housing problems are: inadequate housing; severe overcrowding (1.51 persons or more per room); and housing cost burden of 50%.
- Table 9 isolates those households with housing cost burden of over 30% (inclusive of those with cost burden of over 50%) by income and tenure.
- Table 10 further isolates those households with cost burden of over 50%.
- Table 11 presents overcrowding by household type.
- Table 12 is intended to show overcrowding for households with children. However, the American Community Survey (ACS) provides no data for the City.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	187,919	210,100	12%
Households	57,160	60,614	6%
Median Income	\$31,140.00	\$40,161.00	29%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	13,240	10,095	12,020	6,180	19,080
Small Family Households *	5,320	4,300	5,484	2,700	10,515
Large Family Households *	2,490	2,625	2,455	1,200	3,010
Household contains at least one person 62-74 years of age	1,825	1,585	1,780	845	2,890
Household contains at least one person age 75 or older	1,410	1,040	1,345	480	1,340
Households with one or more children 6 years old or younger *	4,440	3,250	3,420	1,435	2,465

\* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

## 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	185	75	110	45	415	55	35	25	10	125
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,065	540	355	130	2,090	35	90	225	155	505
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,310	995	815	245	3,365	145	530	755	390	1,820
Housing cost burden greater than 50% of income (and none of the above problems)	5,320	1,565	275	4	7,164	1,690	1,370	1,450	515	5,025
Housing cost burden greater than 30% of income (and none of the above problems)	690	2,325	2,060	555	5,630	395	625	1,875	1,020	3,915
Zero/negative Income (and none of the above problems)	730	0	0	0	730	219	0	0	0	219

Table 7 – Housing Problems Table

Data 2007-2011 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	7,875	3,170	1,555	420	13,020	1,925	2,025	2,455	1,075	7,480
Having none of four housing problems	1,640	3,180	3,725	2,030	10,575	855	1,720	4,280	2,650	9,505
Household has negative income, but none of the other housing problems	730	0	0	0	730	219	0	0	0	219

Table 8 – Housing Problems 2

Data 2007-2011 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	3,640	2,670	1,105	7,415	875	975	1,814	3,664
Large Related	1,980	1,415	500	3,895	225	715	920	1,860
Elderly	1,134	400	145	1,679	780	585	630	1,995
Other	1,625	820	895	3,340	370	210	495	1,075
Total need by income	8,379	5,305	2,645	16,329	2,250	2,485	3,859	8,594

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,370	965	150	4,485	835	625	754	2,214
Large Related	1,700	510	95	2,305	190	425	400	1,015
Elderly	835	170	0	1,005	535	395	200	1,130
Other	1,470	385	50	1,905	270	145	285	700
Total need by income	7,375	2,030	295	9,700	1,830	1,590	1,639	5,059

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	2,075	1,325	850	215	4,465	160	530	740	445	1,875
Multiple, unrelated family households	310	210	240	150	910	20	80	195	105	400
Other, non-family households	0	10	115	10	135	0	10	45	10	65
Total need by income	2,385	1,545	1,205	375	5,510	180	620	980	560	2,340

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source: Comments:

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

According to the 2007-2011 ACS, approximately 21 percent of households in the City were single person households. The majority of single person households were renters (52 percent) and the remaining 48 percent owned their homes. A large proportion of single-person owner-households were also seniors (46 percent). ACS data indicates that approximately six percent of persons living alone in the City had incomes below the poverty level.

**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 2008-2012 ACS, approximately 17 percent of the adult population living in San Bernardino was affected by one or more disabilities. Ambulatory difficulties were the most prevalent (affecting 57 percent of the City's disabled population), followed by independent living and cognitive difficulties (each affecting about 42 percent of the City's disabled population). According to the State Department of Developmental Services, as of January 2014, approximately 2,093 San Bernardino residents with developmental disabilities were being assisted by the Inland Regional Center. The majority of these individuals were residing in a private home with their parent of guardian and nearly one-half (47 percent or 988 persons) were under the age of 18. According to the San Bernardino County 2013 Homeless Count and Subpopulation Survey, approximately 14 percent of unsheltered homeless adults in the City had a developmental disability.

Victims of Domestic Violence: Domestic violence is tracked by measuring calls for assistance. According to the 2013 San Bernardino Community Indicators Report, domestic violence has generally declined over time. A total of 7,563 domestic violence-related calls were made in San Bernardino County in 2010a decrease of 11 percent from 2001. The 2013 San Bernardino Homeless Count identified 72 unsheltered homeless persons in the City who were victims of domestic violence.

**What are the most common housing problems?**

As mentioned previously, within the City the most common housing problem is housing cost burden. Among renter-households, 66 percent of all documented housing problems were related to housing cost burden (Table 7). Approximately 77 percent of housing problems documented among owner-households were related to cost burden (Table 7).

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

In the City, renter-households were slightly more impacted by housing cost burden than owner-households. Approximately one-half (50 percent) of all owner-households and 67 percent of all renter-households were affected by housing cost burden (Table 8 and Table 9). Large households (households with more than five persons) were also more likely than other household types to experience a housing cost burden. Nearly one-half (49 percent) of large households were affected by a housing cost burden compared to just 40 percent of small households and 25 percent of households with an elderly person (Table 6 and Table 9).

**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 22 percent of households in San Bernardino (13,240 households) were considered extremely low-income households in 2011 (Table 6). The greatest need for these households is affordable housing. Extremely low-income households in the City are also in need of various supportive services, such as food, health care, housing, job training, and nutrition services. For households who become homeless, short-term financial assistance (for first month's rent, security deposit, and moving costs) is often needed to get these households back into housing. Assistance may also require downsizing existing housing, consolidating debts, and re-budgeting. Short-term intensive case management may be necessary during this period of adjustment as well. In addition, longer-term assistance is often needed, such as affordable child care and health care, as well as employment counseling and placement, and income support programs such as public assistance.

The American Recovery and Reinvestment Act of 2009 (ARRA) provided nearly \$7 million in Homeless Prevention and Rapid Re-Housing Program (HPRP) funds to jurisdictions within San Bernardino County. About \$1.4 million was awarded to the City of San Bernardino. Rapid re-housing helps families and individuals who are not chronically homeless obtain permanent housing immediately and to stabilize themselves as soon as possible. Such households have not been living on the streets for years with physical disabling conditions such as serious mental illness, substance abuse disorders, and/or chronic physical illness. HPRP assistance provided these families with the opportunity to become increasingly self-sufficient through public assistance and/or employment. Generally, these households may continue to need long-term non-monetary assistance to prevent the loss of their housing, such as free or low cost clothing, food, health care, household supplies, and transportation. The HPRP program has expired and all funding has been expended.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

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

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

Households living below the poverty level are at-risk of becoming homeless. Because of their limited income, they frequently have to choose between paying their rent or mortgage and other daily living costs such as child care, clothing, food, health care, and transportation.



Another important factor in avoiding homelessness is timely access to support networks which can be both private and public. Private support networks include family members and friends who are willing to provide resources such as financial support to help households pay for rent or avoid costs associated with daily necessities such as food or transportation. Public support networks include businesses, civic groups, corporations, educational institutions, faith-based organizations, local government, and nonprofit agencies.

**Discussion**

See discussions above.

**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**

A disproportionate housing need refers to any group that has a housing need which is at least 10 percentage points higher than the total population. The following tables identify the extent of housing problems by income and race.

**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	9,190	1,255	570
White	1,760	465	225
Black / African American	2,410	305	95
Asian	315	45	75
American Indian, Alaska Native	115	14	0
Pacific Islander	25	0	0
Hispanic	4,479	425	165

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,260	1,775	0
White	1,400	630	0
Black / African American	1,365	255	0
Asian	335	35	0
American Indian, Alaska Native	10	0	0
Pacific Islander	15	0	0
Hispanic	5,045	815	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,565	4,110	0
White	1,465	1,430	0
Black / African American	1,495	585	0
Asian	190	165	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	4,279	1,905	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,620	2,954	0
White	460	994	0
Black / African American	415	560	0
Asian	150	175	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	1,540	1,195	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

Among all households (incomes up to 100 percent AMI), Hispanic and Black households were the most likely to experience one or more housing problems. Approximately 77 percent of Hispanic and 76 percent of Black households in the City were affected by at least one housing problem between 2007 and 2011. Asian (58 percent) and White (68 percent) households, meanwhile, were the least likely to have housing problems. Overall, about 72 percent of all households in the City reported having at least one housing problem. Based on the definition of disproportionate housing need stated earlier, American Indian/Alaska Native (92 percent) and Pacific Islander (100 percent) households were the only groups to be disproportionately impacted by housing problems; however, the City is home to very few households in these racial/ethnic categories and the data for these groups may not be as reliable.

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

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

## Introduction

A disproportionate housing need refers to any group that has a housing need which is at least 10 percentage points higher than the total population. The following tables identify the extent of severe housing problems by income and race. Severe housing problems include: inadequate housing; severe overcrowding (1.51 persons or more per room); and housing cost burden of 50 percent.

**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	8,090	2,350	570
White	1,395	820	225
Black / African American	2,135	580	95
Asian	305	55	75
American Indian, Alaska Native	100	30	0
Pacific Islander	25	0	0
Hispanic	4,044	865	165

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**30%-50% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,485	4,540	0
White	830	1,200	0
Black / African American	905	715	0
Asian	225	140	0
American Indian, Alaska Native	10	0	0
Pacific Islander	15	0	0
Hispanic	3,420	2,435	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,765	7,905	0
White	580	2,315	0
Black / African American	410	1,675	0
Asian	105	255	0
American Indian, Alaska Native	20	15	0
Pacific Islander	0	0	0
Hispanic	2,644	3,545	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,280	4,290	0
White	180	1,270	0
Black / African American	80	895	0
Asian	120	205	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	885	1,850	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## Discussion

Among all households (incomes up to 100 percent AMI), Hispanic (55 percent) and Asian (51 percent) households were the most likely to experience at least one severe housing problem. By comparison, about one-half of all households in the City (49 percent) were affected by a severe housing problem, while only 34 percent of White and 47 percent of Black households experienced at least one severe housing problem. Based on the definition of disproportionate housing need stated earlier, American Indian/Alaska Native (70 percent) and Pacific Islander (100 percent) households were the only groups to be disproportionately affected by a severe housing problem; however, the City is home to very few households in these racial/ethnic categories and the data for these groups may not be as reliable.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

### Introduction:

A disproportionate housing need refers to any group that has a housing need which is at least 10 percentage points higher than the total population. The following tables identify the extent of housing cost burden by race.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	27,749	13,825	15,370	615
White	10,850	3,415	2,785	230
Black / African American	3,944	2,845	3,345	120
Asian	1,045	380	655	80
American Indian, Alaska Native	100	80	120	0
Pacific Islander	60	0	40	0
Hispanic	11,444	6,905	8,205	180

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

### Discussion:

Overall, 51 percent of the City's households were impacted by a housing cost burden (spent more than 30 percent of gross household income on housing). About 27 percent of households experienced a severe housing cost burden (spent more than 50 percent of gross household income on housing). American Indian/Alaska Native households were the most likely to be impacted (67 percent); however, the American Indian/Alaska Native population in the City

represented only a small proportion of all households and the data for these households may not be as reliable. Overall, just over one-half of the City's households (51 percent) were affected by housing cost burden. A slightly higher proportion of Hispanic households (57 percent) overpaid for housing, while White (37 percent) households were the least likely to overpay. Based on the definition of disproportionate housing need stated earlier, American Indian/Alaska Native (67 percent) and Black (61 percent) households were the only groups to be disproportionately affected by housing cost burden.

## **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?**

Please see discussions provided under specific needs by income group presented earlier.

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

Housing needs of low- and moderate-income minority households have been previously identified.

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

Appendix A contains a map illustrating concentrations of minority populations in the City. Concentrations of Hispanic and Black residents can be found throughout the central and northern portions of the City. Fewer concentrations of Asian residents can be found throughout the City, but several small pockets can be seen in the City's 4th Ward in northern San Bernardino.

The City has also established a Neighborhood Revitalization Program, an anti-blight, strategy program designed to improve neighborhoods experiencing severe deterioration. The Housing Division works in tandem with Neighborhood Housing Services of the Inland Empire (NHSIE), Housing Partners I, Inc. (HP1), and Inland Housing Development Corporation (IHDC), in dividing the City into project areas based on established Neighborhood Revitalization areas.

## NA-35 Public Housing – 91.205(b)

### Introduction

The needs of public housing in the City are met by the Housing Authority of the County of San Bernardino (HACSB). Tables 22 through Table 26 below present point-in-time data generated directly by the eCon Planning Suite for the entire HACSB system. The date of this data is not known. Specific data for the City of San Bernardino was obtained for the preparation of the Analysis of Impediments to Fair Housing Choice. As of September 2014, HACSB owned 1,359 housing units and 154 of those units were located in the City of San Bernardino. The Agency had an additional 18,579 people on the public housing waiting list and 4,377 of those persons resided in the City of San Bernardino.

### Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)



**Characteristics of Residents**

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Race of Residents**

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

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:**

HACSB serves over 30,000 people, most of whom are seniors, disabled individuals and children. In addition to the need for affordable and accessible housing units, disabled persons on the HACSB waiting list are often in need of case management and comprehensive support services. In order to accommodate the additional needs of persons with disabilities, HACSB exempts disabled clients from all work requirements (established under the Agency's Moving to Work (MTW) initiatives) and the five year limit on assistance (under the Five Year Lease Assistance Program).

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

HACSB partnered with Loma Linda University to produce the Longitudinal Study of the Five Year Lease Assistance Program 2013 Year One Baseline Report. The study evaluated 700 families that began their participation in the HACSB 5 Year Lease Assistance Program between June 2012 and May 2013. The majority of study participants have low, or primarily part-time, employment (25 percent) or no employment (42 percent). A vast majority are also single mothers (81 percent).

When surveyed, nearly all participants expressed a desire for assistance in finding job opportunities (93 percent). According to this report, participants faced the following barriers to employment: limited education and vocational training, history of criminal records, child care needs and transportation limitations. Another common problem for many of these families is a history of arrests and other minor offenses. Approximately 30 percent of heads of households (HOHs) in this study have either been arrested or convicted of a misdemeanor. Typically only felonies are evaluated in job applications, however, many background services and internet searches can bring to light lesser issues of misdemeanors or arrests (even if they do not result in a conviction).

In addition, a majority of the families surveyed have young children (87 percent). Many of these families reported that child care assistance would help. Yet, very few families are taking advantage of existing programs, like head start, after school programs, or other day care options.

The study also found some notable limitations in terms of financial planning and financial management. For example, less than one-half of the families surveyed have a checking or savings account, which may mean that many of these households utilize check cashing providers who charge for this service. Many of the families surveyed (75 percent) reported a desire for more education in this area, particularly in either financial management counseling or credit repair services.

Lastly, according to the report, it is likely that about 30 percent of the HOHs surveyed have an alcohol addiction. This, however, is just an estimate. The study utilized self-reported measures for alcohol and substance abuse use in conjunction with the application process for HACSB's 5 Year Lease Assistance Program. Therefore, it is likely that residents under-reported these behaviors due to the survey being collected in the HACSB leasing process. Even though residents were informed that these answers would be confidential, many might not have trusted that this was true and therefore under reported their substance use behaviors, especially the use of illicit drugs. Researchers

estimated the alcohol addiction statistics based on the number of residents that reported either a frequent and strong desire to use alcohol or failure to fulfill daily responsibilities due to the use of alcohol.

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

The housing needs of those currently on the waiting list for public housing and Housing Choice Vouchers generally reflect housing needs in the City of San Bernardino and much of the Inland Empire (refer to discussion above).

### **Discussion**

See discussions above.

## NA-40 Homeless Needs Assessment – 91.205(c)

**Introduction:**

According to the San Bernardino County 2013 Homeless Count and Subpopulation Survey, 908 adults and children in the City of San Bernardino were homeless during the point-in-time (P-I-T) count conducted in January of 2013. More than three-quarters (78 percent) of the County's homeless population was found in the seven cities of Fontana, Loma Linda, Ontario, Rancho Cucamonga, San Bernardino, Upland, and Victorville.

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	73	0	292	146	146	30
Persons in Households with Only Children	5	0	20	10	10	30
Persons in Households with Only Adults	424	0	1,696	848	848	30
Chronically Homeless Individuals	195	0	780	390	390	30
Chronically Homeless Families	31	0	124	62	62	30
Veterans	62	0	248	124	124	30
Unaccompanied Child	5	0	20	10	10	30
Persons with HIV	6	0	24	12	12	30

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is:	Has No Rural Homeless
---	-----------------------

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The San Bernardino County 2013 Homeless Count and Subpopulation Survey Final Report found that 42 percent (or 195 adults) of the unsheltered homeless population in the City of San Bernardino were chronically homeless. Of this chronically homeless population, the survey identified 10 chronically homeless families (comprised of 13 adults and 18 children). Overall, the report identified 30 homeless families (comprised of 39 adults and 34 children). Veterans made up about 13 percent (62 persons) and unaccompanied youth (under the age of 18) made up one percent (five persons) of the City's homeless population.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	176
Black or African American	0	121
Asian	0	2
American Indian or Alaska Native	0	15
Pacific Islander	0	2
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	127
Not Hispanic	0	336

Data Source  
Comments:

San Bernardino County 2013 Homeless County and Subpopulation Survey: Final Report

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

Families with Children: Overall, the report identified 30 homeless families in the City of San Bernardino, comprised of 39 adults and 34 children. Approximately one-third of these homeless families were considered chronically homeless. The 2013 Survey identified 10 chronically homeless families in the City, comprised of 13 adults and 18 children.

Veterans: Approximately 13 percent (62 persons) of the homeless persons in the City were adults who had served on active duty in the U.S. Armed Forces or were called into active duty as a member of the National Guard or as a Reservist. The vast majority of these homeless veterans were men (59 persons), while only three were women.

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

About 26 percent of the City's unsheltered homeless population was Black (121 persons) and 38 percent (176 persons) was White. Hispanics accounted for 27 percent (127 persons) of all unsheltered homeless persons in San Bernardino, while Asians (one percent) and Native Americans (three percent) comprised a very small proportion of the City's unsheltered homeless population.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Approximately 55 percent of the City of San Bernardino's homeless population was unsheltered (497 persons). Of the City's sheltered homeless population, about 25 percent (231 persons) were residing in transitional housing and 20 percent (180 persons) were in emergency shelters.

**Discussion:**

See discussions above.

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

### Introduction:

Certain households, because of their special characteristics and needs, may require special accommodations and may have difficulty finding housing due to their special needs. Special needs groups include the elderly, persons with disabilities, persons with HIV/AIDS, female-headed households, large households, homeless persons, and persons at-risk of homelessness.

### Describe the characteristics of special needs populations in your community:

Elderly: According to the 2010 Census, eight percent of the City's population was elderly (65 years old or older). Furthermore, nearly 17 percent of all households in the City were headed by an elderly person, the majority of which were owner-occupied (68 percent). According to 2008-2012 ACS data, approximately 18 percent of elderly persons had incomes below the poverty level. Furthermore, the ACS indicates that 45 percent of seniors had one or more disabilities, with ambulatory difficulties (32 percent) and independent living difficulties (21 percent) being the most common.

Persons with Disabilities: According to the 2008-2012 ACS, 17 percent of the City's adult population was affected by one or more disabilities. Among those living with disabilities, ambulatory difficulties were the most prevalent (57 percent), followed by cognitive difficulties and independent living difficulties (42 percent each).

Large Households: Large households are those with five or more members. According to the 2008-2012 ACS, approximately 23 percent of households in the City were large households. The majority of large households owned their homes (52 percent).

Single-Parent Households: Between 2008 and 2012, an estimated 19 percent of households in the City were single-parent households. The large majority of these single-parent households (75 percent) were headed by females. Data from the 2008-2012 ACS indicates that approximately 50 percent of female-headed households with children in the City had incomes below the poverty level.

Victims of Domestic Violence: Domestic violence appears to be on the decline in San Bernardino County. Since 2001, the number of domestic violence calls for assistance has decreased 11 percent. In 2010, 7,563 domestic violence-related calls were reported. No city specific data is available; however, based on the proportion of San Bernardino city residents within the County, it can be estimated that about 10 percent of these calls for assistance were made by City residents.

Farmworkers: Data on employment by industry from the 2008-2012 ACS indicates approximately 645 people in the City were employed in the combined industry of agriculture, forestry, fishing and hunting, and mining.

Persons with Alcohol/Substance Abuse Addictions: According to the 2014 San Bernardino County Community Indicators Report, 6,244 County residents were admitted to alcohol and drug abuse treatment facilities during FY



2012-13. No city specific data is available; however, based on the proportion of San Bernardino city residents within the County, it can be estimated that about 10 percent of these persons were City residents.

Veterans: While the number of veterans in San Bernardino is declining, the number of applications for federal benefits handled by the County's Department of Veterans Affairs has risen 128 percent in the past 10 years. In 2013, approximately five percent of San Bernardino County's population (111,221 persons) was comprised of veterans. The number of veterans returning home from active duty is also increasing. According to the 2008-2012 ACS, approximately 8,500 persons (six percent of the civilian population over 18 years of age) in the City were veterans. About 65 percent of these veterans were of working age between 18 and 64, with a high unemployment rate of 16 percent.

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

Elderly: According to the Area on Aging's 2012-2016 Area Plan, the need for affordable dental care was identified as a top need by the County's seniors. Many seniors also cited the need for financial assistance with car expenses, food and health care. The seniors surveyed also indicated a need for help with home maintenance and repairs, accessing information via technology, and understanding Medicare and Medical coverage and benefits. The need for transportation assistance was also often mentioned. Identified transportation needs ranged from bus passes and bus routes, car repairs and getting to and from places.

Persons with Disabilities: Disabled persons could benefit from special modifications, adaptive equipment, or other features in their home. These individuals would also benefit from a variety of supportive services including health care and health programs, special education services, independent living assistance, and transportation services.

Large Households: The limited availability of affordable adequately sized units is a problem faced by lower-income large households.

Single-Parent Households: Single-parent households typically have needs for affordable and quality child care. Despite the existence of resources, it is difficult for some families to qualify for subsidized services. Many single-parent households also need support services for parenting. Often, inadequate transportation service and high transportation costs are also concerns.

Victims of Domestic Violence: Typically victims of domestic violence often cite the following as immediate needs: housing, information, emotional support, and help for their children. Help with accessing public transportation, such as bus passes, gas money, and community rides, is also a commonly cited need.

Farmworkers: The lack of safe and affordable housing and transportation for hired farmworkers is a problem.

Persons with Drug/Alcohol Addictions: Alcohol and drug abuse in San Bernardino County is often associated with mental illness. According to the San Bernardino County 2014 Community Indicators Report, approximately 44 percent of those currently receiving alcohol and drug abuse treatment have also received mental health services in their lifetimes.

Veterans: According to the 2008-2012 ACS, approximately 26 percent of the veterans in the City were between 35 and 54 years old, 24 percent between 55 and 64 years old, and 39 percent were over the age of 65. Veteran needs range from aging and adult services, transitional assistance, public health, and employment assistance. Strengthening support networks for soldiers and their families may also reduce the long-term individual and societal impacts of war. In addition, according to the 2014 San Bernardino Community Indicators Report, about one-quarter of veterans returning from Iraq and Afghanistan suffer from mental health conditions that often coexist with traumatic brain injuries.

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

As of June 30, 2014, a total of 1,533 living cases of HIV and 2,049 living cases of AIDS have been reported in San Bernardino County. About 51 percent of these persons were White, 30 percent were Hispanic, and 16 percent were Black. The majority of persons living with HIV/AIDS are men (87 percent) and between the ages of 45 and 64 (59 percent). An additional 2,325 persons are estimated to be unaware of their HIV positive status. Specific information on San Bernardino city residents is not readily available.

According to the 2014 Comprehensive Needs Assessment by the Inland Empire HIV Planning Council, the top identified needs for persons living with HIV/AIDS are: outpatient/ambulatory medical care, oral health services, pharmaceutical assistance, health insurance premium assistance, and case management services. Food services and housing assistance were also identified as top supportive service needs.

**Discussion:**

See discussions above.

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

**Describe the jurisdiction’s need for Public Facilities:**

The City of San Bernardino’s FY 2014-2015 Capital Improvement Plan has identified the need for expansions and improvements to a number of the City’s parks and recreational facilities, including the Perris Hill Senior Center, Ruben Campos Center, Speicher Park, Lytle Creek Park, Verdemont Community Center, Verdemont Park, and Ronald Reagan Park. The following highlights the types of Public Facilities needs in the City as reported in the Housing and Community Development Needs Survey:

- Fire Stations & Equipment
- Youth Centers
- Park & Recreational Facilities
- Community Centers

### How were these needs determined?

The Engineering Division of the City's Public Works Department responsible for the planning, design and project management of the City's five-year Capital Improvement Program (CIP). These needs were also identified based on comments received during the Consolidated Plan outreach process and results from the Housing and Community Development Needs Survey.

### Describe the jurisdiction's need for Public Improvements:

The City of San Bernardino's FY 2014-2015 Capital Improvement Plan has identified the need for street lighting installation and replacement citywide as well as pavement rehabilitation on portions of a number of City streets, including Mountain Avenue, Mt. View Avenue, Waterman Avenue, Del Rosa Avenue, Belmont Avenue, Davidson Avenue, Highland Avenue, Baseline Street, Electric Avenue, and Cajon Boulevard. The following highlights the types of Public Improvement needs in the City as reported in the Housing and Community Development Needs Survey:

- Street Lighting
- Street/Alley Improvements
- Code Enforcement
- Sidewalk Improvements

### How were these needs determined?

The Engineering Division of the City's Public Works Department responsible for the planning, design and project management of the City's 5-year Capital Improvement Program (CIP). These needs were also identified based on comments received during the Consolidated Plan outreach process and results from the Housing and Community Development Needs Survey.

### Describe the jurisdiction's need for Public Services:

The following highlights the types of needs for Public Services in the City as reported in the Housing and Community Development Needs Survey:

- Anti-Crime Programs
- Youth Activities
- Job Creation/Retention
- Rehabilitation of Commercial/Industrial Properties
- Neglected/Abused Children Center and Services
- Homeless Shelters/Services
- Domestic Violence Services

### How were these needs determined?

These needs were identified based on comments received during the Consolidated Plan outreach process and results from the Housing and Community Development Needs Survey.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

In 2010, the Census reported that there were 65,401 housing units in the City of San Bernardino, an increase of three percent since 2000. San Bernardino's housing growth over those ten years was comparable to the growth experienced by neighboring cities, including Redlands and Rialto. Nearby Fontana and San Bernardino County as a whole, however, experienced much more housing growth during the same time period. Approximately 67 percent of the City's housing stock is over 30 years old (built before 1980), indicating a high need in the community for housing repair and rehabilitation.

For decades, San Bernardino neighborhoods have attracted families and seniors seeking more affordable housing options than those available in Los Angeles and Orange Counties. The relative affordability of homeownership and developing housing in San Bernardino has increased due to the softening of the Southern California housing market. Between August 2013 and August 2014, the median home price in the City of San Bernardino actually decreased by 23 percent (from \$200,000 to \$155,000). San Bernardino County as a whole also experienced a decline in home prices, though, the County's decrease was not quite as steep as the City's. During this time period, home prices in the region fluctuated significantly depending on the jurisdiction. For example, home prices in Colton increased by 33 percent, while home prices in Highland decreased almost as much as they did in the City of San Bernardino (21 percent).

Based on an online survey of 250 rental listings conducted in November 2014, rent for apartments in San Bernardino ranged from \$525 for a studio unit to \$2,200 for a three-bedroom home:

- Studio: \$525 - \$975
- One-bedroom apartment: \$650 - \$1,235
- Two-bedroom apartment: \$695 - \$1,490
- Three-bedroom apartment: \$900 - \$1,950
- Three-bedroom home: \$1,050 - \$2,200

The relatively low cost of housing in the City can be partly attributed to the recent subprime lending and foreclosure crisis, which resulted in an oversupply of available units in San Bernardino and much of the Inland Empire. While overall market conditions have improved, a deeper look at the numbers reveals that there are still problems in the region's real estate market. The percentage of underwater mortgages in the County has declined, but the increase in values is not uniform across San Bernardino County. Many communities still have high percentages of homes with negative equity and many homeowners are unlikely to return to a positive equity position for many years.

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

### Introduction

Of the City's 59,283 occupied housing units in 2010, about one-half were renter-occupied and one-half were owner-occupied. San Bernardino's housing stock is comprised primarily of single-family homes. According to the 2007-2011 ACS, single-family homes accounted for 64 percent of the housing stock in the City, while multi-family housing accounted for 29 percent (Table 31). Seven percent of housing units in the City are mobile homes. The cities of Colton and Redlands had a housing stock composition similar to San Bernardino, but most neighboring jurisdictions and the County have a noticeably higher proportion of single-family homes.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	40,659	61%
1-unit, attached structure	1,942	3%
2-4 units	5,575	8%
5-19 units	7,850	12%
20 or more units	6,067	9%
Mobile Home, boat, RV, van, etc	4,482	7%
<i>Total</i>	<i>66,575</i>	<i>100%</i>

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	154	0%	994	3%
1 bedroom	748	2%	7,216	25%
2 bedrooms	6,960	22%	12,967	44%
3 or more bedrooms	23,458	75%	8,117	28%
<i>Total</i>	<i>31,320</i>	<i>99%</i>	<i>29,294</i>	<i>100%</i>

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The City has a total of 25 assisted multi-family housing projects provide 3,034 affordable housing units in the City of San Bernardino. Fourteen projects (San Bernardino Senior Housing, Sierra Vista, Monte Vista, Buena Vista, Hacienda, AHEPA 302 Apartments, Arrowhead Vista, The Magnolia, Casa Bernadine, Casa Ramona, Jeffrey Court, Laurel Place, Light's Rancho Linda, and The Plaza) are designated as affordable senior communities and have a combined total of 1,329 units. The majority of the City's affordable housing utilized some form of HUD funding

(Section 202, Section 108, PRAC, HOME or HFDA) in combination with former redevelopment agency funds or bonds. The Housing Authority of the County of San Bernardino (HACSB) also assisted with the development of the Medical Center Apartments (287 affordable units).

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

Assisted units may convert to market rate for several reasons: expiring subsidies, mortgage prepayments, or expiration of affordability restrictions. Because many of the City's affordable housing projects were assisted with project-based Section 8 contracts, a significant number of units are considered at risk of converting to market-rate housing due to expiration of subsidy contracts. A total of 15 projects, with a combined total of 1,627 affordable units, are at-risk of losing their affordability status before 2020.

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

Based on the extent of overcrowding and cost burden presented earlier, the availability of housing in San Bernardino does not meet the needs of the population. Comments received during the community outreach process of developing this CP also points to affordability and availability mismatches in the housing market. Many large households have difficulty finding affordable and decent housing. These issues are further discussed later under Section MA-15 - Housing Market Analysis: Cost of Housing.

**Describe the need for specific types of housing:**

An adequate supply of affordable housing promotes homeownership. Homeownership increases stability for families and communities, and can provide long-term financial benefits that renting cannot. Affordable housing encourages young workers to move to or remain in San Bernardino and low relative housing prices can attract and retain businesses. The City's supply of affordable ownership housing is fairly adequate, although many lower income households may have difficulty saving enough for the downpayment. Furthermore, the available rental housing supply is generally not affordable to many lower wage occupations. A lack of affordable rental housing can lead to overcrowding and household stress. Less affordable rental housing also restricts the ability of renters to save for a down payment on a home, limiting their ability to become homeowners. Ultimately, a shortage of affordable housing for renters can perpetuate and exacerbate a cycle of poverty.

**Discussion**

See discussions above.

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

### Introduction

Housing affordability is a critical component of creating opportunities for healthy families and neighborhoods. The inability to afford adequate housing can contribute to unwanted situations such as overcrowded homes, overpayment that detracts from a household's ability to make other important expenditures, and the deterioration of the housing stock due to deferred maintenance.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	94,300	202,400	115%
Median Contract Rent	489	823	68%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,413	15.1%
\$500-999	17,079	58.3%
\$1,000-1,499	6,134	20.9%
\$1,500-1,999	1,472	5.0%
\$2,000 or more	196	0.7%
<i>Total</i>	<i>29,294</i>	<i>100.0%</i>

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,775	No Data
50% HAMFI	5,120	2,880
80% HAMFI	19,520	7,505
100% HAMFI	No Data	11,950
<i>Total</i>	<i>26,415</i>	<i>22,335</i>

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS



## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	763	879	1,116	1,577	1,924
High HOME Rent	743	797	958	1,099	1,206
Low HOME Rent	586	628	753	871	972

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

According to the CHAS data by HUD, mismatches in terms of supply and affordability exist in the City. Approximately 13,240 households earning less than 30 percent of AMI reside in San Bernardino (Table 6); however, there are only 1,775 dwelling units affordable to those at this income level (Table 35). Similarly, there are 10,095 households earning between 31 and 50 percent of AMI and only 8,000 housing units affordable to those at this income level (Table 6 and Table 35). With approximately 27,025 housing units in the City that are affordable to households earning between 51 and 80 percent AMI, there are a sufficient number of units to accommodate the City's 12,020 households at this income level (Table 6 and Table 35). It should be noted, however, that a housing unit affordable to a particular income group does not mean the unit is actually occupied by a household in that income group. Therefore, the affordability mismatches are likely to be more severe than as presented by the CHAS data.

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

Compared to its Southern California neighbors, the cost of living is low in the Riverside-San Bernardino metro area. However, the cost of living in the County is still 13 percent higher than the national average, according to the 2014 San Bernardino County Community Indicators Report. As a result, real income growth (i.e. income adjusted for inflation) is important in order to ensure that residents have sufficient income to thrive in San Bernardino and afford rising expenses. Similar to trends nationwide, real household income for San Bernardino County residents has declined every year since 2010. The decline in real income is due to lackluster median income growth combined with a cumulative inflation rate of 18 percent between 2005 and 2012. In 2011, San Bernardino County's median household income actually dipped below the national median income for the first time since 2005. This is particularly troubling since the cost of living in the County continues to be significantly higher than the national average.

As the housing market recovers, housing affordability declined, but San Bernardino County remains the most affordable county in Southern California. According to the 2014 San Bernardino County Community Indicators Report, over three-quarters (79 percent) of households in San Bernardino County could afford an entry-level home. The California Association of Realtors First-Time Buyer Housing Affordability Index measures the percentage of households that can afford an existing single-family detached home at the entry-level price of 85 percent of the median in San Bernardino County. After analyzing typical salaries in the County's large or growing occupations (home health aides, retail, transportation, construction, education, and nursing), all of the selected fields were found to earn more than the minimum qualifying income needed to purchase an entry-level priced home. San Bernardino

County's affordability rate is higher than all other southern California counties compared, making the County attractive to buyers seeking less expensive housing, such as first-time homebuyers.

Housing wage measures the hourly wage a resident would need to earn to be able to afford Fair Market Rent as defined by the U.S. Housing and Urban Development Department. For the Riverside-San Bernardino metro area, the hourly wage needed for a one-bedroom apartment in 2014 was \$16.96. The median rent for a one-bedroom apartment in San Bernardino County (\$882) is still not affordable to many lower wage occupations, including home health aide and retail salesperson. In terms of the occupations projected to have the fastest rate of job growth between 2010 and 2020, nearly three-quarters (72 percent) have a wage high enough to afford a one-bedroom unit. However, for occupations projected to have the most openings between 2010 and 2020, only 28 percent have an average hourly wage high enough to afford a one-bedroom unit.

### **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 2014 San Bernardino County Community Indicators Report, the median rent for a one-bedroom apartment in San Bernardino County was \$882. Table 36 found the Fair Market Rent for the City to be \$879 for a one-bedroom apartment. These rents are comparable and will not significantly affect the City's strategy for producing or preserving affordable housing.

### **Discussion**

See discussions above.

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

### **Introduction**

Assessing housing conditions in the City of San Bernardino can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. The ACS defines a "selected condition" as owner- or renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) more than one occupant per room; and 4) selected monthly housing costs greater than 30 percent of household income. Based on this definition, about two-thirds of all renter-occupied housing units (67 percent) in the City had at least one selected condition between 2007 and 2011 (Table 37). Approximately one-half of owner-occupied housing units (48 percent) had at least one selected condition.

### **Definitions**

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

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	13,461	43%	15,310	52%
With two selected Conditions	1,517	5%	4,139	14%
With three selected Conditions	42	0%	76	0%
With four selected Conditions	0	0%	11	0%
No selected Conditions	16,300	52%	9,758	33%
<i>Total</i>	<i>31,320</i>	<i>100%</i>	<i>29,294</i>	<i>99%</i>

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,492	8%	1,082	4%
1980-1999	7,807	25%	8,442	29%
1950-1979	15,000	48%	14,800	51%
Before 1950	6,021	19%	4,970	17%
<i>Total</i>	<i>31,320</i>	<i>100%</i>	<i>29,294</i>	<i>101%</i>

Table 34 - Year Unit Built

Data Source: 2007-2011 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	21,021	67%	19,770	67%
Housing Units build before 1980 with children present	2,010	6%	3,070	10%

Table 35 - Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

The City's 2014-2021 Housing Element estimated that approximately 15,000 units (22 percent) are in need of substantial rehabilitation or replacement. Approximately 12 percent are multi-family units in need of rehabilitation while the remaining 10 percent are single-family homes. Furthermore, the City estimates that 30 percent of all of its four-plexes are in need of replacement.

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

The age of the housing stock is an important factor in estimating the number of housing units with lead-based paint. In 1978, the use of lead-based paint on residential property was prohibited. National studies estimate that approximately 70 percent of all residential structures built prior to 1978 contain lead-based paint (LBP), and older structures have the highest percentage of LBP.

CHAS data provides the number of housing units constructed before 1979 that were occupied by lower income households. This data can be used to approximate the extent of LBP hazards among lower income households. Estimates based on the pre-1979 stock provide a conservative depiction of the extent of LBP hazards. Citywide, approximately 17,809 units occupied by lower and moderate income households may contain LBP—27 percent of San Bernardino's total housing stock.

## Discussion

See discussions above.

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

### Introduction

The needs of public housing in the City are met by the Housing Authority of the County of San Bernardino (HACSB).

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,321	8,678	552	8,126	352	1,109	834
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments. Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Table 41 presents point-in-time data generated directly by the eCon Planning Suite for the entire HACSB system. The date of this data is not known. Specific information on the City of San Bernardino was obtained from HACSB. As of September 2014, HACSB owned 1,359 public housing units and 154 of those units were located in the City of San Bernardino. The Agency had an additional 18,507 people on the public housing waiting list and 5,780 of those persons resided in the City of San Bernardino.

In 1943, HACSB built its second affordable housing complex – the Waterman Gardens Housing Community – in the City of San Bernardino. The community has 252 affordable housing units. Though it has received various upgrades throughout the years, the complex has a number of deficiencies due to wear and tear and lack of adequate funding to address the aging infrastructure.

HACSB has 97 public housing units located on scattered sites in AMP 120; 330 units in AMP 130 (Maplewood Homes); 75 units in AMP 150 (Brockton site 19-05); and 50 units in AMP 160 (Monte Vista site 19-06).

HACSB has plans to redevelop 95 studio units at Meadowbrook Park Senior Apartments into 47 one bedroom units in early 2015. The Agency hopes that this redevelopment will stabilize occupancy at the troubled site, which also contains 120 family units. Extensive rehabilitation work is also expected to be completed at this complex in 2015 to address the significant (deferred maintenance) needs there.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Waterman Gardens	54
Scattered Sites	57

Table 38 - Public Housing Condition

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

Due to years of declining funding of the Affordable (Public) Housing Program, short on capital grant funds and severely under funded with operating subsidies, HACSB have been unable to adequately address the physical and management conditions at some of our communities. The demolition or disposition of such properties has allowed HACSB the opportunity to replace existing and inadequate public housing subsidies with project based voucher subsidies for the residents on the sites, along with the ability, under the ownership of various affiliate nonprofit agencies, to leverage the unit's equity to secure private funding and conventional loans for modernization. HACSB has already successfully funded one development in this manner (Redlands-Lugonia); however, HUD has shifted priority from disposition to the Rental Assistance Demonstration (RAD) Program, wherein existing public housing subsidies are converted to rental assistance (vouchers). HACSB plans to pursue this strategy for future rehabilitation of the Agency's affordable (public) housing portfolio for the benefit of current residents and the community at large. HACSB is currently awaiting approval of a RAD application for 97 scattered-site units in San Bernardino (AMP 120-sites 019, 031, 032 & 034).

HACSB is beginning the process of revitalizing and transforming this housing development on the key San Bernardino intersection of Waterman Avenue and Baseline Street, to provide mixed income housing, community services, and commercial/retail opportunities (discussed further below).

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

HACSB is currently in the process of submitting a public housing mixed-finance proposal to support the redevelopment of the 252-unit Waterman Gardens site in San Bernardino. The new development will include 411 mixed-income housing units, including senior and homeownership units and extensive community facilities for recreation as well as employment and training opportunities supporting HACSB's Moving-To-Work (MTW) initiatives. Total investment at the site is expected to be in excess of over \$100 million dollars.

In 2011, HACSB established the Community Development Initiatives Department (CDI) to promote strategies that support the agency's emphasis on promoting economic independence through case management and serving as a catalyst for coordinating services, resources and partnerships throughout the County. Similarly, the mission of affiliate nonprofit Knowledge & Education for Your Success (KEYS) is to empower low-income individuals and families in the county and unlock their potential for success. KEYS will develop a network of service resources to meet the needs of County residents and link them to a broad array of services customized to meet their requirements. These two service oriented initiatives have allowed HACSB to increase the Agency's focus on moving families to self-sufficiency, while also achieving administrative efficiencies.

HACSB will continue to aggressively implement resident employment programs under Section 3 in order to support the Agency's MTW initiatives. The Agency's Capital Fund will also continue to be utilized (and leveraged with outside funding) for employment training programs—anchored within the large public housing revitalization projects already underway (Redlands-Lugonia and Waterman Gardens). These programs will continue to place a priority on sustainable development and green building practices, including deconstruction and recycling/reuse activities associated with the demolition of existing housing units, property management and maintenance of the newly constructed rental housing, and community gardening. These efforts are intended to promote community-wide revitalization.

HACSB is also participating in an innovative program wherein individuals transitioning from incarceration are housed and provided “wrap-around” supportive services and employment training in order to eliminate recidivism and encourage a successful transition back to society. HACSB is responsible for master-leasing and managing the physical housing site in the City of San Bernardino for these formerly incarcerated individuals, wherein 50 participants will reside.

In 2013, HACSB launched the “No Child Left Unsheltered” program, which aims to end homelessness for any unsheltered family with children in San Bernardino County, with special attention to the education and well-being of the children and the economic advancement of the parents. No Child Left Unsheltered offers public housing units and housing choice voucher rental subsidies to families who are identified as eligible through the Agency's various partnerships, particularly with the local school district. The program also will provide families with supportive services and resources such as emergency relief, school connections with community support, and job training for parents.

<b>Discussion:</b>
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See discussions above.



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

### Introduction

There are 2,321 adults and children who are homeless on a given day in San Bernardino County. Approximately 463 unsheltered homeless persons can be found in the City of San Bernardino.

### 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)	150	0	197	25	0
Households with Only Adults	140	0	77	126	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Many agencies, including businesses, civic groups, corporations, educational institutions, faith-based organizations, local government, and nonprofit agencies, in San Bernardino provide financial assistance, food, health care, clothing, legal assistance, public assistance, rental assistance, and utility assistance at little or no cost. In addition, mainstream benefit programs such as CalFresh (formerly known as Food Stamps and federally known as the Supplemental Nutrition Assistance Program (SNAP), Medicaid/Medi-Cal, Social Security Disability Income (SSDI), Supplemental Security Income (SSI), and Veteran's Benefits, are available to homeless persons in the City. There are currently three San Bernardino County Department of Workforce Development offices that provide assistance with basic skills such as reading, math, limited English proficiency, and searching and interviewing for jobs. Opportunities for career guidance, on-line resources, and training and education programs are also available. One of the County's Workforce Development offices is located in the City of San Bernardino. In addition, the Department of Workforce Development, the Workforce Investment Board (WIB) and its committees, the Transitional Assistance Department (TAD), Probation Department, and the Community Action Partnership of San Bernardino County provide employment and advocacy for homeless and previously homeless persons.

**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 has supported a number of non-profit agencies that operate emergency shelters for the homeless. Emergency shelters provide the most basic needs of safe shelter and nourishment, as well as drop-in services, counseling, medical treatment, transportation assistance, referrals to mental health and social service agencies, and assistance with finding appropriate permanent housing.

In addition, the City of San Bernardino Homeless Street Outreach Team continues to provide daily mobile outreach to the most service-resistant homeless population in the City of San Bernardino. The Team works in partnership with local service providers, law enforcement, health professionals, city staff, and local residents and businesses to assist the homeless in securing stable housing, short and long-term, and achieve self-sufficiency.

The City also has plans to partner with a local non-profit to retrofit an existing building for a Homeless Access Center. The Homeless Access Center will provide a safe haven where homeless individuals can receive supportive and assistive services in a targeted manner.

For homeless persons with additional special needs, the following organizations and programs in the City of San Bernardino provide services such as alcohol detoxification and treatment for chemical dependency, as well as homeless programs:

- Inland Behavioral and Health Services, Inc.
- Casa de San Bernardino, Inc.

- New House
- San Bernardino County Public Health Department
- SAC Health Systems
- San Bernardino Center for Change

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

### Introduction

A variety of services and facilities targeting persons with special needs are available in San Bernardino.

**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: According to the 2012-2016 San Bernardino County Department of Aging and Adult Services Area Plan, 56 percent of seniors surveyed reported living alone. These seniors expressed a need for assistance with yardwork and minor home repairs and chores. The survey also found that many seniors did not have enough money to meet all of their needs. Specifically, these seniors identified the need for assistance with paying for dental care, transportation, and food. Many of the seniors surveyed also expressed a need for assistance with accessing information online, understanding their Medicare or Medi-Cal coverage, and finding out available services.

Persons with Disabilities: According to the 2014 San Bernardino County Community Indicators Report, about 65,000 low-income residents countywide were estimated to have a serious mental illness and in need of mental health services. Additionally, individuals with certain disabilities may require frequent medical care. Access to affordable, quality, and accessible health care, therefore, promotes the well-being and active participation of people with disabilities in their communities and in the workforce. However, according to Healthy San Bernardino (a source of non-biased data and information about community health in the County), only 78 percent of disabled persons in the County had health insurance in 2012.

Persons with Alcohol/Substance Abuse Addictions: Drug and alcohol abuse is often cited as an issue impacting many homeless persons, especially those who are chronically homeless. Furthermore, mental health issues and substance dependence is often interconnected. Rehabilitation services, access to health care, and stable housing options are important needs for persons with drug and alcohol addictions.

Persons with HIV/AIDS: According to the 2014 Comprehensive Needs Assessment for the Riverside-San Bernardino California Transitional Grant Area (TGA), persons living with HIV/AIDS (PLWHA) were 1.7 times greater than the general population to be living in poverty. Low-income PLWHA are more likely to postpone (or withhold altogether) health care and are more likely to seek care in the emergency room. Furthermore, PLWHA are 27.6 times more likely to be homeless. Many homeless PLWHA lack transportation, apartment-hunting skills, and have poor credit histories limiting their ability to obtain suitable housing. The 2014 Needs Assessment identifies the following as top service

needs among PLWHA: Outpatient/Ambulatory Health Services, Oral Health Services, Medical Case Management Service, AIDS Pharmaceutical Assistance, and Early Intervention Services.

Public Housing Residents: According to the 2013 Housing Authority of the County of San Bernardino (HACSB) Longitudinal Study, many HACSB clients have low (primarily part-time) employment or no employment. Many faced the following barriers to employment: limited education and vocational training, history of criminal records, child care needs and transportation limitations. In addition, a majority of the families surveyed have young children and reported that child care assistance would help.

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

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. The Discharge Planning Committee for the San Bernardino County Interagency Council on Homelessness focuses on improving coordination between discharge planning agencies, local government, and homeless service providers in order to implement a “zero tolerance” plan that will prevent persons being discharged into homelessness.

In addition the following programs available to San Bernardino County residents provide case management services to those recently discharged from institutions where they were receiving care: Adult Residential Services Clinic (ARS) County Of San Bernardino, Agewise, Arrowhead Regional Medical Center, Centralized Hospital Aftercare Services (CHAS), Family Caregiver Support Program, Linkages Program, Multi-Purpose Senior Services Program (MSSP), Supervised Treatment After Release (Star), and Employment Services Program.

**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)**

CDBG, ESG and local funds will be used to support a range of community development needs, including community and supportive services. The City funds a variety of agencies that provide free or low cost medical services for lower income San Bernardino residents. Lower income families and individuals can benefit from a variety of supportive services. Comprehensive service providers are also important because they offer a range of programs that assist clients with their various personal needs, including assistance combatting diseases like alcoholism, drug abuse, battery and other social challenges. The City annually provides funding to a number of local comprehensive service providers.

It is also important for the young people of the City of San Bernardino to have the opportunity to engage in activities that enable them to develop self-esteem and reach their full potential. The City will use CDBG funds to support a variety of youth services and activities, including character and leadership development, education and career development, health and life skills, arts, and sports, fitness and recreation. In addition, because seniors are some of the City's most vulnerable residents, the City will use CDBG funds to support senior programs and services, including

transportation assistance, nutrition and meal programs, recreational, educational and social opportunities, and information and referral 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 discussions above.

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

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

**Lack of Affordable Housing Funds:** The availability of funding for affordable housing has been severely affected by the dissolution of redevelopment agencies. Prior to 2012, redevelopment activities and funding were the City's primary tool for assisting with neighborhood revitalization efforts and production of affordable housing. The loss of this funding represents a constraint for San Bernardino's efforts to continue to support neighborhood revitalization.

**Environmental Protection:** State law (California Environmental Quality Act and California Endangered Species Act) and federal law (National Environmental Policy Act and Federal Endangered Species Act) regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs and time delay resulting from the environmental review process are also added to the cost of housing.

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

**Planning and Development Fees:** Planning and development impact fees, such as for transportation, water, and sewer infrastructure improvements, often add to the overall cost of development. The City's fees reflect the fair share of the costs of providing permitting, infrastructure, and services for new residences. Almost all of these fees are assessed through a prorata share system, based on the magnitude of the project's impact or on the extent of the benefit that will be derived from

**Permit and Processing Procedures:** Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor in the cost of housing. The City of San Bernardino's development review process is designed to accommodate growth without compromising quality. Project quality is of critical concern, as the City faces challenges in securing foreclosed single-family homes and poorly maintained multifamily complexes.

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

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

### Introduction

There are three economic regions in San Bernardino County, each with its own regional factors that affect their economies including geography, proximity to markets, public and communications infrastructure and resources. The Inland Empire was hit harder in the previous recession and housing crisis than most regions of California. The County is currently experiencing a slow but steady recovery from this economic downturn. The unemployment rate in San Bernardino County in April 2013 was 9.6 percent. Eight of the major cities in the County have an unemployment rate above 10 percent, including the City of San Bernardino.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	599	204	1	0	-1
Arts, Entertainment, Accommodations	5,775	7,331	13	14	1
Construction	2,611	2,159	6	4	-2
Education and Health Care Services	8,091	10,688	18	20	2
Finance, Insurance, and Real Estate	2,241	5,085	5	9	4
Information	736	579	2	1	-1
Manufacturing	4,656	2,645	10	5	-5
Other Services	4,045	5,487	9	10	1
Professional, Scientific, Management Services	2,710	4,884	6	9	3
Public Administration	0	0	0	0	0
Retail Trade	7,275	9,167	16	17	1
Transportation and Warehousing	3,158	2,987	7	6	-1
Wholesale Trade	2,962	2,925	7	5	-2
Total	44,859	54,141	--	--	--

**Table 40 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	87,805
Civilian Employed Population 16 years and over	74,557
Unemployment Rate	15.09
Unemployment Rate for Ages 16-24	25.14
Unemployment Rate for Ages 25-65	8.87

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	9,752
Farming, fisheries and forestry occupations	4,272
Service	9,860
Sales and office	19,578
Construction, extraction, maintenance and repair	9,019
Production, transportation and material moving	5,929

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	46,235	66%
30-59 Minutes	16,269	23%
60 or More Minutes	7,240	10%
<i>Total</i>	<i>69,744</i>	<i>100%</i>

Table 43 - Travel Time

Data Source: 2007-2011 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	15,299	3,448	12,623
High school graduate (includes equivalency)	16,071	2,430	9,220
Some college or Associate's degree	18,771	2,262	6,954
Bachelor's degree or higher	9,550	708	2,328

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS



## Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	823	2,523	4,134	6,845	3,713
9th to 12th grade, no diploma	6,381	5,882	5,089	6,897	2,198
High school graduate, GED, or alternative	7,755	8,766	7,864	11,141	4,866
Some college, no degree	8,663	6,852	5,429	8,918	2,653
Associate's degree	1,130	2,001	1,529	3,258	1,159
Bachelor's degree	645	2,302	2,136	4,102	1,423
Graduate or professional degree	37	835	868	2,383	695

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,191
High school graduate (includes equivalency)	26,645
Some college or Associate's degree	32,536
Bachelor's degree	48,066
Graduate or professional degree	63,898

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

According to the Business Activity table above, the following sectors employ the most residents in the City: Education/Health Services, Retail Trade, and Arts/Entertainment/Accommodations.

The County has taken additional efforts to further define its industrial base and its approach to assisting specific industry segments. Through extensive analysis, the County was able to identify 11 goods-producing industry clusters in its 2013 Comprehensive Economic Development Strategy (CEDS) that are critical drivers of local and regional economic growth. The 11 clusters represent a significant portion of the County's manufacturing sector and an estimated 73 percent of the County's total employment is generated by these clusters. The 11 clusters are as follows:

1. Air-Conditioning & Heating Industry Cluster
2. Apparel Industry Cluster
3. Automobile and Aircraft Manufacturing Industry Cluster
4. Cement Industry Cluster
5. Electronics and Instrumentation Industry Cluster

6. Life Science Industry Cluster
7. Metal Forming and Casting Industry Cluster
8. Plastics Products Manufacturing Industry Cluster
9. Pulp and Paper Industry Cluster
10. Tools-making, Fabrication and Machining Industry Cluster
11. Woodworking Industry Cluster

**Describe the workforce and infrastructure needs of the business community:**

From an age perspective, the County is relatively young with the median age in 2010 at 32 years of age compared to the statewide average of 35. Median age in the City of San Bernardino was even younger at 28.5 during the same period.

Combined, more than half of the City residents in the labor force had high school (27 percent) or less than high school education (27 percent). Unemployment among these two groups was high (see Table 49) at 18 percent and 13 percent, respectively. Only 14 percent of the residents in the labor force had a college degree or higher. This group had the lowest unemployment rate at seven percent.

Countywide, about 60 percent of the occupations with the highest projected workforce gaps over the next ten years require post-secondary education. Specifically, a sizeable proportion (25 percent) will likely require a STEM-related degree or specific training in a medical or healthcare field. (STEM refers to Science, Technology, Engineering, and Mathematics). The Inland Empire currently has a shortfall in the number of post-secondary school graduates. In other words, for the region to maintain a properly trained employment base, new workers for certain occupations would need to be “imported” from schools outside the region.

It is likely that the Inland Empire economy will not suffer from widespread skill-shortages, but rather the need to facilitate the transition of workers from some of its declining industries—such as low-value-added food service industries—into the higher-level service sector jobs that are likely to be growing rapidly over the next decade—such as home-health aides.

For the City of San Bernardino to take advantage of the regional growth sectors, the City must transition and diversify its employment base to capture more of the higher paying jobs. Currently, the City offers significant numbers of jobs in the lower paying sectors (Table 45). Training its residents to meet the demands of the growing sectors is also a critical economic development strategy.

The San Bernardino County Technical Training Center (SBCTTC) is currently being developed to provide industry-driven training to adults and youth. However, the project is in need of a large, centrally-located manufacturing facility. Negotiations are ongoing to acquire the necessary equipment and to fully engage training partners.

**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.**

National Community Renaissance's (CORE) project called the Global Portal for Accelerated Commercialization of Innovation Utilizing Nanotechnologies (GP-ACI Nano) program will coordinate the efforts of the workforce-training agencies, employers, laboratories and manufacturing facilities in the Inland Empire to advance the use of nanotechnologies in products and manufacturing processes. The project's goal is to accelerate the commercialization of products using Nanotechnologies and advanced manufacturing techniques and processes in California's Inland Empire.

The County is collaborating with California State University, San Bernardino and the University of California Riverside to develop Industry Cluster Support Centers that focus on providing technical assistance, guidance and other strategy engaging services to strengthen individual businesses and industry as a whole. The Support Centers will focus specifically on planning, product development and product commercialization. Workshops will be provided on subjects including environmental regulations, financing, business to business collaborations, integrating technological advancements in production and distribution, and making effective use of local resources.

In addition, a partnership between the San Bernardino Community College District (SBCCD), the Professional Development Center (PDC), other partner organizations (e.g. other private and public education job training providers and social service organizations), and the City of Rialto will lead to the development of a Community Education and Training Center (CETC) located in the Rialto Civic Center. The CETC would be centrally located and be linked to transportation services, including existing bus routes and a regional Metrolink Station. The CETC would leverage existing educational resources and programs through various public and private education and training providers, including SBCCD, PDC and ROP programs, but deliver them locally. The CETC would provide a variety of educational programs to service the local population, including ESL, job skills training, as well as continuing education programs to allow local residents to obtain necessary job skills and pursue careers consistent with local and regional employment sectors, including logistics, health care, and construction trades. The CETC would provide patrons with a variety of social support services, including childcare, career counseling, and job placement.

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

Combined, more than half of the City residents in the labor force had high school (27 percent) or less than high school education (27 percent). Unemployment among these two groups was high (see Table 49) at 18 percent and 13 percent, respectively. Only 14 percent of the residents in the labor force had a college degree or higher. This group had the lowest unemployment rate at seven percent.

The workforce faces continued challenges as it struggles to compete in an economy where mid- to high-level skills sets carry greater currency (see Table 51, where median earnings increased with education levels). According to the 2013-2017 County of San Bernardino Local Workforce Investment Plan, when surveying employers regarding the

most prevalent reasons applicants are not selected for employment opportunities, the lack of industry-specific skills has been called out as the main reason job applicants are rejected.

**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.**

Currently, there are three Employment Resource Centers (ERC) strategically located in San Bernardino County. The West Valley Region is served by a Center located in Rancho Cucamonga. The East Valley population is served by a Center centrally located in San Bernardino. And, High Desert residents are provided services through a Victorville location. The ERCs empower job seekers to become part of the workforce by providing them with access to a wide range of information regarding demand occupations, criteria for entry into specific jobs, training and educational opportunities that prepare them for employment and/or career advancement opportunities, and direct access to employers. All customers using the ERCs have access to a menu of services designed to assist underprepared job seekers and displaced workers based on their individual needs. No-cost services offered by the ERCs include job training, job placement, job search, career counseling, skills and aptitude assessment, occupational training, resume writing, interview training, access to computers, printers, telephones and copy machines for job search support. In addition, the County's Workforce Investment Board (WIB) has partnered with Veterans Services to streamline and expedite the enrollment process for veterans seeking job search and training assistance at the American Job Centers of California (AJCCs). The WIB also collaborated with 13 youth service providers to assist over 1,200 youth with developing the skills needed for successful careers. Partners included local school districts, community based organizations, regional occupational programs, businesses and social service agencies. The program provides young adults with the avenues and support necessary to enhance professional and personal growth and independence. As part of the Public Safety Realignment Implementation Plan adopted by the Board of Supervisors in 2011, the WIB has also partnered with the County Probation Department to provide onsite employment services to Post Release Community Supervision clients at Day Reporting Centers. And, through the Senior Community Service Employment Program, the Department of Aging and Adult Services provides subsidized, service based training for low-income persons age 55 or older who are unemployed and have poor employment prospects.

Technical Employment Training, Inc. (TET) is a non-profit business and education cooperative formed by Kelly Space & Technology in partnership with the San Bernardino County Superintendent of Schools (SBSS) and Regional Occupational Programs (ROP). TET provides manufacturing-trade education and hands-on machinist skills training to prepare students for National Institute for Metalworking Skills (NIMS) credentials. As of 2013, this project has served 154 students with an 80 percent placement rate.

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

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The 2013 County of San Bernardino CEDS identifies the following as strategic priorities for providing and/or facilitating the provision of resources for the development of projects, creation of jobs and attraction of investment in the County:

- Strengthen the County's industrial base.
- Support educational and training institutions in preparing a well-educated and skilled workforce.
- Facilitate innovations in product development and enterprises.
- Provide for the creation and retention of jobs.
- Support activities that improve residents' quality of life.

## **Discussion**

See discussions above.

## **MA-50 Needs and Market Analysis Discussion**

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

Lower and moderate income households in the City are most likely to experience housing problems. A low and moderate income area is defined as a Census block group where at least 51 percent of residents are considered low and moderate income. Much of the City qualifies as a low and moderate income area; however, the southern portion of the City, generally located south of Highland Avenue, has the greatest concentration of low and moderate income residents.

The City has also established a Neighborhood Revitalization Program, an anti-blight, strategy program designed to improve neighborhoods experiencing severe deterioration. The Housing Division works in tandem with Neighborhood Housing Services of the Inland Empire (NHSIE), Housing Partners I, Inc. (HP1), and Inland Housing Development Corporation (IHDC), in dividing the City into project areas based on established Neighborhood Revitalization areas. The Neighborhood Revitalization areas are as follows:

- Area 1: Between West 14th Street on the north, West 13th Street on the south, North "K" Street on the west, and the 1-215 Freeway on the east
- Area 2: Between West Baseline Street on the north, West 9th Street on the south, Western Avenue on the west, and North Mount Vernon Avenue on the east
- Area 3: Between 18th Street on the north, 13th Street on the south, North "D" Street on the west, and North Sierra Way on the east
- Area 4: Between West King Street on the north, West Rialto Avenue on the south, North Mount Vernon Avenue on the west, and North "K" Street on the east

- Area 5: Between North Sierra Way on the north and west, West 40th Street on the south, and the 1-18 Freeway on the east
- Area 6: Along the 1-215 Freeway between Lakewood Drive and Little Mountain Drive

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

The City's lower and moderate income areas generally correspond to areas where concentrations of minority residents exist. A concentration is defined as a Census block group whose proportion of a particular race/ethnic group is greater than the countywide proportion for that group. A majority of the City's residents are Hispanic and much of central and southern San Bernardino can be considered Hispanic concentration areas (based on the definition stated above). Concentrations of Asian residents can be found in small, scattered pockets throughout the City, with a few larger areas in the 4th and 5th Ward. Concentrations of Black residents are more uniformly dispersed throughout the City, except in the southern and most northern portions of San Bernardino.

In general, the areas in San Bernardino with the highest concentrations of persons living below the poverty level were in central and more south-eastern parts of the City. Specifically the census tract just northeast of Highland and Victoria Avenue presents a 91.3% poverty ratio.

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

As of December 2014, a total of 263 properties in the City were in various stages of foreclosure. The vast majority of these properties were located in the northern half of the City—north of Baseline Street. There is significant overlap between the location of these foreclosed properties and the City's lower and moderate income areas and minority concentration areas.

Home prices are also significantly lower in the City's lower and moderate income neighborhoods. The City's most expensive homes are generally found north of the 210 Freeway where median home prices are nearly \$100,000 higher than in central and southern San Bernardino.

**Are there any community assets in these areas/neighborhoods?**

One of the County's three Employment Resource Centers is centrally located in downtown San Bernardino near City Hall and within a low and moderate income neighborhood. A low and moderate income neighborhood in the City's 5th ward is also home to California State University, San Bernardino (CSUSB)—one of the 23 general campuses of the California State University system. CSUSB is consistently ranked among the top 25 percent of universities across the nation.

The City also has a strong network of active and dedicated non-profit organizations and community groups that work to address housing and community development needs in San Bernardino's low and moderate income neighborhoods, as evidenced by the number of agencies and organizations that participated in this Consolidated Plan development process. Agencies that participated in the Consolidated Plan process are identified in Appendix A.

**Are there other strategic opportunities in any of these areas?**

The City, and San Bernardino County as a whole, has several notable economic advantages compared to the region's more coastal counties. For example, industrial spaces in San Bernardino County tend to be more modern, have better amenities and easier access to major highways and arteries. Labor costs in San Bernardino County also tend to be lower than those in the coastal counties.

The City is also located within one of the County's three Enterprise Zones. The San Bernardino Valley Enterprise Zone encompasses the cities of San Bernardino and Colton as well as parts of the County. Enterprise Zones are State of California programs that offer state tax credits to local businesses.

The County also has two Local Agency Military Base Recovery Areas (LAMBRAs)—one of which is located at the former Norton Air Force Base (now the San Bernardino International Airport) in the City of San Bernardino. Businesses within LAMBRAs can apply for various incentives including employee tax credits, business expense deductions, and state contracts preference.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan is the centerpiece of the Consolidated Plan. The Plan describes:

- General priorities for assisting households;
- Programs to assist those households in need; and
- Five-year objectives identifying proposed accomplishments.

The Strategic Plan also addresses the following areas:

- Anti-poverty strategy;
- Lead-based paint hazard reduction;
- Reduction of barriers to affordable housing; and
- Institutional Structure/Coordination among agencies.

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

### General Allocation Priorities

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

The City proposes to utilize its funding for the upcoming CP period to finance a variety of housing, community development, economic development, and capital improvement projects. The majority of the funding will be used to finance projects targeting low- to moderate-income individuals and families throughout the City, including those in special needs categories such as abused children, battered spouses, elderly persons, severely disabled adults, homeless persons, illiterate adults, and persons living with HIV/AIDS. Based on 2007-2011 CHAS data, about 59 percent of households in the City are considered low- or moderate-income households.

In addition to projects and programs available to eligible participants citywide, specific projects and programs will be targeted to designated low/moderate income CDBG Benefit Service Areas. CDBG Benefit Service Areas are defined as geographic locations within the city of San Bernardino boundaries where 51 percent or more of the households residing in those areas are low- to moderate-income. Much of the City qualifies as a CDBG Benefit Service Area. The plan for geographic distribution of resources and projects identified as serving an area benefit is based in part on the geographic distribution of low- and moderate-income households throughout the City. Appendix B includes a map identifying CDBG Benefit Services areas throughout the City by Council Ward. City Council members utilize this information as a guide for determining the annual distribution of funding for projects.



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

### Priority Needs

Table 47 – Priority Needs Summary

1	<b>Priority Need Name</b>	Preserve and Rehabilitate Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Preserve and Rehabilitate Housing
	<b>Description</b>	Preserve and rehabilitate existing single-family dwellingsPreserve and rehabilitate existing single-family dwellings. Preserve and rehabilitate existing single-family dwellingsPreserve and rehabilitate existing single-family dwellings. The City has entered into an agreement to participate in San Bernardino County's HOME Consortium program for three fiscal years beginning Fiscal Year 2015-2016. As a result the City will no longer directly receive HOME funds for the next three years. Instead, funding will be diverted to the County Consortium. However, the City has prior year HOME funds that the City will continue to administer. A portion of the prior year HOME funds is allocated for housing rehabilitation. Should the City opt out of the HOME Consortium after three years, the City would retain its HOME allocation for a variety of affordable housing activities, including ownership housing rehabilitation.
	<b>Basis for Relative Priority</b>	In general, most homes begin to require major repairs or have significant rehabilitation needs at 30 or 40 years of age. Approximately 67 percent of the housing stock in San Bernardino is over 30 years old (built before 1980), indicating a high need in the community for housing repair and rehabilitation (Table 20). Many low- and moderate-income households, particularly seniors and the disabled, may be unable to afford the needed repairs for their homes.
2	<b>Priority Need Name</b>	Improve Neighborhood Conditions
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Improve Neighborhood Conditions
	<b>Description</b>	Improve neighborhood conditions through code enforcement and neighborhood revitalization.
	<b>Basis for Relative Priority</b>	Housing conditions in the City are impacted by deferred maintenance and disrepair. Since 1999, numerous homes have been improved through home improvement grants; however, overall housing conditions have not improved due to the tide of foreclosures that have occurred since 2008. Buildings with visible signs of deferred maintenance due to financial hardship, absentee landlords, foreclosure, and abandonment are commonplace. The multifamily housing stock also continued to deteriorate.
3	<b>Priority Need Name</b>	Expand Home Ownership Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Expand Home Ownership Opportunities
	<b>Description</b>	Expand homeownership opportunities and assist homebuyers with the purchase of affordable housing. The City has entered into an agreement to participate in San Bernardino County's HOME Consortium program for three fiscal years beginning Fiscal Year 2015-2016. As a result the City will no longer directly receive HOME funds for the next three years. Instead, funding will be diverted to the County Consortium. However, the City has prior year HOME funds that the City will continue to administer. A portion of the prior year HOME funds is allocated for housing rehabilitation. Should the City opt out of the HOME Consortium after three years, the City would retain its HOME allocation for a variety of affordable housing activities, including homeownership assistance.
	<b>Basis for Relative Priority</b>	Compared to its Southern California neighbors, the cost of living is low in the Riverside-San Bernardino metro area. However, the cost of living in the County is still 13 percent higher than the national average. Furthermore, real household income for San Bernardino County residents has declined every year since 2010. In 2011, San Bernardino County's median household income actually dipped below the national median income for the first time since 2005. This is particularly troubling since the cost of living in the County continues to be significantly higher than the national average. First-time homebuyers in the City will likely need assistance to secure their first home without incurring a housing cost burden.
4	<b>Priority Need Name</b>	Provide Assistance to Renter Households
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Elderly 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 Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Assistance to Renter Households
	<b>Description</b>	The City has entered into an agreement to participate in San Bernardino County's HOME Consortium program for three fiscal years beginning Fiscal Year 2015-2016. As a result the City will no longer directly receive HOME funds for the next three years. Instead, funding will be diverted to the County Consortium. A significant portion of the City's contribution to the Consortium funds have already been dedicated to the rehabilitation of Waterman Gardens, an affordable rental community owned by the HACSB and located in the City. Should the City opt out of the HOME Consortium after three years, the City would retain its HOME allocation for a variety of affordable housing activities, rental housing assistance and preservation.
	<b>Basis for Relative Priority</b>	Housing wage measures the hourly wage a resident would need to earn to be able to afford Fair Market Rent as defined by the U.S. Housing and Urban Development Department. For the Riverside-San Bernardino metro area, the hourly wage needed for a one-bedroom apartment in 2014 was \$16.96. The median rent for a one-bedroom apartment in San Bernardino County (\$882) is still not affordable to many lower wage occupations, including home health aide and retail salesperson.
5	<b>Priority Need Name</b>	Provide Supportive Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly 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 Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Supportive Services
	<b>Description</b>	Assist homeless and special needs populations with supportive services. The City will encourage supportive services to be located near where frequent public transportation is available.
	<b>Basis for Relative Priority</b>	While local jurisdictions have no control over the majority of the factors affecting poverty, they may be able to assist those living below the poverty line and those with special needs. The City supports other governmental, private, and non-profit agencies involved in providing supportive services to homeless persons and low- and moderate-income residents. The City also coordinates efforts with these groups where possible to allow for more efficient delivery of services. The need for public and supportive services in the City is extensive, particularly for the homeless and those with special needs (such as seniors, disabled, homeless, and victims of domestic violence) as noted previously.
6	<b>Priority Need Name</b>	New Affordable Housing Construction
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	New Affordable Housing Construction
	<b>Description</b>	The City has entered into an agreement to participate in San Bernardino County's HOME Consortium program for three fiscal years beginning Fiscal Year 2015-2016. As a result the City will no longer directly receive HOME funds for the next three years. Instead, funding will be diverted to the County Consortium. A significant portion of the City's contribution to the Consortium funds have already been dedicated to the rehabilitation of Waterman Gardens, an affordable rental community owned by the HACSB and located in the City. Should the City opt out of the HOME Consortium after three years, the City would retain its HOME allocation for a variety of affordable housing activities, including new construction.
	<b>Basis for Relative Priority</b>	According to the CHAS data by HUD, mismatches in terms of housing supply and affordability exist in the City. Approximately 13,240 households earning less than 30 percent of AMI reside in San Bernardino (Table 6); however, there are only 1,775 dwelling units affordable to those at this income level (Table 35). Similarly, there are 10,095 households earning between 31 and 50 percent of AMI and only 8,000 housing units affordable to those at this income level (Table 6 and Table 35). With approximately 27,025 housing units in the City that are affordable to households earning between 51 and 80 percent AMI, there are a sufficient number of units to accommodate the City's 12,020 households at this income level (Table 6 and Table 35). It should be noted, however, that a housing unit affordable to a particular income group does not mean the unit is actually occupied by a household in that income group. Therefore, the affordability mismatches are likely to be more severe than as presented by the CHAS data.
7	<b>Priority Need Name</b>	Promote Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Promote Economic Development
	<b>Description</b>	Promote economic development and employment opportunities for low and moderate income persons.
	<b>Basis for Relative Priority</b>	Combined, more than half of City residents in the labor force had high school (27 percent) or less than high school education (27 percent). Unemployment among these two groups was also high at 18 percent and 13 percent, respectively. Only 14 percent of the residents in the labor force had a college degree or higher. It is likely that the Inland Empire economy will not suffer from widespread skill-shortages, but rather the need to facilitate the transition of workers from some of its declining industries—such as low-value-added food service industries—into the higher-level service sector jobs that are likely to be growing rapidly over the next decade
8	<b>Priority Need Name</b>	Improve Facilities and Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly 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 Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Improve Facilities and Infrastructure
	<b>Description</b>	Improve and expand existing community facilities and infrastructure to meet current and future needs. Any infrastructure improvements will take into consideration pedestrian path of travel and ADA access to the nearest bus stop.
	<b>Basis for Relative Priority</b>	The City of San Bernardino's FY 2014-2015 Capital Improvement Plan has identified the need for expansions and improvements to a number of the City's parks and recreational facilities, including the Perris Hill Senior Center, Ruben Campos Center, Speicher Park, Lytle Creek Park, Verdemont Community Center, Verdemont Park, and Ronald Reagan Park. The Plan also identified the need for street lighting installation and replacement citywide as well as pavement rehabilitation on portions of a number of City streets, including Mountain Avenue, Mt. View Avenue, Waterman Avenue, Del Rosa Avenue, Belmont Avenue, Davidson Avenue, Highland Avenue, Baseline Street, Electric Avenue, and Cajon Boulevard.
9	<b>Priority Need Name</b>	Fair Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Fair Housing
	<b>Description</b>	Eliminate identified impediments to fair housing through education, enforcement, and testing.
	<b>Basis for Relative Priority</b>	Between FY 2009-10 and FY 2013-14, 1,055 complaints of housing discrimination were reported by San Bernardino residents. Most allegations were related to disability (55 percent), though a significant number of complaints also involved race-based allegations of discrimination (20 percent).
10	<b>Priority Need Name</b>	Planning and Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	

<b>Associated Goals</b>	Planning and Administration
<b>Description</b>	The City will implement the goals and objectives of the Consolidated Plan by delivering a variety of housing and community development programs and activities. The City will also continue to comply with the planning and reporting requirements of the Consolidated Plan regulations and CDBG, HOME, and ESG regulations. Annually, the City will monitor its use of CDBG, HOME, and ESG funds to ensure effective and appropriate use of funds.
<b>Basis for Relative Priority</b>	Compliance with all HUD Consolidated Plan and CDBG, HOME, and ESG program regulations is a requirement for participation in this program.

**Narrative (Optional)**

In establishing five-year priorities for assistance, the City has considered input from various sources including: the Housing and Community Development Needs Survey, demographic and empirical data analysis, interviews with staff and service providers, and direct input by residents and stakeholders during community workshops and public meetings. Priority needs for the expenditure of CDBG, HOME, and ESG funds have been assigned according to the following ranking:

- High Priority: Activities to address this need will be funded by the City using CDBG, HOME, and ESG funds, as applicable, during the five-year period.
- Low Priority: If CDBG, HOME, and ESG funds are available, activities to address this need may be funded by the City during this five-year period.

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

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The City previously administered a Rental Assistance Program that provides assistance to individuals and/or families who must vacate their substandard and unsafe housing unit. Under this program, the City assisted families with the required first month's rent and security deposit. In FY 2014, the City utilized HOME funds to also assist families that are at risk of becoming homeless by providing them with rental assistance. The City signed an agreement to join the County HOME Consortium for three years and will not be directly receiving HOME funds for three years. As a result the City will no longer directly receive HOME funds for the next three years. Instead, funding will be diverted to the County Consortium. However, the City retains administration of prior year HOME funds for residential rehabilitation and homebuyer assistance. Currently there is no plan to use HOME funds for Tenant Based Rental Assistance.  Housing Choice Vouchers are available to San Bernardino residents through the Housing Authority of the County of San Bernardino.



Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	<p>The City previously administered a Rental Assistance Program that provides assistance to individuals and/or families who must vacate their substandard and unsafe housing unit. Under this program, the City assisted families with the required first month's rent and security deposit. In FY 2014, the City utilized HOME funds to also assist families that are at risk of becoming homeless by providing them with rental assistance. The City signed an agreement to join the County HOME Consortium for three years and will not be directly receiving HOME funds for three years. As a result the City will no longer directly receive HOME funds for the next three years. Instead, funding will be diverted to the County Consortium. However, the City retains administration of prior year HOME funds for residential rehabilitation and homebuyer assistance. Currently there is no plan to use HOME funds for Tenant Based Rental Assistance.</p> <p>Housing Choice Vouchers are available to San Bernardino residents through the Housing Authority of the County of San Bernardino.</p>
New Unit Production	<p>The City signed an agreement to join the County HOME Consortium for three years and will not be directly receiving HOME funds for three years. Should the City decide to opt out of the HOME Consortium after three years, the City would retain its HOME allocation and funding may be used for new construction.</p>
Rehabilitation	<p>The City considers improving the quality of life for its residents a top priority and actively researches, develops and markets a myriad of housing programs that include: single-family low-interest rehabilitation loans and/or grants and owner occupied beautification grants using HOME and CDBG funds. In addition, the City spearheads proactive Code Enforcement Compliance and provides financial assistance to property owners who cannot afford to maintain or rehabilitate their dwelling units.</p>
Acquisition, including preservation	<p>The City signed an agreement with the County of San Bernardino to join the County HOME Consortium starting FY 2015/16 for three years. The HOME funds diverted to the County HOME Consortium are primarily earmarked for the rehabilitation of Waterman Garden, an affordable housing project owned and operated by the Housing Authority of the County of San Bernardino, an is located in the City of San Bernardino.</p> <p>The City retains only a small amount of prior year HOME funds (and program income) for residential rehabilitation assistance and homebuyer assistance. Currently, no funding is allocated for other acquisition/rehabilitation activities. However, should the City opt out of the HOME Consortium after three years, acquisition/preservation of affordable housing could be considered.</p>

Table 48 – Influence of Market Conditions

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

### Introduction

A number of housing and community development resources are currently available in the City. They include:

- Community Development Block Grant (CDBG) funds
- HOME Investment Partnerships Program (HOME) funds
- Emergency Solutions Grant (ESG) funds
- Neighborhood Stabilization Program (NSP) funds
- General funds
- HUD Section 108 Loan funds
- HUD Housing Choice Voucher Program (through the Housing Authority of the County of San Bernardino)
- California Housing Finance Agency funds (CalHFA)
- State Housing and Community Development (HCD) housing funds
- State transportation funds
-

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,136,510	0	987,544	4,124,054	12,400,000	The estimated amount of CDBG funds available over the planning period is based on allocations from FY 2015, and funds carried over from FY 2014/15.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0	0	1,500,000	1,500,000	1,900,000	The City has entered into an agreement to participate in San Bernardino County's HOME Consortium program for three fiscal years beginning Fiscal Year 2015-2016. Should the City decide to opt out of the HOME Consortium after three years, the City would retain two years of HOME allocation starting FY 2018-2019. The estimated amount of HOME funds available for these two years is based on allocations from FY 2015. Overall funding available for this planning period also includes prior years funding from FY 2014-2015.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	280,970	0	100,000	380,970	1,000,000	The estimated amount of ESG funds available over the planning period is based on allocations from FY 2015.

Table 49 - Anticipated Resources

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

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

- California Department of Education
- Catholic Healthcare West
- California Department of Justice
- Child Welfare Fund

- San Manuel Band of Mission Indians
- San Bernardino Unified School District
- Weingart Foundation
- Arrowhead United Way
- Institute for Adult Education
- Local Fund Raising Efforts

For those organizations that received ESG funds, agencies met the match requirement through utilization of volunteerism, in-kind contributions and funds from other local, state and federal programs.

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

The City owns the 17 acres of vacant land that comprise the North Arden-Guthrie Retail Project. The proposed development for this site is a retail, restaurant and recreational shopping center. Section 108 funds were utilized for acquisition, demolition and relocation costs associated with this project. Section 108 funds for North Arden-Guthrie were combined with a Home Depot of Delaware Equity/Financing Contribution of \$22 million and \$5 million in former Redevelopment Agency funds. Completion of this project will address the economic development needs and priorities of this CP.

**Discussion**

See discussions 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	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
SAN BERNARDINO COUNTY HOUSING AUTHORITY	PHA	Public Housing Rental	Region

Table 50 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City Manager's Office is responsible for the administration of the Community Planning and Development programs. Staff is specifically responsible for the administration, implementation, and the monitoring of programs funded with these sources. In conjunction with other City departments, such as Public Works, and Park, Recreation and Community Services, staff will continue to identify the community's greatest needs and allocate resources accordingly.

The City's financial position during FY 2013 combined with the demise of Redevelopment in California prevented it from operating its CDBG, HOME, and ESG programs as effectively as possible. This was due in part to the lay-off of key redevelopment staff that played roles in the management of the aforementioned programs. "Restarting" the programs has required significant investment in consulting, auditing and program design. As the City moves forward, it anticipates improvement due to reorganization of program staff, increased capacity in the City's Finance Department and better goal alignment among policy setters.

As another strategy to increase the efficiency/effectiveness of using HOME funds, the City entered into an agreement with the County of San Bernardino to participate in the County HOME Consortium. This agreement will begin in FY 2015-2016 for three years. The City HOME allocation is diverted to the County HOME Consortium with an agreement that a significant portion of the City's contribution will be used to rehabilitate Waterman Garden, an affordable housing project in the City but is owned and operated by the Housing Authority of the County of San Bernardino.

**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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance			
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
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	
<b>Other</b>			

Table 51 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The ESG program is the City's primary exclusive funding source for combatting homelessness. To meet the needs of its homeless population, the City coordinates emergency shelters and transitional housing with an emphasis on serving its top three homeless sub-populations: veterans, seniors and mothers with children. The City supports a number of non-profit agencies that operate emergency shelters and transitional housing for the homeless. Emergency shelters provide the most basic needs of safe shelter and nourishment, as well as drop-in services, counseling, medical treatment, transportation assistance, referrals to mental health and social service agencies, and assistance with finding appropriate permanent housing. Transitional shelters provide housing and needed resources (i.e., job training, money management, alcohol and drug rehabilitation, parenting classes, counseling) to help

individuals and families re-establish independent living. The City previously provided rental assistance to assist families that are at risk of becoming homeless.

The City of San Bernardino Homeless Street Outreach Team continues to provide daily mobile outreach to the most service-resistant homeless population in the City of San Bernardino. The Team works in partnership with local service providers, law enforcement, health professionals, city staff, and local residents and businesses to assist the homeless in securing stable housing, short and long-term, and achieve self-sufficiency. Service providers and community volunteers assist the Team during “ride-alongs” conducted throughout the week. In FY 2014, the City partnered with a local non-profit to retrofit an existing building for use as a Homeless Access Center. The Homeless Access Center will provide a safe haven where homeless individuals can receive supportive and assistive services in a targeted manner. The Homeless Access Center will strive to become the City’s leading long-term temporary housing service provider.

**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**

The 2009 10-Year Strategy to End Homelessness in San Bernardino County identified large gaps in the County’s Continuum of Care and recommended efforts to improve its overall functioning. One of the largest gaps is related to the Homeless Management Information System (HMIS). In San Bernardino, HMIS has been maintained by the Community Action Partnership of San Bernardino County (CAPSBC). The challenges in implementing HMIS with the San Bernardino Continuum of Care have been many and varied and include the following:

- Limited capacity of service agencies to provide accurate and timely updates of client records and available shelter units;
- Limited capacity to utilize the data for planning and development activities;
- Limited coverage of programs and services that provide data;
- Limited data integration.

**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**

The Homeless Partnership’s 10-Year Planning Committee recommends that organizations be encouraged to more fully participate in HMIS so that the data in the system is accurate and timely. The Committee also made the following additional recommendation related to HMIS:

- A dedicated staff of trained personnel should be identified and recruited to complete data entry;
- A quarterly and annual report of homelessness should be prepared based on data in HMIS so that trends among sub-populations and gaps in services may be identified and addressed.
- The current HMIS should be enhanced to integrate a comprehensive assessment instrument so the system may be used to provide a “first cut” eligibility determination for various mainstream programs and to complete the forms necessary to apply for such benefits.



- Existing data systems throughout the County should be relied upon to identify at-risk and homeless populations to improve cross-systems coordination of services. This will require that agreements be developed among departments so that data may be shared.
- Agencies should track the housing status of clients upon both entry and exit from the system in order to better understand how many homeless persons and families access mainstream resources, and how effective such systems may be in addressing homelessness.

In addition, City staff will continue to work with for-profit and non-profit developers and lenders to facilitate the improvement, preservation, and/or creation of affordable housing opportunities for low- to moderate-income households within the City. Furthermore, the City will continue to work on coordinating activities with County of San Bernardino agencies such as the Department of Homeless Services, the Department of Mental Health, and the San Bernardino County Housing Authority to continue to meet the needs of the City's special needs populations by providing services and affordable housing opportunities.

The City will also continue to improve internal processes regarding the allocation and administration of all federal and state funded programs by identifying structural gaps and enhancing protocols to allow for greater accuracy in reporting and monitoring.

SP-45 Goals Summary – 91.215(a)(4)

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Rehabilitate Housing	2015	2019	Affordable Housing		Preserve and Rehabilitate Housing	CDBG: \$1,100,000 HOME: \$1,900,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Improve Neighborhood Conditions	2015	2019	Affordable Housing		Improve Neighborhood Conditions	CDBG: \$2,550,000	Housing Code Enforcement/Foreclosed Property Care: 25000 Household Housing Unit
3	Expand Home Ownership Opportunities	2015	2019	Affordable Housing		Expand Home Ownership Opportunities	HOME: \$910,000	Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Provide Assistance to Renter Households	2015	2019	Affordable Housing		Provide Assistance to Renter Households		
5	Provide Supportive Services	2015	2019	Homeless Non-Homeless Special Needs		Provide Supportive Services	CDBG: \$2,099,054	Public service activities other than Low/Moderate Income Housing Benefit: 325000 Persons Assisted
6	New Affordable Housing Construction	2015	2019	Affordable Housing		New Affordable Housing Construction	HOME: \$400,000	Rental units constructed: 5 Household Housing Unit
7	Promote Economic Development	2015	2019	Non-Housing Community Development		Promote Economic Development	CDBG: \$3,625,000	Jobs created/retained: 475 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Improve Facilities and Infrastructure	2015	2019	Non-Housing Community Development		Improve Facilities and Infrastructure	CDBG: \$4,400,000 ESG: \$1,350,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 158000 Persons Assisted
9	Fair Housing	2015	2019	Affordable Housing		Fair Housing	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
10	Planning and Administration	2015	2019	Administration		Planning and Administration	CDBG: \$2,500,000 HOME: \$190,000	

Table 52 – Goals Summary

**Goal Descriptions**

1	Goal Name	Preserve and Rehabilitate Housing
	Goal Description	Preserve and rehabilitate existing single-family dwellings.
2	Goal Name	Improve Neighborhood Conditions
	Goal Description	Improve neighborhood conditions through code enforcement and neighborhood revitalization.
3	Goal Name	Expand Home Ownership Opportunities
	Goal Description	Expand homeownership opportunities and assist homebuyers with the purchase of affordable housing.
4	Goal Name	Provide Assistance to Renter Households
	Goal Description	Provide rental assistance and preserve existing affordable rental housing.

5	Goal Name	Provide Supportive Services
	Goal Description	Assist homeless and special needs populations with supportive services.
6	Goal Name	New Affordable Housing Construction
	Goal Description	Expand the affordable housing inventory through new construction.
7	Goal Name	Promote Economic Development
	Goal Description	Promote economic development and employment opportunities for low and moderate income persons.
8	Goal Name	Improve Facilities and Infrastructure
	Goal Description	Improve and expand existing community facilities and infrastructure to meet current and future needs.
9	Goal Name	Fair Housing
	Goal Description	Eliminate identified impediments to fair housing through education, enforcement, and testing.
10	Goal Name	Planning and Administration
	Goal Description	The City will implement the goals and objectives of the Consolidated Plan by delivering a variety of housing and community development programs and activities. The City will also continue to comply with the planning and reporting requirements of the Consolidated Plan regulations and CDBG, HOME, and ESG regulations. Annually, the City will monitor its use of CDBG, HOME, and ESG funds to ensure effective and appropriate use of funds.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City's HOME funds for the next three years will be diverted to the County HOME Consortium for the rehabilitation of the 252-unit Waterman Garden. Prior year HOME funds in the amount of \$1,500,000 will be used to assist lower- and moderate income households through homebuyer assistance and residential rehabilitation. An estimated 100 households would be assisted. In addition, should the City opt out of the County HOME Consortium in the fourth year of this Consolidated Plan, the City would retain its HOME allocation for the last two years of this Consolidated Plan and expend it on a variety of affordable housing activities. An estimated 25 households would be assisted.

## 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)

The needs of public housing in the City are met by the Housing Authority of the County of San Bernardino (HACSB). HACSB provides housing assistance to approximately 30,000 individuals from all income ranges, many of whom are individuals with disabilities. The Housing Authority complies with all federal, state, and local non-discrimination laws, and with rules and regulations governing fair housing and equal opportunity in housing and employment, including Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act.

HACSB's Administrative Services department assists other offices by providing oversight on matters pertaining to the agency's compliance with state and federal requirements. As an example, this department works to ensure compliance with annual filings of Statement of Economic Interests, the Brown Act, Public Records Requests, Fair Housing and Americans with Disabilities Act (ADA). An agency-wide Needs Assessment is currently being conducted to ensure compliance with current ADA requirements, which will include input from outside agencies and a plan to address any deficiencies.

### Activities to Increase Resident Involvements

As money from the federal government continues to deplete for resident services, HACSB was proactive in 2011 by establishing an affiliate nonprofit K.E.Y.S. (Knowledge Education for Your Success) to support resident and community initiatives and client self-sufficiency activities. The mission of KEYS is to empower low income families in San Bernardino County and unlock their potential for success. HACSB's efforts are not restricted to resident self-sufficiency, and KEYS is an example of the additional work that we have accomplished to improve the quality of life for our residents.

Specifically, in an effort to improve the quality of life for residents, HACSB acknowledged the serious health issues caused by second hand smoke and partnered with the County Department of Public Health to search for viable solutions. Though HACSB's vast efforts to educate residents on the harmful effects of smoking, and surveying them for their feedback, HACSB has transitioned several affordable housing sites to 100 percent smoke free developments. This was an effort achieved through the strength of HACSB's partnership and the educational health resources provided to our residents.

HACSB's centralized community affairs department assists in making and strengthening partnerships throughout the County to leverage services and programs to assist residents with achieving self-sufficiency. In an effort to outreach to services of greatest need among the residents, in 2010, HACSB partnered with Loma Linda University to conduct a detailed needs assessment of one of HACSB's Public Housing communities—Maplewood Homes Community (formerly known as Medical Center, 296 units)—to determine appropriate partners that could best serve residents based on resident input and professional analysis.

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

**Lack of Affordable Housing Funds:** The availability of funding for affordable housing has been severely affected by the dissolution of redevelopment agencies. Prior to 2012, redevelopment activities and funding were the City's primary tool for assisting with neighborhood revitalization efforts and production of affordable housing. The loss of this funding represents a constraint for San Bernardino's efforts to continue to support neighborhood revitalization.

**Environmental Protection:** State law (California Environmental Quality Act and California Endangered Species Act) and federal law (National Environmental Policy Act and Federal Endangered Species Act) regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs and time delay resulting from the environmental review process are also added to the cost of housing.

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

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

**Permit and Processing Procedures:** Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor in the cost of housing. The City of San Bernardino's development review process is designed to accommodate growth without compromising quality. Project quality is of critical concern, as the City faces challenges in securing foreclosed single-family homes and poorly maintained multifamily complexes.

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

## Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

1. **Corridor Improvement Program** - The four Corridor Strategic Areas (Mount Vernon, E Street, Baseline, and Highland) are generally characterized by underperforming strip commercial, vacant or underutilized parcels, deteriorating structures, and inconsistent façades and signage. The Corridor Improvement Program is an optional package of policy, regulatory, and incentives intended to stimulate investment and development in the Corridor Strategic Areas. While the underlying land use designations and zones still apply, the property owner may request, and the City may choose to apply, aspects of the Corridor Improvement Program necessary to achieve the desired results. Key incentives include allowing increased densities for housing and mixed-use projects within 500 feet of a transit stop, increasing densities and FARs for mixed-use projects that replace strip commercial on arterials, and increased density for projects that combine parcels (lot consolidation). Furthermore, code enforcement activities in this area will encourage violators to demolish unsafe buildings through existing demolition programs and educate property owners of new opportunities available through the Corridor Improvement Program.
2. **General Lot Consolidation Incentive** - Small, individual lots offer limited development potential, and generally cannot support onsite property management. Development opportunities could be increased through a small-lot consolidation program that offers a 15 percent density bonus for projects with a residential component that are committing to a maintenance plan and having on-site management. The City is anticipating amending the Development Code to incentivize lot Consolidation by 2016.
3. **Density Bonus Provisions** - Density bonus projects can be an important source of housing for lower and moderate income households. The City anticipates amending the Development Code to reflect the latest amendments to State density bonus law.
4. **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.
5. **Streamlined Processing** - The City is committed to continuing the streamlining of development activities and regulations and will continue to analyze potential programs that seek to eliminate land use constraints, particularly as related to the provision of new housing and rehabilitation of existing housing. The City amended its Development Code in 2012 to make it more user-friendly and to minimize confusion for staff and the development community. As part of the Development Code update, the City also introduced a new

streamlined type of Conditional Use Permit: the Minor Use Permit (MUP). The MUP is reviewed by the Development/Environmental Review Committee rather than the Planning Commission, which requires less staff time (and a relatively shorter process for developers), lower fees, and can be used in lieu of a CUP for certain qualified projects.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City of San Bernardino has formed a Homeless Street Outreach Team that provides daily mobile outreach to the most service-resistant homeless population in San Bernardino. The Team works in partnership with local service providers, law enforcement, health professionals, city staff, and local residents and businesses to assist the homeless in securing stable housing, short and long-term, and achieve self-sufficiency. Service providers and community volunteers assist the Team during “ride-alongs” conducted throughout the week. The Outreach Team generally engages about 400 homeless individuals per year and operates from 7:30 a.m. to 5:30 p.m. on weekdays, with various weekend hours (as assigned).

In addition, San Bernardino County’s 10- Year Strategy to End Homelessness, which was recalibrated in 2013, includes a recommendation to expand street outreach and engagement services to include multidisciplinary practitioners and services and include volunteers from various community groups. Specifically, the strategy calls for the design and implementation of local “Housing First Engagement Teams” (ETs). ETs will identify, engage, house, and provide integrated supportive services to the most vulnerable, visible, and hardest-to-reach chronically homeless single adults and families who have been living on the streets of San Bernardino County. The Strategy also recommended establishing a Central Contact Center that would respond to community calls and concerns for traditional street outreach and engagement and/or assertive community treatment.

### **Addressing the emergency and transitional housing needs of homeless persons**

In 2014, the City partnered with a local non-profit agency to retrofit an existing building for use as a Homeless Access Center. The Homeless Access Center will provide a safe haven where homeless individuals can receive supportive and assistive services in a targeted manner. The Homeless Access Center will strive to become the City’s leading long-term temporary housing service provider. The City also provides funds on annual basis to a number of non-profit agencies that operate emergency shelters and transitional housing for the homeless. Emergency shelters provide the most basic needs of safe shelter and nourishment, as well as drop-in services, counseling, medical treatment, transportation assistance, referrals to mental health and social service agencies, and assistance with finding appropriate permanent housing. Transitional shelters provide housing and needed resources (i.e., job training, money management, alcohol and drug rehabilitation, parenting classes, counseling) to help individuals and families re-establish independent living. These facilities also assist clients with finding permanent housing.



In addition, San Bernardino County's 10- Year Strategy to End Homelessness, which was recalibrated in 2013, includes a recommendation to increase the number of available permanent supportive housing beds that serve the County's chronically homeless population.

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

The City of San Bernardino recognizes that homelessness is a regional issue that impacts every community in the region. As the largest community in the County, the City also serves as a hub for service providers. The City supports the efforts of this network of agencies in ending 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 seeks to prevent homelessness by funding emergency assistance for families and households at-risk of being homeless. Educating residents about available services is a key component in reducing homelessness.

Based on the City's discussions with homeless advocates and providers, permanent housing and support services are priorities for addressing the immediate needs of the homeless population. Providing emergency services without complementary transitional and permanent housing services creates a situation where the homeless remain in San Bernardino for services but are trapped in an emergency housing situation or lack shelter due to inadequate resources for transitional and permanent housing. The City will emphasize services providing transitional and permanent housing assistance through case management, life skills, rental support and job assistance for homeless families and individuals transitioning to permanent housing.

As previously noted, many of the transitional housing programs assisted by the City include assistance with finding permanent housing. In addition, the County's 10-Year Strategy for Ending Homelessness was recently recalibrated in 2013 to focus on a rapid re-housing approach that is also consistent with a Housing First Model. This approach is intended to minimize the amount a time an individual or family remains homeless or in shelters. The Housing First Model also focuses on homeless prevention by emphasizing the need to keep individuals and families in their current housing if appropriate.

**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**

The County's 10-Year Strategy for Ending Homelessness, recently recalibrated in 2013, includes a recommendation to focus on discharge planning in order to prevent people from becoming homeless when they are discharged from

correctional, foster care, health care, or mental health care systems. The McKinney-Vento Act requires that State and local governments have policies and protocols in place to ensure that persons being discharged from a publicly-funded institution or system of care are not discharged immediately into homelessness. In order to meet HUD's requirements, the 10-Year Strategy has established a Discharge Planning Committee to focus on improving coordination between discharge planning agencies, local government, and homeless service providers in order to implement a "zero tolerance" plan that will prevent persons being discharged into homelessness.

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

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

Neighborhood Housing Services of Inland Empire (NHSIE) and Inland Housing Development Corporation (IHDC), non-profit entities that administer the City's Housing Rehabilitation Program, notify all Housing Rehabilitation Program applicants about the hazards of lead-based paint. If applicants are low-income and have a child under the age of 6, they are referred to the County's Lead-Based Paint Abatement Program for free lead-based paint inspections, testing children for lead, providing information about lead, and lead-based paint abatement. Each household affected by the Lead-Based Paint Rule is provided with information on identifying and controlling lead-based paint hazards. Properties not affected by the Lead Based Paint Rule include the following:

- Housing built after 1977
- Zero-bedroom units
- Housing for the elderly (unless children live there)
- Housing for the handicapped (unless children live there)

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

In 1978, the use of lead-based paint on residential property was prohibited. National studies estimate that approximately 70 percent of all residential structures built prior to 1978 contain lead-based paint (LBP), and older structures have the highest percentage of LBP.

CHAS data provides the number of housing units constructed before 1979 that were occupied by lower income households. This data can be used to approximate the extent of LBP hazards among lower income households. Estimates based on the pre-1979 stock provide a conservative depiction of the extent of LBP hazards. Citywide, approximately 17,809 units occupied by lower and moderate income households may contain LBP—27 percent of San Bernardino's total housing stock.

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

The City has incorporated HUD's Lead Safe Housing Rule (to protect children from the hazards of lead-based paint) into its Housing Rehabilitation Program. NHSIE and IHDC, non-profit entities that administer the City's rehabilitation program, notify all Housing Rehabilitation Program applicants about the hazards of lead-based paint.

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

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

While local jurisdictions have no control over the majority of the factors affecting poverty, it may be able to assist those living below the poverty line. In partnership with its non-profit partners, the City provides a variety of public and social services to residents living in poverty, including health services, counseling, educational programs, legal services, alcohol and drug counseling, food distribution, academic and vocational training, youth services, senior services, and child care services.

The City has also implemented a number of economic development initiatives that could help to reduce poverty in San Bernardino. The SBA 7A-Grow America Fund Program provides loans to small businesses. This program is available countywide and can provide 100 percent financing for up to \$1 million. The program provides long-term, fixed-rate financing which may be utilized for property acquisition, construction, building renovations or leasehold improvements, debt refinancing, capital equipment and working capital. In addition, the City's Business Incentive Grant Program assists business owners, tenants, and property owners to enhance the "curb appeal" of their business storefront by providing funds to complete exterior improvements. The program also provides grants to help business owners retain their current employment levels or expand their current employment levels.

In 2006, the City of San Bernardino also executed Section 108 loan documents for an award of \$7.5 million. The loan was utilized for the acquisition of 22 blighted and socially problematic four-plex apartment dwellings in the North Arden Guthrie Area. Together with other redevelopment funds of approximately \$7.5 million, tenants have now been relocated into safe and sanitary housing, the structures demolished, and the land will be made available to a master developer (Home Depot) for the purpose of constructing a retail commercial center. The City is currently renegotiating a HUD Section 108 Loan for the 20-Plex movie theater (formerly known as the Cinema Star) in the amount of \$9 million to repay the original HUD 108 Loan of \$4.6 million and provide necessary funds for new technology upgrades and remodeling by Maya Cinemas North America, Inc. The two Section 108 Loan projects are expected to provide a combined 475 jobs for the City.

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

The City is able to allocate up to 15 percent of its CDBG funds annually to public and nonprofit service providers to offer a range of supportive services, including those aimed at fighting poverty. Many of these agencies also provide assistance with securing affordable housing.

## 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**

A Sub-recipient Grant Monitoring policy was established by the City to ensure that Sub-recipients comply with OMB Circular A-133 regulations as well as other City policies and procedures. The City's grant staff conducts program monitoring and audits of the Sub- Recipient's or Service Provider's records and facilities throughout the program year.

As part of its monitoring responsibility, the City shall review the quarterly compliance reports, the annual single audit required of those Sub-Recipients or Service Providers subject to 24 CFR Part 44.6, and all financial information of the Sub-Recipients or Service Providers in order to conduct risk assessments, to ensure production and accountability, to ensure compliance with CDBG or HOME and any other federal requirements, and to evaluate their organizational and project performance. The monitoring activity and audits shall be by telephone, desk and/or an annual on-site visit.

San Bernardino CDBG, ESG, & HOME monitoring reports include at least:

1. Background of the Agency, Program or Project
2. Review of Current Findings
3. Corrective Actions Necessary (if applicable)
4. Observations about the program operations
5. Communication/advisement offered to the agency about their operations

# Expected Resources

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

### Introduction

A number of housing and community development resources are currently available in the City. They include:

- Community Development Block Grant (CDBG) funds
- HOME Investment Partnerships Program (HOME) funds
- Emergency Solutions Grant (ESG) funds
- Neighborhood Stabilization Program (NSP) funds
- General funds
- HUD Section 108 Loan funds
- HUD Housing Choice Voucher Program (through the Housing Authority of the County of San Bernardino)
- California Housing Finance Agency funds (CalHFA)
- State Housing and Community Development (HCD) housing funds
- State transportation funds

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,136,510	0	987,544	4,124,054	12,400,000	The estimated amount of CDBG funds available over the planning period is based on allocations from FY 2015, and funds carried over from FY 2014/15.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0	0	1,500,000	1,500,000	1,900,000	The City has entered into an agreement to participate in San Bernardino County's HOME Consortium program for three fiscal years beginning Fiscal Year 2015-2016. Should the City decide to opt out of the HOME Consortium after three years, the City would retain two years of HOME allocation starting FY 2018-2019. The estimated amount of HOME funds available for these two years is based on allocations from FY 2015. Overall funding available for this planning period also includes prior years funding from FY 2014-2015.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	280,970	0	100,000	380,970	1,000,000	The estimated amount of ESG funds available over the planning period is based on allocations from FY 2015.

Table 53 - 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 leverages its resources with private capital in order to develop quality affordable homes for San Bernardino residents. Additional funds to serve the needs of lower- and moderate-income residents were derived from a variety of other sources, including:

- California Department of Education
- Catholic Healthcare West
- California Department of Justice
- Child Welfare Fund
- San Manuel Band of Mission Indians
- San Bernardino Unified School District
- Weingart Foundation
- Arrowhead United Way
- Institute for Adult Education
- Local Fund Raising Efforts

For those organizations that received ESG funds, agencies met the match requirement through utilization of volunteerism, in-kind contributions and funds from other local, state and federal programs.



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

The City owns the 17 acres of vacant land that comprise the North Arden-Guthrie Retail Project. The proposed development for this site is a retail, restaurant and recreational shopping center. Section 108 funds were utilized for acquisition, demolition and relocation costs associated with this project. Section 108 funds for North Arden-Guthrie were combined with a Home Depot of Delaware Equity/Financing Contribution of \$22 million and \$5 million in former Redevelopment Agency funds. Completion of this project will address the economic development needs and priorities of this CP.

**Discussion**

See discussions above.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

<b>Goals Summary Information</b>
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Rehabilitate Housing	2015	2019	Affordable Housing		Preserve and Rehabilitate Housing	HOME: \$1,000,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit
2	Improve Neighborhood Conditions	2015	2019	Affordable Housing		Improve Neighborhood Conditions	CDBG: \$750,000	Housing Code Enforcement/Foreclosed Property Care: 5036 Household Housing Unit
3	Expand Home Ownership Opportunities	2015	2019	Affordable Housing		Expand Home Ownership Opportunities	HOME: \$500,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted
4	Provide Supportive Services	2015	2019	Homeless Non-Homeless Special Needs		Provide Supportive Services	CDBG: \$470,476	Public service activities other than Low/Moderate Income Housing Benefit: 9015 Persons Assisted
5	Promote Economic Development	2015	2019	Non-Housing Community Development		Promote Economic Development	CDBG: \$1,028,376	
6	Improve Facilities and Infrastructure	2015	2019	Non-Housing Community Development		Improve Facilities and Infrastructure	CDBG: \$1,247,900 ESG: \$380,970	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 159253 Persons Assisted
7	Fair Housing	2015	2019	Affordable Housing		Fair Housing	CDBG: \$54,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Planning and Administration	2015	2019	Administration		Planning and Administration	CDBG: \$519,302	

Table 54 – Goals Summary

**Goal Descriptions**

1	Goal Name	Preserve and Rehabilitate Housing
	Goal Description	
2	Goal Name	Improve Neighborhood Conditions
	Goal Description	
3	Goal Name	Expand Home Ownership Opportunities
	Goal Description	
4	Goal Name	Provide Supportive Services
	Goal Description	
5	Goal Name	Promote Economic Development
	Goal Description	
6	Goal Name	Improve Facilities and Infrastructure
	Goal Description	
7	Goal Name	Fair Housing
	Goal Description	
8	Goal Name	Planning and Administration
	Goal Description	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

This plan outlines the action steps that the City will use to address housing and community development needs in San Bernardino. The plan includes a listing of activities that the City will undertake during FY 2015-2016 (July 1, 2015 through June 30, 2016) that utilize CDBG, HOME, and ESG funds. For FY 2015-16, the City has a combined CDBG, HOME, and ESG allocation of \$5,951,024, including prior year funds.

### Projects

#	Project Name
1	Neighborhood Revitalization Program
2	Demolition Program
3	Seccombe Lake Park Restoration
4	Camera Expansion Project
5	Fire Equipment Lease Payments
6	Exterior Beautification Grant
7	Homeless Access Center
8	Section 108 Loan Repayment
9	Housing Solutions for Women and Children (Time for Change Foundation)
10	Young Scholars Program (Youth Action Project)
11	Urban Conservation Corps (Southern California Mountains Foundation)
12	Safe Space (St. John's Community Success Center)
13	CID Sensory Center (Friends of the Center for Individual Development)
14	Dare the Impossible! (Provisional Educational Services)
15	Social Hall Refurbishment (Central City Lutheran Mission)
16	Operation Uplift (LJR Intellect Academy of the Arts)
17	Fights Boxing Program (Project Fighting Chance)
18	Primary Care (Al-Shifa Clinic)
19	HOPE in the City (Catholic Charities)
20	Emergency Needs Program (Children's Fund)
21	Project Heartbeat (Anointed Vessel Productions)
22	Prevention Program (San Bernardino Sexual Assault Services)

Table 55 – Project Information

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

For FY 2015-2016, the City has a total CDBG budget of \$4,070,054, including prior year funds. The City also has \$1,500,000 in HOME funds and \$380,970 in ESG funds, including prior year funds. The City has allocated approximately 39 percent of its CDBG allocation to public facilities and infrastructure improvements within target low-

and moderate-income areas. Twenty percent of the City's allocation is reserved for administration costs and 15 percent is set aside for public services.

One of the greatest challenges in meeting the underserved needs of low- and moderate-income persons is having limited financial resources. The City will continue to partner with a wide variety of community-based service providers, municipal agencies, faith-based organizations and others to address obstacles to meeting underserved needs in the community.

## AP-38 Project Summary

Project Summary Information		
1	Project Name	Neighborhood Revitalization Program
	Target Area	
	Goals Supported	Improve Neighborhood Conditions
	Needs Addressed	Improve Neighborhood Conditions
	Funding	CDBG: \$200,000
	Description	The Neighborhood Revitalization Program will be responsible for making the City's residential and commercial areas better places to live, work, learn and play. Within the project areas two Code Enforcement officers will concentrate their effort on smaller target areas and focus on the reduction of blight, educating and empowering residents on how to revive their property, and boarding up unsafe and damaged properties.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 5,000 households are expected to benefit from this proposed activity.
	Location Description	
	Planned Activities	Duties of the Code Enforcement officers will include inspections, notifications, education, and enforcement of this program within low- and moderate-income areas. One customer service representative will also assist with clerical duties.
2	Project Name	Demolition Program
	Target Area	
	Goals Supported	Improve Neighborhood Conditions
	Needs Addressed	Improve Neighborhood Conditions
	Funding	CDBG: \$550,000
	Description	This program will be responsible for the abatement of vacant, abandoned, and fire-damaged structures throughout the City.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 36 households will benefit from this proposed activity.
	Location Description	
	Planned Activities	One Code Enforcement officer will be assigned for inspections, notifications, and coordination with both asbestos-testing contractors and demolition contractors. One Customer Service Representative will assist with clerical duties.
3	Project Name	Seccombe Lake Park Restoration
	Target Area	
	Goals Supported	Improve Facilities and Infrastructure

	<b>Needs Addressed</b>	Improve Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$360,900
	<b>Description</b>	Current conditions of the community center are blighted and a safety hazard. This project will improve conditions in a low-income area and increase activities for residents. Seccombe Lake Park is located in a CDBG benefit service area.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 158,345 low- and moderate-income persons in the City will benefit from this proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Construction and rehabilitation activities will consist of restroom renovations, fencing and lighting upgrades, irrigation system upgrades, turf removal, and restoration of baseball fields.
4	<b>Project Name</b>	Camera Expansion Project
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Facilities and Infrastructure
	<b>Needs Addressed</b>	Improve Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	CDBG funded surveillance cameras will be used to cover major ingress, egress and high crime areas of low- and moderate-income neighborhoods. The integrated video system will allow San Bernardino police officers to view and extract information that can assist in identifying and solving crime in low- and moderate-income neighborhoods.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 158,345 lower- and moderate-income persons in the City are expected to benefit from this proposed activity.
	<b>Location Description</b>	Intersections of Highland/Del Rosa (62.02), Mill/Mt. Vernon (49), Baseline/Sierra (55), Baseline/E (55), Mountain/Loma (62.02), and 16/Mt. Vernon.
	<b>Planned Activities</b>	Security cameras will be installed at the following intersections: Highland/Del Rosa (62.02), Mill/Mt. Vernon (49), Baseline/Sierra (55), Baseline/E (55), Mountain/Loma (62.02). Automated License Plate Reader (ALPR) cameras will be installed at the intersection of 16/Mt. Vernon.
5	<b>Project Name</b>	Fire Equipment Lease Payments
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Facilities and Infrastructure
	<b>Needs Addressed</b>	Improve Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$487,000
	<b>Description</b>	The City will use CDBG funds for the payment of fire equipment leases that serve the low and moderate income areas.
	<b>Target Date</b>	6/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 158,345 lower- and moderate-income persons in the City are expected to benefit from this proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The City will use CDBG funds for the payment of fire equipment leases that serve the low and moderate income areas.
6	<b>Project Name</b>	Exterior Beautification Grant
	<b>Target Area</b>	
	<b>Goals Supported</b>	Preserve and Rehabilitate Housing
	<b>Needs Addressed</b>	Preserve and Rehabilitate Housing
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	This program assists homeowners who are occupying their dwellings and whose incomes do not exceed 120 percent of the median income with exterior improvements to their property.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
7	<b>Project Name</b>	Homeless Access Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve Facilities and Infrastructure
	<b>Needs Addressed</b>	Improve Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	The City will partner with a local non-profit to retrofit an existing building for a Homeless Access Center. The Homeless Access Center will provide a safe haven where homeless individuals can receive supportive and supportive services in a targeted manner. The Homeless Access Center will strive to become the City's leading long-term temporary housing service provider.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City's 908 homeless persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The City will partner with a local non-profit to retrofit an existing building for a Homeless Access Center. The Homeless Access Center will provide a safe haven where homeless individuals can receive supportive and supportive services in a targeted manner. The Homeless Access Center will strive to become the City's leading long-term temporary housing service provider.



8	<b>Project Name</b>	Section 108 Loan Repayment
	<b>Target Area</b>	
	<b>Goals Supported</b>	Promote Economic Development
	<b>Needs Addressed</b>	Promote Economic Development
	<b>Funding</b>	CDBG: \$728,376
	<b>Description</b>	In 2006, the City, its former Redevelopment Agency, and HUD executed Section 108 loan documents for an award of \$7.5 million. The loan was utilized for the acquisition of 22 blighted and socially problematic four-plex apartment dwellings in the North Arden Guthrie Area. The City is also currently renegotiating a HUD Section 108 Loan for the 20-Plex movie theater (formerly known as the Cinema Star) in the amount of \$9 million to repay the original HUD 108 Loan of \$4.6 million and provide necessary funds for new technology upgrades and remodeling by Maya Cinemas North America, Inc.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 475 jobs are expected to be created upon completion of the North Arden Guthrie and Maya Cinemas projects.
	<b>Location Description</b>	
<b>Planned Activities</b>	Section 108 loans were utilized for the acquisition of 22 blighted and socially problematic four-plex apartment dwellings in the North Arden Guthrie Area. The City also renegotiated a HUD Section 108 Loan for the 20-Plex movie theater (formerly known as the Cinema Star) in the amount of \$9 million to repay the original HUD 108 Loan of \$4.6 million and provide necessary funds for new technology upgrades and remodeling by Maya Cinemas North America, Inc. This Project will include: new furniture and fixtures, carpeting, tile, counter-tops, paintwork, new seating, new digital projection equipment, movie screens and sound equipment, correction of American with Disabilities Act deficiencies, expansion of the main lobby and installation of equipment and expansion of one I-Max auditorium.	
9	<b>Project Name</b>	Housing Solutions for Women and Children (Time for Change Foundation)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Funds will be provided to the Time for Change Foundation for its Housing Solutions for Women and Children initiative, which integrates a comprehensive interweaving of housing, case management and supportive services (e.g. literacy and employment services) for homeless women and children in order to facilitate the attainment of stable housing, gainful employment and the development of life skills towards achieving self-sufficiency in a predetermined period of one year.
	<b>Target Date</b>	6/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 220 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	Census Tracts: 52, 53 and 54
	<b>Planned Activities</b>	This initiative will provide homeless families with their own home, ending the cycle of homelessness and evoking self-sufficiency. Most importantly, this funding leverages other funding from outside the city increasing the impact of the City's investment.
10	<b>Project Name</b>	Young Scholars Program (Youth Action Project)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$22,000
	<b>Description</b>	Youth Action Project's mission is to assist San Bernardino's youth in acquiring the skills and habits necessary to gain economic and social success. YAP employs local college students to serve as academic mentors to high school students in the San Bernardino City Unified School District (SBCUSD).
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 250 San Bernardino youth are expected to benefit from this proposed activity.
	<b>Location Description</b>	Arroyo Valley High School located in census tract 4201; San Gorgonio High School located in census tract 6301; and Adult School located In census tract 5500.
<b>Planned Activities</b>	The proposed program will employ 53 local college students and young adults (members) and provide them with work experience and training. Members will tutor/mentor/case-manage 250 high school students while actively seeking to engage their parents in the students' success. CDBG funds will help Youth Action Project (YAP) sustain this expansion by providing space for program activities and fingerprinting.	
11	<b>Project Name</b>	Urban Conservation Corps (Southern California Mountains Foundation)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$46,800
	<b>Description</b>	The Urban Conservation Corps program promotes employment opportunities, education and support services for youth that are low income, formerly incarcerated, at-risk of committing crimes, young parents, and homeless and disconnected from family support. This is achieved through a paid employment training program up to one year where they can earn up to \$800 per month; job assistance; an accredited charter school to obtain a high school diploma with teachers that work with special need populations, and a life skills transitions program.

	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 420 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	Clients from Census Tract: 43; Block Group 1, Block 1005; Census Tract: 64.1 Block Group 1, Block 1001; Census Tract: 54, Block 2; Census Tract 54, Block 43, Block Group 4
	<b>Planned Activities</b>	The program that the UCC is requesting is Wraparound Case management services. This would be a service offered by the UCC to benefit San Bernardino residents. Under this program, youth (18-24) will be "wrapped around" by a comprehensive assortment of individualized services and support networks to address their housing, health, child care, economic and, other primary needs. While this service will be offered to UCC participants, it will also be offered to public housing youth (18-24) who live at the Watermen Gardens and Maplewood Homes.
12	<b>Project Name</b>	Safe Space (St. John's Community Success Center)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$23,000
	<b>Description</b>	Programs provide tutoring for students, academic guidance for parents, career workshops, books for family literacy, and a variety of events to encourage leadership, healthy living, self confidence, responsibility and community citizenship.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Census Tract: 5400, 5500, 5600
	<b>Planned Activities</b>	Funding will secure: a safe, drug free site for youth and families 250+ days a year, reliable and creative staff to lead arts workshops, and professionals to come in to teach dance and drama. Daily activities and community events will help students develop planning, preparation and evaluation skills. Funding will also provide better craft materials, cover computer maintenance and snacks for participants.
13	<b>Project Name</b>	CID Sensory Center (Friends of the Center for Individual Development)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$35,200
	<b>Description</b>	Friends of CID is a non-profit fundraising and support organization for the Center for Individual Development (CID) and its Therapeutic Recreation Programs. The Sensory Center will allow clients to increase attention span, develop senses of hearing, sight, smell, touch and taste.

	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 400 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will be used to create a multi-sensory center room for the CID clients.
14	<b>Project Name</b>	Dare the Impossible! (Provisional Educational Services)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	This program will bring together diverse and low-income San Bernardino residents and offer tools to make positive changes. This involves creative classes and workshops, goal setting, and resources for those in need.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 1,000 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	Census Tracts: 41.04, 55. 47, 42.01
	<b>Planned Activities</b>	Assist residents through services offered on-site, which include food pantries, job training, job search resources, arts-related enrichment classes, and a special project meant to bring residents together to talk about their struggles, give testimonials, and set obtainable goals for the future.
15	<b>Project Name</b>	Social Hall Refurbishment (Central City Lutheran Mission)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Central City Lutheran Mission proposes using CDBG funds for the refurbishment of its multipurpose social hall, which serves the agency's feeding programs (daily hot meals), after school program's snacks and dinner, homeless men's shelter breakfast and dinner, food pantry, aerobics classes, and social gatherings. The Hall is also the primary assembly area for shelter men.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 100 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	Census Tract 55, Block Group 4

	<b>Planned Activities</b>	The focus will be on replacing aging mobile cafeteria tables and benches, creating more efficient storage, optimizing and providing flexibility in seating, and simplifying cleaning and sanitation.
16	<b>Project Name</b>	Operation Uplift (LJR Intellect Academy of the Arts)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	This program will use the arts as a way to mentor San Bernardino's most at-risk and troubled youth.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 1,000 youth will benefit from this proposed activity.
	<b>Location Description</b>	Census Tracts: 41.04, 55, 47, 42.01
	<b>Planned Activities</b>	Funds will be used to pay for instructors, staff, insurance, permits, and supplies.
17	<b>Project Name</b>	Fights Boxing Program (Project Fighting Chance)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$47,000
	<b>Description</b>	This program provides a support system for at-risk youth and young adults while assisting them to become positive contributing members of the community. The program offers assistance in areas of tutoring, male and female life skills, support groups, child nutrition, obesity prevention and anger management.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 450 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	Census Tracts: 62.01, 62.03, 62.04, 63.01, 63.02
	<b>Planned Activities</b>	Funds will help with boxing and golf equipment, as well as outreach and community education, testing, and monitoring for weight related illnesses and treatment.
18	<b>Project Name</b>	Primary Care (Al-Shifa Clinic)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$42,000
	<b>Description</b>	This program will provide medical, dental, as well as specialty care services, free of charge, to the indigent and under-served/uninsured without regard to religion, ethnicity, gender, and/or sexuality through a network of volunteer medical professionals.

	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 900 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	With these funds Al-Shifa will be able to expand its operational capacity as well as sustain its current provision of direct healthcare services to an estimated 4,500 patients per year.
19	<b>Project Name</b>	HOPE in the City (Catholic Charities)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	HOPE in the City primarily emphasizes: improving the Educational, Nutritional, Physical well-being of individuals and families, as well as the development of youth and children in the community.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 1,435 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	Zip Code 92401, 92404, 92405, 92407, 92410, and 92411
	<b>Planned Activities</b>	Funds will be used for health, life skills, and cooking classes, as well as summer lunches, Ken's Cafe, a Community Garden, case management, Zumba classes, tutoring and career development.
20	<b>Project Name</b>	Emergency Needs Program (Children's Fund)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	The Emergency Needs Program is the engine through which the agency's mission is fulfilled. Social workers and case managers utilize the program to direct vital services to at-risk youth that are not readily available in the community.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 600 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	

	<b>Planned Activities</b>	CDBG funds will be used to support the delivery of basic necessities by paying for the partial salary of one program staff person, as well as program resources (i.e. clothing gift cards).
21	<b>Project Name</b>	Project Heartbeat (Anointed Vessel Productions)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Project Heartbeat focuses on prevention/intervention strategies to deter youth ages 11-19 from at-risk behavior and juvenile delinquency. The program provides enriching alternative education, mentorship and life skills training (Arts Integration); empowerment for youth, self-efficacy, pro-social behavior and increased academic achievement.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 60 underserved youth are expected to benefit from this proposed activity.
	<b>Location Description</b>	Census Tracts: 4601 and 4602
<b>Planned Activities</b>	Funds will be used to pay the all-inclusive registration fee of \$40 each for 60 underserved youth who would otherwise not be able to participate. Funds will also be used to offset a portion of stipends for instructors/production team, production materials, marketing and advertising.	
22	<b>Project Name</b>	Prevention Program (San Bernardino Sexual Assault Services)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Supportive Services
	<b>Needs Addressed</b>	Provide Supportive Services
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	The program will be providing services to youth within city schools. The program is designed to reduce violence within the community and promote safer home environments and individuals.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 2,000 persons are expected to benefit from this proposed activity.
	<b>Location Description</b>	Census Tracts: 42, 43, 44, 47, 48, 53, 54, 55, 56, 58, 59, 60, 72, 75
<b>Planned Activities</b>	Funds will be used for a new program to provide safety outreach and a safety education program for youth in City schools. Services include counseling, crisis intervention, a 24/7 crisis hotline, and prevention education programs.	

## 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 proposes to utilize its funding for the upcoming CP period to finance a variety of housing, community development, economic development, and capital improvement projects. The majority of the funding will be used to finance projects targeting low- to moderate-income individuals and families throughout the City, including those in special needs categories such as abused children, battered spouses, elderly persons, severely disabled adults, homeless persons, illiterate adults, and persons living with HIV/AIDS. Based on 2007-2011 CHAS data, about 59 percent of households in the City are considered low- or moderate-income households.

In addition to projects and programs available to eligible participants citywide, specific projects and programs will be targeted to designated low/moderate income CDBG Benefit Service Areas. CDBG Benefit Service Areas are defined as geographic locations within the city of San Bernardino boundaries where 51 percent or more of the households residing in those areas are low- to moderate-income. Much of the City qualifies as a CDBG Benefit Service Area. The plan for geographic distribution of resources and projects identified as serving an area benefit is based in part on the geographic distribution of low- and moderate-income households throughout the City. Appendix B includes a map identifying CDBG Benefit Services areas throughout the City by Council Ward. City Council members utilize this information as a guide for determining the annual distribution of funding for projects

### Rationale for the priorities for allocating investments geographically

The City has not established geographic target areas for expending funds.

### Discussion

See discussions above.



# Affordable Housing

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

### Introduction

The City plans to utilize CDBG and HOME funds to support a number of authorized housing activities, including residential rehabilitation programs and a first-time homebuyer program. These activities are expected to provide rehabilitation assistance to 50 households. In addition, HOME funds have been allocated to assist 15 first-time homebuyers with purchasing homes.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	50
Special-Needs	0
Total	50

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	50
Acquisition of Existing Units	0
Total	50

Table 57 - One Year Goals for Affordable Housing by Support Type

### Discussion

See discussion above.

## AP-60 Public Housing – 91.220(h)

### Introduction

The needs of public housing in the City are met by the Housing Authority of the County of San Bernardino (HACSB).

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

The City signed an agreement with the County of San Bernardino to join the County HOME Consortium starting in FY 2015/16 for three years. As a result, the City will no longer be directly receiving HOME funds for three years. Instead, the funding is diverted to the County HOME Consortium. Much of the City's diverted HOME funds is earmarked for the rehabilitation of Waterman Garden, an affordable housing project owned and operated by the Housing Authority of the County of San Bernardino, and is located in the City of San Bernardino.

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

As money from the federal government continues to deplete for resident services, HACSB was proactive in 2011 by establishing an affiliate nonprofit K.E.Y.S. (Knowledge Education for Your Success) to support resident and community initiatives and client self-sufficiency activities. The mission of KEYS is to empower low income families in San Bernardino County and unlock their potential for success. HACSB's efforts are not restricted to resident self-sufficiency, and KEYS is an example of the additional work that we have accomplished to improve the quality of life for our residents.

Specifically, in an effort to improve the quality of life for residents, HACSB acknowledged the serious health issues caused by second hand smoke and partnered with the County Department of Public Health to search for viable solutions. Though HACSB's vast efforts to educate residents on the harmful effects of smoking, and surveying them for their feedback, HACSB has transitioned several affordable housing sites to 100 percent smoke free developments. This was an effort achieved through the strength of HACSB's partnership and the educational health resources provided to our residents.

HACSB's centralized community affairs department assists in making and strengthening partnerships throughout the County to leverage services and programs to assist residents with achieving self-sufficiency. In an effort to outreach to services of greatest need among the residents, in 2010, HACSB partnered with Loma Linda University to conduct a detailed needs assessment of one of HACSB's Public Housing communities—Maplewood Homes Community (formerly known as Medical Center, 296 units)—to determine appropriate partners that could best serve residents based on resident input and professional analysis.

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

Not applicable.

## Discussion

See discussions above.

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

### Introduction

According to the San Bernardino County 2013 Homeless Count and Subpopulation Survey, 908 adults and children in the City of San Bernardino were homeless during the point-in-time (P-I-T) count conducted in January of 2013.

### Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of San Bernardino has formed a Homeless Street Outreach Team that provides daily mobile outreach to the most service-resistant homeless population in San Bernardino. The Team works in partnership with local service providers, law enforcement, health professionals, city staff, and local residents and businesses to assist the homeless in securing stable housing, short and long-term, and achieve self-sufficiency. Service providers and community volunteers assist the Team during “ride-alongs” conducted throughout the week. The Outreach Team generally engages about 400 homeless individuals per year and operates from 7:30 a.m. to 5:30 p.m. on weekdays, with various weekend hours (as assigned).

In addition, San Bernardino County's 10- Year Strategy to End Homelessness, which was recalibrated in 2013, includes a recommendation to expand street outreach and engagement services to include multidisciplinary practitioners and services and include volunteers from various community groups. Specifically, the strategy calls for the design and implementation of local “Housing First Engagement Teams” (ETs). ETs will identify, engage, house, and provide integrated supportive services to the most vulnerable, visible, and hardest-to-reach chronically homeless single adults and families who have been living on the streets of San Bernardino County. The Strategy also recommended establishing a Central Contact Center that would respond to community calls and concerns for traditional street outreach and engagement and/or assertive community treatment.

### Addressing the emergency shelter and transitional housing needs of homeless persons

Since 2014, the City has partnered with a local non-profit agency to retrofit an existing building for use as a Homeless Access Center. The Homeless Access Center will provide a safe haven where homeless individuals can receive supportive and assistive services in a targeted manner. The Homeless Access Center will strive to become the City's leading long-term temporary housing service provider. The City also provides funds on annual basis to a number of non-profit agencies that operate emergency shelters and transitional housing for the homeless. Emergency shelters provide the most basic needs of safe shelter and nourishment, as well as drop-in services, counseling, medical treatment, transportation assistance, referrals to mental health and social service agencies, and assistance with finding appropriate permanent housing. Transitional shelters provide housing and needed resources (i.e., job training,

money management, alcohol and drug rehabilitation, parenting classes, counseling) to help individuals and families re-establish independent living. These facilities also assist clients with finding permanent housing.

In addition, San Bernardino County's 10- Year Strategy to End Homelessness, which was recalibrated in 2013, includes a recommendation to increase the number of available permanent supportive housing beds that serve the County's chronically homeless population.

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

The City of San Bernardino recognizes that homelessness is a regional issue that impacts every community in the region. As the largest community in the County, the City also serves as a hub for service providers. The City supports the efforts of this network of agencies in ending 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 seeks to prevent homelessness by funding emergency assistance for families and households at-risk of being homeless. Educating residents about available services is a key component in reducing homelessness.

Based on the City's discussions with homeless advocates and providers, permanent housing and support services are priorities for addressing the immediate needs of the homeless population. Providing emergency services without complementary transitional and permanent housing services creates a situation where the homeless remain in San Bernardino for services but are trapped in an emergency housing situation or lack shelter due to inadequate resources for transitional and permanent housing. The City will emphasize services providing transitional and permanent housing assistance through case management, life skills, rental support and job assistance for homeless families and individuals transitioning to permanent housing.

As previously noted, many of the transitional housing programs assisted by the City include assistance with finding permanent housing. In addition, the County's 10-Year Strategy for Ending Homelessness was recently recalibrated in 2013 to focus on a rapid re-housing approach that is also consistent with a Housing First Model. This approach is intended to minimize the amount a time an individual or family remains homeless or in shelters. The Housing First Model also focuses on homeless prevention by emphasizing the need to keep individuals and families in their current housing if appropriate.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The County's 10-Year Strategy for Ending Homelessness, recently recalibrated in 2013, includes a recommendation to focus on discharge planning in order to prevent people from becoming homeless when they are discharged from correctional, foster care, health care, or mental health care systems. The McKinney-Vento Act requires that State and local governments have policies and protocols in place to ensure that persons being discharged from a publicly-funded institution or system of care are not discharged immediately into homelessness. In order to meet HUD's requirements, the 10-Year Strategy has established a Discharge Planning Committee to focus on improving coordination between discharge planning agencies, local government, and homeless service providers in order to implement a "zero tolerance" plan that will prevent persons being discharged into homelessness.

## Discussion

See discussions above.

## 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.

**Lack of Affordable Housing Funds:** The availability of funding for affordable housing has been severely affected by the dissolution of redevelopment agencies. Prior to 2012, redevelopment activities and funding were the City's primary tool for assisting with neighborhood revitalization efforts and production of affordable housing. The loss of this funding represents a constraint for San Bernardino's efforts to continue to support neighborhood revitalization.

**Environmental Protection:** State law (California Environmental Quality Act and California Endangered Species Act) and federal law (National Environmental Policy Act and Federal Endangered Species Act) regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs and time delay resulting from the environmental review process are also added to the cost of housing.

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

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

**Permit and Processing Procedures:** Builders and developers frequently cite the cost of holding land during the evaluation and review process as a significant factor in the cost of housing. The City of San Bernardino's development review process is designed to accommodate growth without compromising quality. Project quality is of critical concern, as the City faces challenges in securing foreclosed single-family homes and poorly maintained multifamily complexes.

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

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

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

1. **Corridor Improvement Program** - The four Corridor Strategic Areas (Mount Vernon, E Street, Baseline, and Highland) are generally characterized by underperforming strip commercial, vacant or underutilized parcels, deteriorating structures, and inconsistent façades and signage. The Corridor Improvement Program is an optional package of policy, regulatory, and incentives intended to stimulate investment and development in the Corridor Strategic Areas. While the underlying land use designations and zones still apply, the property owner may request, and the City may choose to apply, aspects of the Corridor Improvement Program necessary to achieve the desired results.
2. **General Lot Consolidation Incentive** - Small, individual lots offer limited development potential, and generally cannot support onsite property management. Development opportunities could be increased through a small-lot consolidation program that offers a 15 percent density bonus for projects with a residential component that are committing to a maintenance plan and having on-site management. The City is anticipating amending the Development Code to incentivize lot Consolidation by 2016.

3. **Density Bonus Provisions** - Density bonus projects can be an important source of housing for lower and moderate income households. The City anticipates amending the Development Code to reflect the latest amendments to State density bonus law.
4. **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.
5. **Streamlined Processing** - The City is committed to continuing the streamlining of development activities and regulations and will continue to analyze potential programs that seek to eliminate land use constraints, particularly as related to the provision of new housing and rehabilitation of existing housing. The City amended its Development Code in 2012 to make it more user-friendly and to minimize confusion for staff and the development community. As part of the Development Code update, the City also introduced a new streamlined type of Conditional Use Permit: the Minor Use Permit (MUP). The MUP is reviewed by the Development/Environmental Review Committee rather than the Planning Commission, which requires less staff time (and a relatively shorter process for developers), lower fees, and can be used in lieu of a CUP for certain qualified projects.

#### Discussion:

See discussions above.

### AP-85 Other Actions – 91.220(k)

#### Introduction:

Priority Needs established in the FY 2015 - FY 2019 Five-Year Consolidated Plan, which form the basis for establishing objectives and outcomes in the FY 2015-2016 One-Year Action Plan, are as follows:

#### High Priority

- Preserve and rehabilitate existing single-family dwellings.
- Improve neighborhood conditions through code enforcement and neighborhood revitalization.
- Expand homeownership opportunities and assist homebuyers with the purchase of affordable housing.
- Assist homeless and special needs populations with supportive services.
- Promote economic development and employment opportunities for low and moderate income persons.
- Improve and expand existing community facilities and infrastructure to meet current and future needs.
- Eliminate identified impediments to fair housing through education, enforcement, and testing.
- Planning and administration

## Low Priority

- Provide rental assistance and preserve existing affordable rental housing.
- Expand the affordable housing inventory through new construction.

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

The City's financial position during FY2013 combined with the demise of Redevelopment in California prevented it from operating its CDBG, HOME, NSP and ESG programs as effectively as possible. This was due in part to the lay-off of key redevelopment staff that played roles in the management of the aforementioned programs. "Restarting" the programs has required significant investment in consulting, auditing and program design. As the City moves forward, it anticipates improvement due to reorganization of program staff, increased capacity in the City's Finance Department and better goal alignment among policy setters.

### Actions planned to foster and maintain affordable housing

The City fosters relationships with for-profit and non-profit housing developers for the new construction of both market rate and affordable housing projects. The City also leverages its resources with private capital in order to develop quality affordable homes for San Bernardino residents. For FY 2015-2016, the City has allocated CDBG and HOME funds for the rehabilitation and preservation of housing and the promotion of home ownership opportunities in the City.

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

Neighborhood Housing Services of Inland Empire (NHSIE) and Inland Housing Development Corporation (IHDC), non-profit entities that administer the City's Housing Rehabilitation Program, notify all Housing Rehabilitation Program applicants about the hazards of lead-based paint. If applicants are low-income and have a child under the age of 6, they are referred to the County's Lead-Based Paint Abatement Program for free lead-based paint inspections, testing children for lead, providing information about lead, and lead-based paint abatement. Each household affected by the Lead-Based Paint Rule is provided with information on identifying and controlling lead-based paint hazards. Properties not affected by the Lead Based Paint Rule include the following:

- Housing built after 1977
- Zero-bedroom units
- Housing for the elderly (unless children live there)
- Housing for the handicapped (unless children live there)

The City has also incorporated HUD's Lead Safe Housing Rule (to protect children from the hazards of lead-based paint) into its Housing Rehabilitation Program. NHSIE and IHDC, non-profit entities that administer the City's rehabilitation program, notify all Housing Rehabilitation Program applicants about the hazards of lead-based paint.



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

During FY 2015-16, in partnership with its non-profit partners, the City will be providing a variety of 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 City has also implemented a number of economic development initiatives that could help to reduce poverty in San Bernardino. The SBA 7A-Grow America Fund Program provides loans to small businesses. This program is available countywide and can provide 100 percent financing for up to \$1 million. The program provides long-term, fixed-rate financing which may be utilized for property acquisition, construction, building renovations or leasehold improvements, debt refinancing, capital equipment and working capital. In addition, the City's Business Incentive Grant Program assists business owners, tenants, and property owners to enhance the "curb appeal" of their business storefront by providing funds to complete exterior improvements. The program also provides grants to help business owners retain their current employment levels or expand their current employment levels.

In 2006, the City of San Bernardino executed Section 108 loan documents for an award of \$7.5 million. The loan was utilized for the acquisition of 22 blighted and socially problematic four-plex apartment dwellings in the North Arden Guthrie Area. Together with other redevelopment funds of approximately \$7.5 million, tenants have now been relocated into safe and sanitary housing, the structures demolished, and the land will be made available to a master developer (Home Depot) for the purpose of constructing a retail commercial center. The City is currently renegotiating a HUD Section 108 Loan for the 20-Plex movie theater (formerly known as the Cinema Star) in the amount of \$9 million to repay the original HUD 108 Loan of \$4.6 million and provide necessary funds for new technology upgrades and remodeling by Maya Cinemas North America, Inc. The two Section 108 Loan projects are expected to provide a combined 475 jobs for the City.

## Actions planned to develop institutional structure

The City Manager's Office is responsible for the administration of the Community Planning and Development programs. Staff is specifically responsible for the administration, implementation, and the monitoring of programs funded with these sources. In conjunction with other City departments, such as Public Works, and Park, Recreation and Community Services, staff will continue to identify the community's greatest needs and allocate resources accordingly. Staff will continue to work with for-profit and non-profit developers and lenders to facilitate the improvement, preservation, and/or creation of affordable housing opportunities for low- to moderate-income households within the City. Furthermore, the City will continue to work on coordinating activities with County of San Bernardino agencies such as the Department of Homeless Services, the Department of Mental Health, and the San Bernardino County Housing Authority to continue to meet the needs of the City's special needs populations by providing services and affordable housing opportunities.

In addition, the City will continue to improve internal processes regarding the allocation and administration of all federal and state funded programs by identifying structural gaps and enhancing protocols to allow for greater accuracy in reporting and monitoring.

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

The City conducts extensive outreach to engage a wide range of non-profit agencies, groups and organizations to assist in the process of developing the Action Plan. The process includes:

1. Press releases and notices circulated in the City inviting residents to participate in the process.
2. E-mail notification to existing non-profit partners inviting them to participate in the plan process.
3. Public notices in the San Bernardino Sun advertising the Plan public comment and review period, non-profit application period, and plan adoption hearing.
4. Public application process for non-profit organizations based in the community.
5. Internal application process for City departments.
6. Discussions with departments to identify funding priorities.
7. Discussions of funding and public meetings, including Council meeting.

## **Discussion:**

See discussions above.

# Program Specific Requirements

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

### Introduction:

The following describes other program-specific requirements.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(l)(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
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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

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

FY 2015-2016 HOME funds will be used primarily for the development of affordable housing.

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:

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:

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:

Emergency Solutions Grant (ESG)  
Reference 91.220(I)(4)

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

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

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

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.

Describe performance standards for evaluating ESG.

Discussion: