



City of San Bernardino 2020-2025 Consolidated Plan





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EXECUTIVE SUMMARY

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

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

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

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

The **HOME entitlement program** provides formula grant funding for a wide range of activities including building, purchasing, and/or rehabilitating affordable housing for rent or homeownership and providing direct rental assistance to low-income households. The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.¹

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

The **Consolidated Plan** (ConPlan) is a five-year planning document. This plan covers the period from fiscal year 2020-21 through fiscal year 2024-25. The purpose of the ConPlan is to guide a jurisdiction to:

- Assess their affordable housing and community development needs and market conditions;
- Make data-driven, place-based investment decisions; and
- Conduct community-wide discussions to identify housing and community development priorities that align and focus on eligible activities for CDBG funding.

¹ HUD. Home Investment Partnerships Program.
https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/



Recipients of CDBG and HOME funding must also prepare and submit to HUD an Annual Action Plan (AAP) that describes in detail, each year, how the ConPlan will be carried out. The AAP must provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the ConPlan.² Additionally, at the end of each fiscal year, jurisdictions must complete and submit to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) to report on the accomplishments and progress toward the ConPlan's goals.

The City anticipates approximately \$15,000,000 in CDBG funds, \$6,000,000 in HOME funds, and \$1,400,000 in ESG funds during the 2020-2025 ConPlan period.

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

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

A summary of needs identified in the City of San Bernardino include:

- Rehabilitation of single-family owner-occupied housing and rental units
- Housing for households below 80% area median income
- Expanding homeownership
- Homeless services and homeless prevention services
- Economic development
- Improvement of facilities and infrastructure
- Fair housing services

See Needs Assessment (NA) section beginning on page 26 for additional discussion on these identified needs.

Evaluation of past performance

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

² HUD. CPD Consolidated Plans, Annual Action Plans, and CAPERs.
<https://www.hudexchange.info/programs/consolidated-plan/con-plans-aaps-capers/>



Affordable Housing

HOME funds were used to construct new homeowner housing and CDBG funds were used to rehabilitate existing housing. For example, in FY 2018-2019, three new homeowner units were added, and seven homeowner houses were rehabilitated. Additionally, in FY 2019-2020, the City anticipates adding eight new single-family ownership units for households earning between 50 and 80 percent AMI.

Fair Housing

CDBG funds were used to contract with the Inland Fair Housing Mediation Board to provide fair housing services, including landlord/tenant mediation, housing counseling, alternative dispute resolution, and senior services to San Bernardino residents. For example, in FY 2018-2019, approximately 2,700 residents were served. For FY 2019-2020, the City anticipates serving approximately 3,300 residents.

Homelessness

ESG funds were used to connect homeless individuals to services, such as street outreach, rapid rehousing, emergency shelter, and homeless prevention services. As of FY 2018-19, 566 people were served through these programs. Additionally, in FY 2018-2019, the City assisted in the acquisition and rehabilitation of a 38-unit apartment complex to assist homeless households into permanent supportive housing. In FY 2019-2020, the City anticipates serving 350 persons experiencing homelessness.

Summary of citizen participation process and consultation process

Robust community engagement was achieved through engaging a diverse group of stakeholders to identify priorities, concerns, and values. The feedback provided through the community engagement process supported the development of this ConPlan, including the development of housing and community development needs, priorities, goals, and strategies for funding allocation.

For the purposes of this plan, the community outreach included residents, business owners, and interest groups. Targeted outreach was provided to youth, elderly, racial and ethnic minorities, renters and property owners, and business owners across the City. Leveraging existing stakeholder contacts, recognizing underrepresented stakeholders, and identifying new stakeholders was integral to the process of reaching the greater San Bernardino community and ensuring a broad depth of participation.

The City announced the various community engagement opportunities through its social media, newspaper noticing, and email blasts.

Members of the public had the following opportunities for participation and comment, all of which were offered throughout San Bernardino during the ConPlan process:

- **Public Meetings:** Walk-in meetings were held across the City so that members of the public could describe what needs and concerns they see in their community.



- Housing Summit: A housing summit was held for community leaders, agency representatives, service providers, planning professionals, developers, and business owners to learn and exchange information about the current state of housing and development in the City.
- Stakeholder Interviews: Various local organizations were interviewed to receive feedback on the most pressing priorities and needs of target populations.
- Pop-Up Events: Structured for short interactions, the pop-up took the form of a booth set up at an event to allow access to a specific stakeholder group. Feedback provided at pop-up events was collected through interactive exercises (dot votes, etc.) or verbal responses to big picture questions.
- Online Feedback Collection (Survey): To broadly access and efficiently obtain information from a large number of geographically distributed citizens, an online survey was prepared. The survey provided an opportunity to leave additional, relevant comments. The survey was announced through City media outlets and disseminated through key community liaisons or stakeholders with access to resident and community groups, business owners, and interest groups.

A detailed summary of community engagement, including participation, methods, and feedback, can be found in Sections PR-10 (Consultations) and PR-15 (Citizen Participation) of this ConPlan.

Summary of public comments

The regional meetings yielded numerous public comments that identified priorities for residents of the City. High priorities identified during the meetings included:

- Affordable housing
- Housing and mental health programs for people with disabilities
- Veterans homelessness assistance
- Street outreach to homeless individuals
- Jobs
- Neighborhood revitalization
- Pedestrian and traffic improvements

Stakeholders provided feedback on the priority needs of the City. Priority needs related to housing, services, and public facilities were summarized into several overarching themes including to:

- Increase affordable housing;
- Increase housing opportunities and services for homeless individuals, including homeless prevention;
- Provide respite care for homeless individuals discharged from hospitals; and
- Enable emergency/natural disaster resiliency for homeless individuals and low-income families.



Community members provided feedback via the community needs survey. The highest areas of need included:

- Infrastructure
- Homeless services
- Economic development (jobs/businesses)

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

The City did not receive any public comments that were not accepted. The City attempted to incorporate all feedback received through outreach efforts into the plan.

Summary

This 2020-2025 ConPlan combines resident feedback, demographic data and analysis, community stakeholder input, and consideration of City resources, goals, other relevant plans, and policies. The results of this combined effort and analysis is the City's five-year Strategic Plan for the allocation of CDBG, HOME, and ESG funds and activities. These funds will focus on preserving affordable housing, improving community facilities and infrastructure, providing public services to homeless individuals, and improving neighborhood conditions.



THE PROCESS

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

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

The City of San Bernardino’s Housing Division is the agency responsible for preparing the Consolidated Plan and administering the City’s CDBG, HOME, and ESG grants, as shown in **Table 1**.

| Agency Role | Name | Department/Agency |
|--------------------|----------------|---|
| Lead Agency | San Bernardino | |
| CDBG Administrator | San Bernardino | Community and Economic Development Department |
| HOME Administrator | San Bernardino | Community and Economic Development Department |
| ESG Administrator | San Bernardino | Community and Economic Development Department |

Table 1 – Responsible Agencies

Narrative

Lead and Responsible Agency

The City of San Bernardino (City) is the lead and responsible agency for the US Department of Housing and Urban Development’s (HUD) entitlement programs in San Bernardino. The City’s Housing Division is responsible for administering the City’s HUD entitlement grants, including CDBG, HOME, and ESG.

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

Consolidated Plan Public Contact Information

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

Introduction

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

The City of San Bernardino hired Michael Baker International to assist in community engagement efforts. Community engagement is key for helping the City to identify needs, priorities, goals, strategies, and activities for future housing and community development activities over the five-year Consolidated Plan period. Engagement activities included a community survey, community meetings, pop-up events, a housing summit, and stakeholder consultations.

As a part of the stakeholder consultation process, the City consulted with a variety of stakeholders, including local and regional community-based organizations, health and mental and behavioral health care providers, and housing service organizations.

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

Homelessness

During the development of its ConPlan and Annual Plans and as a general practice, the City coordinated with a variety of housing/shelter organizations, public and mental health agencies, and service providers to discuss community needs. Examples of those consulted include Salvation Army – Hospitality House, Dignity Health, Inland Valley Recovery Services, and Community Action Partnership of San Bernardino County; for a complete list see **Table 2** below. Their collective feedback was especially valuable in gathering information and shaping priorities for this plan as it relates to special needs populations, general health, and mental health services in the City. Through this process, the City interviewed the Continuum of Care (CoC) to ascertain the needs of homeless individuals throughout the City as well as the organizational needs and challenges of the CoC itself. The CoC’s feedback will be used to shape the goals identified in this ConPlan, which will then address the needs of homeless individuals in the City.

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 San Bernardino County Homeless Partnership (SBCHP) is the administrator of the regional CoC, which serves the entire County. The City continuously coordinates with the CoC to end



and prevent homelessness in the County. The CoC is a group composed of stakeholders throughout the County, including governmental agencies, homeless service and shelter providers, homeless persons, housing advocates, affordable housing developers, and various private parties, including businesses and foundations.

The SBCHP is a collaboration among community and faith-based organizations, educational institutions, nonprofit organizations, private industry, and federal, state, and local governments. The partnership focuses on addressing issues of homelessness within the County.

The SBCHP was developed to direct the planning, development, and implementation of the County’s 10-year Strategy to end chronic homelessness. The partnership leads the creation of a comprehensive network to deliver much-needed services to the homeless and to families and individuals at risk of homelessness through careful planning and coordination among all entities that provide services and resources to prevent homelessness. The City’s ConPlan is aligned with the SBCHP’s 10-year Strategy to end chronic homelessness.

According to the City’s ESG Policies and Procedures, consultation takes place with participation of City officials, staff serving on the CoC Governance Board, and the Advisory Committee of the CoC Board. In these roles, the City participates in setting local priorities, certifying need, and the annual review of ESG programs. The Community and Economic Development Department serves as the administrative entity for the ESG and compiles program documentation which includes information about the responsibilities of the CoC and ESG programs, HUD regulations, and policy statements such as coordinated entry system, prioritization and Homeless Management Information System (HMIS) participation. Compiled data is used to report on project outcomes to HUD through the ESG CAPER.

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

| Participating Agencies, Groups and Organizations | | |
|--|---|---|
| 1 | Agency/Group/Organization | Dignity Health |
| | Agency/Group/Organization Type | Services – Health |
| | What section of the Plan was addressed by Consultation? | Homeless Needs – Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth Market Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) attended at least one community meeting and provided input to help prioritize the City’s community needs. |
| 2 | Agency/Group/Organization | National CORE |
| | Agency/Group/Organization Type | Services – Children |
| | What section of the Plan was addressed by Consultation? | Non-Housing Community Development Strategy |



| | | |
|---|---|---|
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) attended at least one community forum and provided input to help prioritize the City's community needs. |
| 3 | Agency/Group/Organization | Neighborhood Partnership Services (NPHS) |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Homeless Needs – Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth Homeless Strategy |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) attended at least one community forum and provided input to help prioritize the City's community needs. |
| 4 | Agency/Group/Organization | OmniTrans |
| | Agency/Group/Organization Type | Other (Transit Agency) |
| | What section of the Plan was addressed by Consultation? | Homeless Needs – Chronically Homeless |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 5 | Agency/Group/Organization | San Bernardino County Homeless Partnership |
| | Agency/Group/Organization Type | Publicly Funded Institution/System of Care |
| | What section of the Plan was addressed by Consultation? | Homeless Needs – Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth Homeless Strategy |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 6 | Agency/Group/Organization | San Bernardino County Department of Behavioral Health |
| | Agency/Group/Organization Type | Health Agency Services – Health |
| | What section of the Plan was addressed by Consultation? | Homeless Needs – Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 7 | Agency/Group/Organization | Project Fighting Chance |
| | Agency/Group/Organization Type | Services – Children |
| | What section of the Plan was addressed by Consultation? | Non-Housing Community Development Strategy |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 8 | Agency/Group/Organization | Inland Fair Housing and Mediation Board |
| | Agency/Group/Organization Type | Service – Fair Housing |



| | | |
|----|---|---|
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 9 | Agency/Group/Organization | Salvation Army – Hospitality House |
| | Agency/Group/Organization Type | Services – Homeless |
| | What section of the Plan was addressed by Consultation? | Homeless Needs – Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 10 | Agency/Group/Organization | Center for Employment Opportunities |
| | Agency/Group/Organization Type | Services – Employment |
| | What section of the Plan was addressed by Consultation? | Non-Housing Community Development Strategy |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 11 | Agency/Group/Organization | Inland Valley Recovery Services |
| | Agency/Group/Organization Type | Services – Health |
| | What section of the Plan was addressed by Consultation? | Homeless Needs – Chronically Homeless, Families with Children, Veterans, Unaccompanied Youth |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 12 | Agency/Group/Organization | Dr. Tom Pierce, CSU San Bernardino |
| | Agency/Group/Organization Type | Civic Leader |
| | What section of the Plan was addressed by Consultation? | Market Analysis |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 13 | Agency/Group/Organization | Inland Congregation United for Change |
| | Agency/Group/Organization Type | Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 14 | Agency/Group/Organization | Community Action Partnership of San Bernardino County |
| | Agency/Group/Organization Type | Services – Children Services – Homeless Services – Health Services – Employment |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |



| | | |
|----|--|---|
| 15 | Agency/Group/Organization | Habitat for Humanity San Bernardino Area |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 16 | Agency/Group/Organization | City Council of San Bernardino |
| | Agency/Group/Organization Type | Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 17 | Agency/Group/Organization | Wells Fargo |
| | Agency/Group/Organization Type | Business Leaders |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 18 | Agency/Group/Organization | Community Education Partnership |
| | Agency/Group/Organization Type | Services – Education |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 19 | Agency/Group/Organization | Housing Authority of the County of San Bernardino (HACSB) |
| | Agency/Group/Organization Type | PHA |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 20 | Agency/Group/Organization | Catholic Charities |
| | Agency/Group/Organization Type | Services – Elderly Persons Services – Homeless Services - Health |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 21 | Agency/Group/Organization | Community & Economic Development, City of San Bernardino |
| | Agency/Group/Organization Type | Other Government - Local |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 22 | Agency/Group/Organization | Hope Through Housing Foundation |
| | Agency/Group/Organization Type | Housing |



| | | |
|----|---|---|
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 23 | Agency/Group/Organization | Local Initiatives Support Corporation (LA LISC) |
| | Agency/Group/Organization Type | Services – Employment Services – Health Housing Services - Education |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 24 | Agency/Group/Organization | Step Up on Second Street |
| | Agency/Group/Organization Type | Services – Homeless Services - Employment |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 25 | Agency/Group/Organization | Mary’s Mercy Center |
| | Agency/Group/Organization Type | Services – Homeless Services – Health |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 26 | Agency/Group/Organization | Alvord Unified School District |
| | Agency/Group/Organization Type | Services – Education Other Government – State |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 27 | Agency/Group/Organization | Blair Park Neighborhood Association |
| | Agency/Group/Organization Type | Other Government - Local |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 28 | Agency/Group/Organization | EI Sol Neighborhood Educational Center |
| | Agency/Group/Organization Type | Services – Education Services – Health Services - Children |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |



| | | |
|----|--|---|
| 29 | Agency/Group/Organization | Mayor's Chief of Staff, City of San Bernardino |
| | Agency/Group/Organization Type | Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 30 | Agency/Group/Organization | National Anger Management Association |
| | Agency/Group/Organization Type | Services - Health |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 31 | Agency/Group/Organization | Neighborhood Housing Services of the Inland Empire |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 32 | Agency/Group/Organization | Community Development and Housing Agency – County of San Bernardino |
| | Agency/Group/Organization Type | Housing Other Government – County |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 33 | Agency/Group/Organization | San Bernardino Neighborhood Association |
| | Agency/Group/Organization Type | Other Government – Local |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 34 | Agency/Group/Organization | Terrace West Housing |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 35 | Agency/Group/Organization | UNITED Youth Violence Prevention |
| | Agency/Group/Organization Type | Services – Children |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 36 | Agency/Group/Organization | Valon Consulting |



| | | |
|----|---|---|
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |
| 37 | Agency/Group/Organization | Wildwood Park Neighborhood Association |
| | Agency/Group/Organization Type | Other Government – Local |
| | What section of the Plan was addressed by Consultation? | Needs Assessment |
| | How was the Agency/Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Representative(s) contributed narrative and data to answer questions relevant to the Consolidated Plan. |

Table 2 – Agencies, groups, organizations who participated

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

No agency types were excluded from engagement.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--------------------------------------|--------------------------|--|
| Continuum of Care | Continuum of Care | Potential funding allocations to address homeless needs will complement the CoC strategy. |
| 10 Year Strategy to End Homelessness | Continuum of Care | Potential funding allocations to address homeless needs will be consistent with the 10-Year Strategy to End Homelessness. |
| 2015-2023 Housing Element | City of San Bernardino | Barriers to and opportunities for affordable housing development analyzed in this plan were considered in the Market Assessment. |

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(I))

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

Furthermore, community outreach to local leaders, stakeholders, and residents is a critical first step in implementing this plan’s desired community changes. By successfully establishing



relationships and trust between the government, those providing services or community improvements, and the beneficiaries of these services or improvements, the City and community can move toward a joint vision for what and how to make community improvements. The agencies, groups, and organizations who participated are listed in **Table 2**. Other local/regional/federal planning efforts can be found in **Table 3**.

Narrative (optional):

City staff, with assistance from consultants, worked to involve housing, social service, and other agencies in the community engagement process including direct solicitation for these agencies to participate in the community survey, community meetings, and stakeholder interviews. Agencies who were invited but did not participate are listed below. The City will continue to include them in future planning efforts.

- California Endowment
- Cathedral of Praise International Ministries
- Center for Individual Development
- Central City Lutheran Mission
- Clay Counseling Foundation
- Community Investment Corporation
- Diocese of San Bernardino
- Enterprise Community Partners, Inc.
- Family Service Association of Redlands
- Foothill AIDS Project
- Grid Alternatives
- Home of Neighborly Service
- HomeAid Inland Empire
- Inland Empire Health Plan
- Inland Regional Center
- Kaiser Permanente
- Legal Aid of San Bernardino
- LJR Intellect Academy
- Lutheran Social Services of Southern California
- Mental Health Systems
- Mercy House Living Centers
- Molina Healthcare
- Mosaic Community Planning, LLC
- New Generation for Jesus Christ
- Option House
- Project Life Impact
- Provisional Educational Services
- Restoration House of Refuge, Inc
- San Bernardino Clergy Association
- San Bernardino Community College District
- San Bernardino County HOPE Team
- San Bernardino Public Library
- San Bernardino Sexual Assault Services
- San Bernardino Unified School District
- San Bernardino Valley College
- Smooth Transition
- Temple Missionary Baptist Church
- Time for Change
- Ureach - Loma Linda
- US Vets
- Youth Action Project



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



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

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

Outreach is essential to the City's ability to create an accurate and effective plan, and to allocate resources appropriately. The City attempted to reach as many residents as possible within specific demographics, such as low-income families, persons with disabilities, elderly persons, female-headed households, and parents/guardians of children. Receiving feedback from residents, especially those who may receive assistance from grant funds, is critical to the success of the CDBG program. The City reached out to practitioners, agencies, leaders, organizations, and companies who may have the specialized knowledge, experience, resources, and capacity to discuss needs, opportunities, solutions, investments, and how community improvements can be made. All City residents were encouraged to provide input on community needs through citizen participation opportunities.

The City organized various methods for participation and public comment throughout the development of the ConPlan. The following is a summary of the efforts made to broaden citizen participation through the ConPlan process. Citizen Participation Outreach, **Table 4**, provides additional detail on the types of outreach conducted and, where applicable, a summary of the comments received.

Community Needs Survey

This community survey was noticed through the newspaper, the City's website, and distribution of flyers in both English and Spanish. The online and paper survey was made available to the public between January 7, 2020, and February 28, 2020. The survey was provided in English and Spanish. Data gathered from the survey provided community feedback needs for housing, public facilities, infrastructure, homelessness, economic development, and community services, as well as on local demographic data. A copy of the survey, along with the final results, can be found at the end of the document under **Appendix Community Engagement Summary**.

Pop-Up Events

Pop-up events are temporary events held in public areas. Pop-up events are useful to help provide the public with general information and awareness of the ConPlan process and engage community members with the community survey. Short dialogue and feedback were also obtained from the public.

Three pop-up/tabling events were held throughout the City: a football game at San Bernardino High School on November 1, 2019, the San Bernardino Airshow on November 2, 2019, and the City of San Bernardino Winter Wonderland on December 14, 2019. Flyers announcing community engagement meeting dates and locations were distributed. Surveys were distributed at the pop-up events and a total of 314 residents responded to the survey from these pop-up events. See **Appendix Community Engagement Summary** for surveys and pop-up locations.



Public Meetings

Six public meetings were held in the City of San Bernardino. Flyers were posted beforehand to inform the public of the meetings. To maximize attendance, they were offered at different locations and times of the day. Three meetings were held during the day and three were held in the evening. **Appendix Community Engagement Summary** includes a flyer of the public meetings listed.

A total of 65 people attended these forums. Those in attendance included local residents, service providers, and members of the business community. The notes and feedback were helpful in identifying priorities, creating a dialogue with the attendees, and gaining input from stakeholders and the public.

Six community engagement meetings were held in January 2020:

- Akoma Unity Center, 1367 N. California Street, San Bernardino, Saturday, January 18, 2020, 9:30 AM-11:30 AM, 15 people in attendance
- Rezek Center – St. Bernardine Medical Center, 2101 N. Waterman Ave., San Bernardino, Tuesday, January 21, 2020, 11 AM–1 PM, 15 people in attendance
- Maplewood Homes, 906 Wilson St., San Bernardino, Wednesday, January 22, 2020, 4 PM–5 PM, 20 people in attendance
- Olive Meadows, 610 East Olive Street, San Bernardino, Thursday, January 23, 4 PM–5 PM, 2 residents in attendance
- Valencia Vista, 950 N. Valencia Ave., San Bernardino, Thursday, January 23, 2020, 5 PM–6:30 PM, 0 people in attendance
- San Bernardino Valley College, 701 S. Mt. Vernon Ave., San Bernardino, Friday, January 24, 2020, 9 AM – 10:30 PM, 9 people in attendance

Stakeholder Consultations

A combination of in-person meetings, one-on-one phone conversations, and emails were held as consultations with various service providers to obtain feedback. The feedback was especially helpful in identifying gaps in services, trends in the local community, and needs relating to specific services and populations. The agencies that provided feedback are listed in **Table 2**. A sample list of questions that were asked during the stakeholder interviews can be found in **Appendix Community Engagement Summary**.

Public Hearings and 30-Day Public Review Period of Draft Consolidated Plan

The City will hold a Council public hearing on **March 18, 2020**, to review the draft ConPlan, and on **April 15, 2020**, to review and approve the final plan. The City posted notice of the public hearings and draft ConPlan on **February 27 for the first public hearing** and **March 12 for the second hearing**. The 30-day public review period began on **March 12, 2020** and ended on **April 15, 2020**.



Housing Summit

A housing summit was held on February 6, 2020, from 8:00 AM to 12:00 PM. The summit gathered community leaders, agency representatives, service providers, planning professionals, developers, business owners, and others to learn the current state of housing, jobs, and development opportunities. The summit also identified public safety concerns, the need for diverse housing options (both emergency and long term), ways to develop new and improve existing housing stock, how to expand opportunities to advance workforce and build community wealth, and community health including physical, mental, and emotional well-being. The summit was also held to help build partnerships to address the City's most immediate needs and learn new ideas for long-range planning.

Citizen Participation Process Impact on Goal Setting

Feedback from the citizen participation process is essential to setting goals and strategic planning as it relates to the ConPlan. For example, comments from stakeholders provided feedback for the Needs Assessment and Market Analysis in the ConPlan, especially concerning special needs populations, non-housing community development, and barriers to affordable housing. The results from the survey and comments from the public also helped identify areas of concern for housing, public services, and community development needs as related to local data. The feedback was especially useful in assessing the priority needs and goal setting for the Strategic Plan section of the Consolidated Plan. Additionally, input obtained from community engagement offered more insight into priority needs and areas needing the most neighborhood revitalization.



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 | Public Meetings | Non-targeted/broad community | A total of 65 individuals attended the six public meetings or forums. | <p>The priority needs discussed at the meetings were:</p> <p>Housing: Housing programs for people with disabilities and mental health services Affordable housing</p> <p>Homeless: Veteran's homeless assistance Outreach to people on the streets</p> <p>Services: Jobs – Need to bring more businesses to San Bernardino At-risk youth</p> <p>Public Facilities: Facilities for At-risk youth Programs for low-income communities, e.g., Olive Meadows and Valencia</p> | N/A | N/A |



| 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) |
|------------|------------------------|---|---|---|--|---------------------|
| | | | | Public Improvements: Downtown Rehabilitation – Look at what is working in other areas and implement it in downtown. Bring more social and community events. Need for pedestrian and traffic calming amenities on 9th Street and Olive Street and Valencia Ave | | |
| 2 | Housing Summit | Providers of services to community citizens | 41 attendees from 31 organizations participated | Stakeholders provided input into the needs of residents in the City | N/A | N/A |
| 3 | Stakeholder Interviews | Providers of services to community citizens | 15 stakeholders participated | Stakeholders provided input into the needs of residents in the City | N/A | N/A |
| 4 | Community Needs Survey | Non-targeted/broad community | 1,011 responses to the survey | Survey results provided input regarding needs for public services, facilities, infrastructure, and housing needs. | N/A | N/A |
| 5 | Pop-up Events | Non-targeted/broad community | 314 responses to the survey | Survey results provided input regarding needs for public services, facilities, infrastructure, and housing needs. | N/A | N/A |



| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of Comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|---|--|--|----------------------------------|--|---------------------|
| 6 | Newspaper ad and email to advertise public meetings | Non-targeted/broad community Providers of services to community citizens | Representatives from community service organizations attended public meetings. | No comments were received. | N/A | N/A |
| 7 | Public Hearings | Non-targeted/broad community | [To be filled in once completed] | [To be filled in once completed] | N/A | N/A |
| 8 | 30-Day Public Review Period | Non-targeted/broad community | [To be filled in once completed] | [To be filled in once completed] | N/A | N/A |

Table 4 – Citizen Participation Outreach



NEEDS ASSESSMENT

NA-05 Overview

Needs Assessment Overview

The Needs Assessment is a collection and analysis of data that assesses the extent of housing problems and housing needs for residents of the City of San Bernardino. The assessment focuses on affordable housing, special needs housing, community development, and homelessness. The information in this section was gathered from HUD's Comprehensive Housing Affordability Strategy (CHAS) data, American Community Survey (ACS) data, and various other online and City resources.

Salient findings are summarized below, followed by definitions of commonly used terms.

NA-10 Housing Needs Assessment

As seen in **Table 5**, San Bernardino has a population of 214,115 persons and a total of 57,547 households. Nearly 59 percent of households in San Bernardino (33,760 total) qualify as low- to moderate-income, earning up to 80 percent of HUD Area Median Family Income (HAMFI).

- Low-income households experience housing problems (substandard housing, overcrowded and severely overcrowded housing, cost burden, and severe cost burden) at a greater rate than other income categories. To illustrate, 90 percent of low-income households experience housing problems (**Table 7**).
- Low-moderate income (LMI) renter households experience housing problems at a higher rate (60 percent) than LMI owner households (44 percent).
- Housing cost burden is the most common housing problem in the City. The majority of low-income households (72.6 percent) are affected by housing cost burden, which represents almost 20 percent of all San Bernardino households (**Table 7**).
- Many of San Bernardino's extremely low-income households (42 percent) are small families (four persons or less), which shows a need for smaller (one, two, or three bedroom) affordable housing units. (**Table 6**).

NA-15 Disproportionately Greater Need: Housing Problems

- Building on the identified housing problems in the City, this assessment examines whether housing problems are concentrated among minority groups. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. A key takeaway from this section includes that American Indian/Alaska Native households experience housing problems at a disproportionate rate across all income brackets (**Tables 13, 14, 15 and 16**).



NA-20 Disproportionately Greater Need: Severe Housing Problems

This section identifies minority racial and ethnic groups of different income categories that experience disproportionate need specifically for severe housing problems: severe overcrowding and severe cost burden. A household is considered *severely* overcrowded when there are more than 1.5 persons per room and *severely* cost burdened when paying more than 50 percent of household income toward housing costs.

- Asian households are disproportionately affected by severe housing problems. Overall, 49 percent of LMI Asian households have at least one severe housing problem compared to all LMI households in the jurisdiction (**Table 19**).

NA-25 Disproportionately Greater Need: Housing Cost Burden

Housing cost burden is the most common housing problem experienced by households in the City. This section evaluates the minority racial and ethnic groups that exhibit disproportionate need compared to the jurisdiction as a whole. A household is considered to experience housing cost burden when at least 30 percent of the monthly income is required to cover housing costs.

- As a whole, 23 percent of households in the City are cost burdened and 26 percent are severely cost burdened (**Table 21**).
- While no households experience disproportionate need, Black/African American households have the highest rates of severe cost burden at 33 percent (**Table 21**).

NA-30 Disproportionately Greater Need: Discussion

San Bernardino's minority racial and ethnic groups were found to experience housing problems at a greater rate of incidence than the region as whole, often exhibiting disproportionate need.

- Asian, Black/African American, American Indian/Alaskan Native, and Pacific Islander households are disproportionately affected by housing problems in the City. Overall, 76 percent of LMI Black/African American households, 65 percent of LMI Asian households, 82 percent of LMI American Indian and Alaskan Native households, and 90 percent of LMI Pacific Islander households have at least one housing problem (NA-15).
- Stakeholder consultations conducted with public agencies, advocates, and local experts have identified the need for transit, workforce training, additional affordable housing in safe areas, and rehabilitation of existing units for low- to moderate-income households.

NA-35 Public Housing

The Housing Authority of the County of San Bernardino (HACSB) administers the housing choice voucher (HCV) program across the County, including the City, and manages the public housing units in the City. The HACSB manages multiple public housing units in the City: 154 public housing units at the Maplewood Homes Community, 338 units at Wilson Street Apartments, 400 units at Arrowhead Grove, and various scattered sites throughout the City. The HACSB is currently accepting applications (in early 2020) for Crestview Terrace, a new community on the site of the former Waterman Gardens under construction in the City of San Bernardino. This property will have 116 new units for occupancy, ranging from one to five



bedrooms. In addition to public housing, there are approximately 3,000 affordable units, and approximately 2,600 HCV holders live in the City.

This assessment examines the characteristics of public housing units in San Bernardino County and identifies challenges facing voucher holders and public housing residents.

- The average annual income of all vouchers holders is approximately \$14,084, which indicates these voucher holders have limited income to cover basic transportation, medical, food, and personal needs (**Table 23**).
- 5,277 voucher holders (37 percent) have requested some type of accessible feature, indicating high demand for affordable housing and permanent housing that is equipped to support special needs populations, such as persons with disabilities and elderly persons.

NA-40 Homeless Needs Assessment

The extent and nature of homelessness in San Bernardino is discussed in the assessment, including the chronically homeless, families with children, veterans, and unaccompanied youth. The City's understanding of the homeless population primarily relies on the annual San Bernardino County Homeless Point-In-Time Count, which provides data specific to the City.

- As of 2019, there are an estimated 890 persons experiencing homelessness in the City of San Bernardino; 639 of these individuals are unsheltered homeless and 251 are sheltered homeless.
- Seventy-one percent of the City's homeless population reported to have lived in San Bernardino before becoming homeless.

NA-45 Non-Homeless Special Needs Assessment

This assessment identifies special needs populations that are more vulnerable to homelessness, including elderly, frail elderly, persons with disabilities, single-parent households, large family households, persons with HIV/AIDS and their families, public housing residents, and victims of domestic and other similar types of violence.

- Based on consultations with local San Bernardino agencies and service providers, the City's services and assistance programs, including those for new immigrants, persons with mental illness and substance abuse, and persons fleeing domestic violence, are, as in other jurisdictions in the area, inadequate to the rising number of persons burdened by these issues.

NA-50 Non-Housing Community Development Needs

Lastly, the Needs Assessment will address the need for public facilities, public improvements, public services, and other eligible Community Development Block Grant (CDBG) uses. This information is compiled from the results of the community survey and consultation responses.



- In total, 1,011 survey responses were received and approximately 12 stakeholder organizations participated in the process. Several residents provided feedback at community meetings and pop-up events.
- Priority projects identified by community meeting participants included facilities for at-risk youth, pedestrian improvements, and traffic-calming measures.

Definitions:

The following are definitions of housing problems and family type that will be further analyzed in the sections below.

Income:

Low- to Moderate-Income (LMI) – HUD classifies LMI individuals and households as those whose incomes are at or below 80 percent of the area median family income (AMI).

Extremely low-income – Households earning 0 percent to 30 percent of the AMI.

Very low-income – Households earning 31 percent to 50 percent of the AMI.

Low-income – Households earning 51 percent to 80 percent of the AMI.

HUD Area Median Family Income (HAMFI) – For the purposes of this Needs Assessment, the terms “area median income” (AMI) or “median family income” (MFI) used in CHAS data sources refers to HAMFI.

Housing Problem(s) or Condition(s):

Substandard Housing – Lacking complete plumbing or kitchen facilities. This includes households without hot and cold piped water, a flush toilet and a bathtub or shower; or kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.

Overcrowded – Households having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room, excluding bathrooms, porches, foyers, halls, or half-rooms.

Severely Overcrowded – Households having complete kitchens and bathrooms but housing more than 1.51 persons per room, excluding bathrooms, porches, foyers, halls, or half-rooms.

Housing Cost Burden – This is represented by the fraction of a household’s total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

- A household is considered to be cost burdened if the household is spending more than 30 percent of its monthly income on housing costs.



- A household is considered severely cost burdened if the household is spending more than 50 percent of its monthly income on housing costs.
- For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Family Type(s):

Small Related – The number of family households with two to four related members.

Large Related – The number of family households with five or more related members.

Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age.



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

Summary of Housing Needs

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

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI | Total |
|---|-------------|---------------|---------------|----------------|-------------|--------|
| Small Family Households | 5,535 | 4,230 | 4,845 | 2,535 | 8,815 | 25,960 |
| Large Family Households | 2,765 | 2,225 | 2,574 | 1,404 | 3,150 | 12,118 |
| Household contains at least one person 62-74 years of age | 1,735 | 1,815 | 1,974 | 1,199 | 3,765 | 10,488 |
| Household contains at least one person age 75 or older | 1,085 | 975 | 895 | 509 | 1,350 | 4,814 |
| Households with one or more children 6 years old or younger | 4,204 | 2,905 | 3,040 | 1,610 | 2,319 | 11,759 |
| Total Households | 13,335 | 9,795 | 10,630 | 6,275 | 17,550 | 57,585 |

Table 6 - Total Households

Data Source: 2011-2015 CHAS



Housing Needs Summary Tables

Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 355 | 100 | 120 | 20 | | 40 | 0 | 45 | 4 | |
| | 60% | 17% | 20% | 3% | 595 | 45% | - | 51% | 5% | 89 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 1,060 | 490 | 145 | 200 | | 90 | 90 | 245 | 150 | |
| | 56% | 26% | 8% | 11% | 1,895 | 17% | 17% | 43% | 26% | 575 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 1,535 | 905 | 735 | 335 | | 250 | 375 | 575 | 380 | |
| | 44% | 23% | 21% | 10% | 3,510 | 16% | 24% | 36% | 24% | 1,580 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 5,310 | 2,510 | 370 | 25 | | 1,390 | 1,110 | 744 | 170 | |
| | 65% | 31% | 5% | 0.3% | 8,215 | 41% | 33% | 22% | 5% | 3,414 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 555 | 1,860 | 2,454 | 815 | | 300 | 785 | 1,540 | 804 | |
| | 8% | 33% | 43% | 14% | 5,684 | 9% | 23% | 45% | 23% | 3,429 |
| Zero/negative Income (and none of the above problems) | 920 | 0 | 0 | 0 | | 185 | 0 | 0 | 0 | |
| | 100% | - | - | - | 920 | 100% | - | - | - | 185 |

Table 7 – Housing Problems 1

Data Source: 2011-2015 CHAS



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

| | Renter | | | | Total | Owner | | | | Total |
|---|--------------|--------------|--------------|--------------|--------|--------------|--------------|--------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 8,265 58% | 4,005 28% | 1,370 7% | 580 4% | 14,220 | 1,770 31% | 1,575 28% | 1,604 28% | 710 13% | 5,659 |
| Having none of four housing problems | 1,525 14% | 2,525 24% | 4,059 38% | 2,480 23% | 10,589 | 670 8% | 1,685 20% | 3,590 42% | 2,505 30% | 8,450 |
| Household has negative income, but none of the other housing problems | 920 100% | 0 - | 0 - | 0 - | 920 | 185 100% | 0 - | 0 - | 0 - | 185 |

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 3,905 | 2,870 | 1,635 | 8,410 | 705 | 745 | 1,165 | 2,615 |
| Large Related | 2,120 | 1,120 | 674 | 3,914 | 435 | 685 | 655 | 1,775 |
| Elderly | 895 | 830 | 245 | 1,970 | 630 | 515 | 524 | 1,669 |
| Other | 1,575 | 840 | 680 | 3,095 | 230 | 270 | 260 | 760 |
| Total need by income | 8,495 | 5,660 | 3,234 | 17,389 | 2,000 | 2,215 | 2,604 | 6,819 |

Table 9 – Cost Burden > 30%

Data Source: 2011-2015 CHAS



Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 3,710 | 1,475 | 245 | 5,430 | 595 | 425 | 380 | 1,400 |
| Large Related | 1,810 | 520 | 35 | 2,365 | 345 | 365 | 160 | 870 |
| Elderly | 745 | 495 | 50 | 1,290 | 460 | 325 | 194 | 979 |
| Other | 1,385 | 465 | 90 | 1,940 | 210 | 145 | 25 | 380 |
| Total need by income | 7,650 | 2,955 | 420 | 11,025 | 1,610 | 1,260 | 759 | 3,629 |

Table 10 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 2,310 | 1,215 | 695 | 340 | 4,560 | 210 | 365 | 530 | 330 | 1,435 |
| Multiple, unrelated family households | 280 | 215 | 230 | 150 | 875 | 100 | 100 | 290 | 195 | 685 |
| Other, non-family households | 65 | 0 | 0 | 39 | 104 | 30 | 0 | 0 | 10 | 40 |
| Total need by income | 2,655 | 1,430 | 925 | 529 | 5,539 | 340 | 465 | 820 | 535 | 2,160 |

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

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

Table 12 – Crowding Information – 2/2



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

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

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with Disabilities:

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

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

Victims of Domestic Violence:

In 2017, the state of California saw 169,362 domestic-violence related calls.³ The California Department of Justice data reports that calls for services related to domestic violence in San Bernardino County increased by 51 percent since 2014, with 12,012 calls documented in 2017—7 percent of all calls within California. ACS 2013-2107 data shows that residents of San Bernardino County (2,121,220 persons) make up 5.4 percent of the state's population (38,982,847 persons). Nationwide data is collected annually during a 24-hour Census period; on September 13, 2017, 19,147 domestic violence-related calls were received by local and state hotline staff of the 1,694 out of 1,873 (90%) participating domestic violence programs, and the National Domestic Violence Hotline staff answered 2,205 calls or texts.⁴ This averages more

³ <https://openjustice.doj.ca.gov/data-stories/2018/domestic-violence-related-calls-assistance-reported-2009-2018>

⁴ <https://nnedv.org/wp-content/uploads/2019/10/NNEDV-2017-Census-Report-National-Summary-FINAL.pdf>



than 14 calls every minute. If this level of need continues, the hotlines would receive more than 7.5 million calls per year; the hotlines do not include the supportive services needed to help a victim and their family.

This reflects the larger trend of a rise in violent crime in San Bernardino County. The San Bernardino County Community Indicator Report finds that violent crime has increased by 20 percent since 2014, and specifically the rate of rape increased 74 percent since 2014 (California Department of Justice, 2017 data). In the state of California overall, after reaching a low in 2014, the violent crime rate increased by 13 percent from 2014 to 2017, with rape specifically increasing by 34 percent, although this drastic increase is much lower than the County's during the same period.⁵ Domestic violence, dating violence, sexual assault, and stalking can be precursors to homelessness. The 2019 San Bernardino Homeless Point-In-Time survey identified 35 persons residing in the City who were experiencing homelessness due to fleeing domestic violence, dating violence, sexual assault, and stalking, representing 10.1 percent of the 348 persons experiencing homelessness residing in the City who participated in the survey.

What are the most common housing problems?

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

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

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

Across all categories (substandard housing, overcrowding, and cost burden), renter households consistently experience housing problems at a greater rate than owner-occupied households (**Table 7** – Housing Problems Table). LMI renter households experience housing problems at a higher rate (60 percent) than LMI owner households (44 percent). The disparity between renters and homeowners is most significant for households experiencing *severe* housing cost burden (more than 50 percent of monthly earnings going toward housing costs), where of the 11,629 households experiencing *severe* cost burden, 71 percent are renter households. This is followed by housing cost burden (more than 30 percent of monthly earnings going toward housing costs), where 62 percent of the total number of households experiencing cost burden are renter households. As discussed in the previous question, housing cost burden represents the most common housing challenge.

⁵ <https://openjustice.doj.ca.gov/data-stories/2018/crime-reported-2009-2018>



Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

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

As evidenced by the number of extremely low-income households experiencing housing cost burden and *severe* cost burden, affordable housing is a significant need for extremely low-income households in the City. Additionally, supportive services such as access to affordable health care, childcare, nutrition assistance, public transportation, and short-term financial assistance (first/last month's rent, security deposit, and moving costs) relieve the financial burden for extremely low-income families and can help prevent homelessness.

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

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



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

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

As shown in **Tables 8, 9, 10, and 11**, housing problems and severe housing problems occur at a higher rate among very low- and extremely low-income households. Cost burden, overcrowding, and poor housing conditions, particularly for renters, all link to an instability in housing that can lead to homelessness. Many low-income households have difficulty finding reasonably affordable, suitable rental housing. The lack of options available for these populations leads to housing problems and severe housing problems. Households in the very low- and extremely low-income categories live in housing above their means and face cost burden. Alternatively, they avoid high housing costs by living in substandard housing or with other families or extended families, which contributes to overcrowding.

Discussion

Overall, this assessment finds that:

- LMI households (earning less than 80% AMI) experience housing problems at a greater rate than households in higher income categories. Housing problems are more frequent among households that rent their home as compared to households that own their home.
- extremely low-income renters make up the majority of household types experiencing housing problems. Extremely low-income households, for both renter and owner-occupied households, are more likely to experience more than one housing problem, with over half of the households (55 percent) experiencing more than one housing problem falling within the extremely low-income bracket.

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



NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

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

Tables 13, 14, 15, and 16 demonstrate the disproportionately greater need across the lower-income levels (0%–30%, 30%–50%, and 50%–80% of AMI). Consistently, across each of the income brackets shown below, American Indian/Alaska Native households experience housing problems at a disproportionate rate. Conversely, White households never exceed the jurisdictional rate for housing problems across all households. It should be noted that the sample sizes for both American Indians/Alaska Native and Pacific Islander households are comparatively small, which may mean the data is not accurate.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 10,885 | 1,340 | 1,105 |
| White | 1,760 | 255 | 365 |
| Black/African American | 2,400 | 325 | 335 |
| Asian | 395 | 165 | 70 |
| American Indian/Alaska Native | 8 | 0 | 0 |
| Pacific Islander | 10 | 0 | 4 |
| Hispanic | 6,110 | 565 | 255 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 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 | 8,225 | 1,575 | 0 |
| White | 1,360 | 360 | 0 |
| Black/African American | 1,405 | 390 | 0 |
| Asian | 230 | 95 | 0 |
| American Indian/Alaska Native | 15 | 0 | 0 |
| Pacific Islander | 10 | 0 | 0 |
| Hispanic | 4,925 | 695 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 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 | 6,968 | 3,660 | 0 |
| White | 1,109 | 920 | 0 |
| Black/African American | 1,120 | 445 | 0 |
| Asian | 225 | 125 | 0 |
| American Indian/Alaska Native | 50 | 15 | 0 |
| Pacific Islander | 20 | 0 | 0 |
| Hispanic | 4,279 | 2,080 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 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 |
|------------------|--|---------------------------------------|--|
|------------------|--|---------------------------------------|--|



| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,909 | 3,360 | 0 |
| White | 555 | 855 | 0 |
| Black African American | 470 | 355 | 0 |
| Asian | 135 | 185 | 0 |
| American Indian/Alaska Native | 25 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 1,729 | 1,945 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 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

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

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

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

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

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



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

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

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

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

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

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



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

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

Introduction:

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

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

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 10,035 | 2,195 | 1,105 |
| White | 1,480 | 540 | 365 |
| Black/African American | 2,280 | 450 | 335 |
| Asian | 325 | 230 | 70 |
| American Indian/Alaska Native | 8 | 0 | 0 |
| Pacific Islander | 10 | 0 | 4 |
| Hispanic | 5,750 | 925 | 255 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 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 |
|--------------------------|--|---------------------------------------|--|
|--------------------------|--|---------------------------------------|--|



| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 5,580 | 4,210 | 0 |
| White | 930 | 790 | 0 |
| Black/African American | 970 | 825 | 0 |
| Asian | 140 | 185 | 0 |
| American Indian/Alaska Native | 10 | 4 | 0 |
| Pacific Islander | 10 | 0 | 0 |
| Hispanic | 3,295 | 2,320 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 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 | 2,974 | 7,649 | 0 |
| White | 414 | 1,615 | 0 |
| Black/African American | 285 | 1,280 | 0 |
| Asian | 180 | 175 | 0 |
| American Indian/Alaska Native | 19 | 50 | 0 |
| Pacific Islander | 20 | 0 | 0 |
| Hispanic | 2,020 | 4,339 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 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 | 1,290 | 4,985 | 0 |
| White | 140 | 1,265 | 0 |



| 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 |
|-------------------------------|--|---------------------------------------|--|
| Black/African American | 155 | 665 | 0 |
| Asian | 80 | 245 | 0 |
| American Indian/Alaska Native | 25 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 890 | 2,779 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 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:

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

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

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

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

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

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



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

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



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

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

Introduction:

A household is considered cost burdened if they pay more than 30 percent of their household income toward housing costs.

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

Housing Cost Burden

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

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

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

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



NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

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

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

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

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

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

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

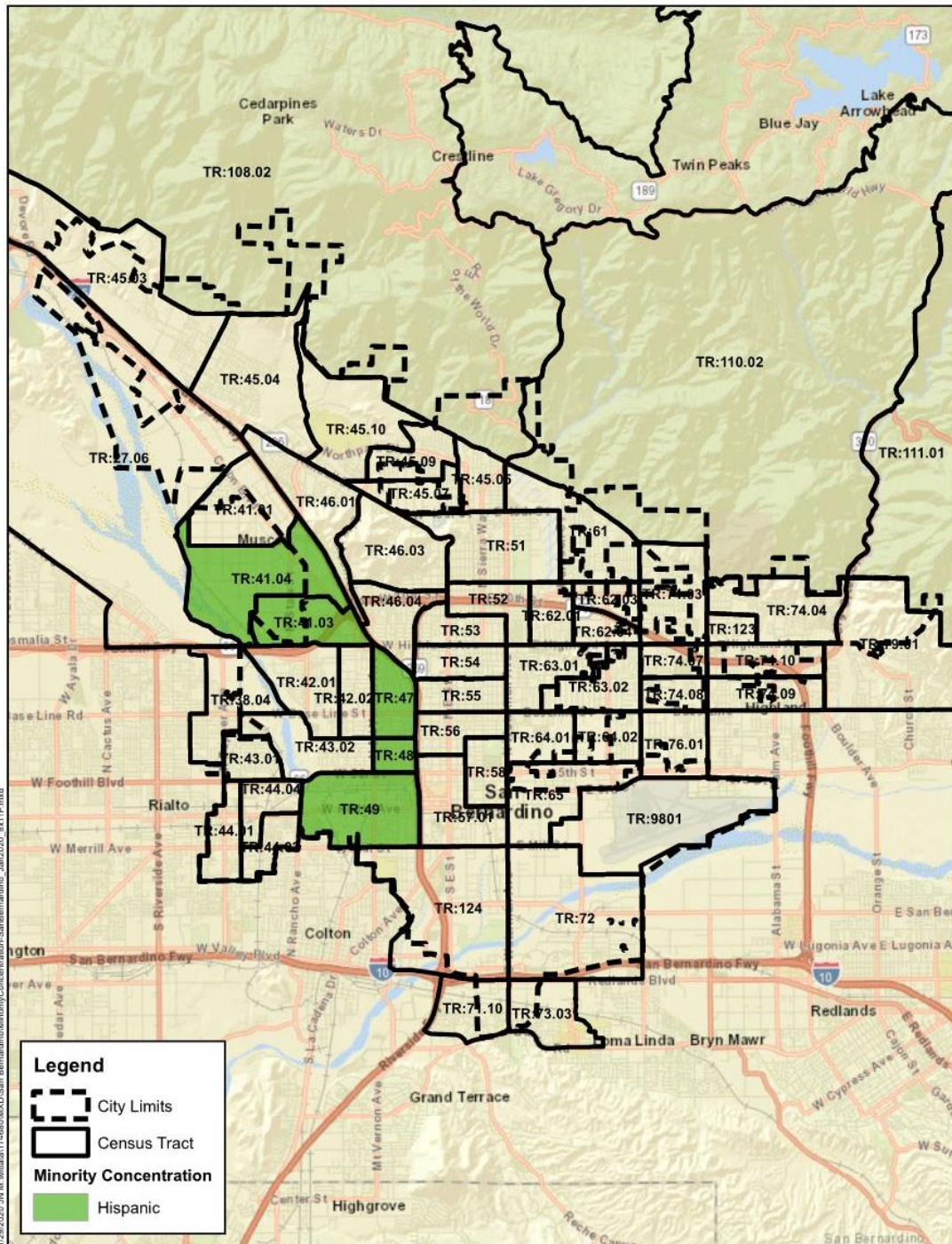
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

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

The City of San Bernardino is 60 percent White, 16.7 percent Black/African American, 5.7 percent Asian, and 64.3 percent Hispanic (regardless of race). The map below displays census tracts in the City that have a minority concentration. As displayed in **Map 1**, five census tracts have a Hispanic minority concentration.



Map 1 – Areas of Minority Concentration



CITY OF SAN BERNARDINO
Minority Concentration

Figure



NA-35 Public Housing – 91.205(b)

Introduction

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

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

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

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | 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 | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | |
| | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | |
| Average Annual Income | 0 | 0 | 13,755 | 14,084 | 14,172 | 13,978 | 14,467 | 0 |
| Average length of stay | 0 | 0 | 6 | 6 | 1 | 7 | 0 | 0 |
| Average Household size | 0 | 0 | 3 | 2 | 1 | 2 | 1 | 0 |
| # Homeless at admission | 0 | 0 | 0 | 30 | 1 | 22 | 7 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 239 | 1,122 | 357 | 754 | 3 | 0 |
| # of Disabled Families | 0 | 0 | 200 | 1,284 | 39 | 1,200 | 28 | 0 |
| # 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 | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 0 | 644 | 2,226 | 372 | 1,791 | 38 | 0 | 0 |
| Black/African American | 0 | 0 | 425 | 2,911 | 114 | 2,763 | 16 | 0 | 0 |
| Asian | 0 | 0 | 57 | 94 | 21 | 70 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 3 | 27 | 5 | 22 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 29 | 12 | 3 | 9 | 0 | 0 | 0 |
| Other | 0 | 0 | 19 | 7 | 2 | 5 | 0 | 0 | 0 |

Table 24 – Race of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Program Type | | | | | | | | |
|--------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 504 | 1,326 | 167 | 1,132 | 14 | 0 | 0 |
| Not Hispanic | 0 | 0 | 673 | 3,951 | 350 | 3,528 | 40 | 0 | 0 |

Table 25 – Ethnicity of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)



Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

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

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

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

The most immediate need is finding housing units and owners that will accept vouchers. Additionally, stakeholder interviews identified that housing program waiting lists are too long. Furthermore, stakeholders identified a need for assistance in the housing program application process.

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

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

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

Discussion

Please see discussions above.



NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

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

| 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) | - | - | - | | | -See discussion below. |
| Persons in Households with Only Children | - | - | - | | | |
| Persons in Households with Only Adults | - | - | - | | | |
| Chronically Homeless Individuals | 54 | 703 | 757 | | | |
| Chronically Homeless Families | 5 | 34 | 39 | | | |
| Veterans | 32 | 175 | 207 | | | |
| Unaccompanied Youth | 5 | - | 5 | | | |
| Persons with HIV | 6 | 41 | 47 | | | |



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

Subpopulation data is not available for the number of people becoming and exiting homelessness each year or for the number of days a person experiences homelessness. However, data is available from the HMIS for the total number of individuals exiting and reentering homelessness. Between October 1, 2018, and September 30, 2019, 426 individuals exited homelessness from emergency shelters or transitional housing. Of these individuals, 13 percent reentered homelessness within less than six months, 9 percent reentered between 6 and 12 months, and 2 percent reentered between 13 and 24 months. Overall, 25 percent reentered homelessness within two years.

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

Nature and Extent of Homelessness: (Optional)

| Jurisdiction | Unsheltered | | Sheltered | | Total | | '18-'19 % Change |
|--------------------------|-------------|-------|-----------|------|-------|-------|------------------|
| | 2018 | 2019 | 2018 | 2019 | 2018 | 2019 | |
| County of San Bernardino | 1,443 | 1,920 | 675 | 687 | 2,118 | 2,607 | 23% |
| City of San Bernardino | 333 | 639 | 313 | 251 | 646 | 890 | 37% |

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

The 2019 County Point-in-Time count identified 34 homeless families in San Bernardino County. The count identified four individuals with veteran status within the families surveyed. There were 28 homeless individuals with veteran status residing in the City of San Bernardino.

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

The table below displays the race and ethnic composition of homeless individuals reported to be receiving services within the City by HMIS. Over one-third of homeless individuals are Hispanic (37.2 percent) or Black/African American (36.8 percent), 19.7 percent are White, and 3.6 percent are multi-racial.

| Race/Ethnicity: | Number | Percent |
|---|--------|---------|
| White | 291 | 19.7% |
| Black/African American | 543 | 36.8% |
| Asian | 16 | 1% |
| Native Hawaiian or Other Pacific Islander | 4 | 0.2% |
| American Indian or Alaska Native | 17 | 1.2% |



| | | |
|--------------|-----|-------|
| Multi-Racial | 53 | 3.6% |
| Hispanic | 548 | 37.2% |

Data Source: San Bernardino County HMIS, 2020

Out of the 348 Point-In-Time survey respondents residing in the City, 165 (47.4 percent) were White, 81 (23.3 percent) were Black/African American, 72 (20.7 percent) were multiple races or other, and 13 (3.7 percent) were American Indian or Alaskan Native.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There are approximately 639 unsheltered homeless individuals and 251 sheltered homeless individuals living in the City. According to the Point-in-Time count survey, 17 percent of unsheltered homeless individuals residing in the City had been homeless for less than a year; 59 percent were homeless between one and five years; 12 percent were homeless between six and ten years; and 11 percent were homeless for more than ten years. Seventy-one percent of respondents stated that they lived in the City of San Bernardino before becoming homeless.

Discussion:

As discussed above, there are approximately 890 homeless individuals residing in the City; however, as identified in MA-30, there are not enough emergency shelter, transitional, rapid rehousing, or permanent supportive housing beds to accommodate them. The CoC’s service capacities have increased within the previous five years; however, there is still a need for beds and additional supportive services.



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

Introduction:

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

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

Describe the characteristics of special needs populations in your community:

Elderly Households

Many elderly people live on fixed incomes, making housing affordability a key issue. Access to properly sized units, transit, and healthcare are also important concerns of elderly households. Elderly households may also require residential care from time to time.

Approximately 11 percent of City residents (23,827) are 62 years of age or older.⁶

Persons with mental, physical, and/or developmental disabilities

Persons with disabilities may require special housing accommodations, such as wheelchair accessibility and other modifications to live independently. Access to transit is also a high priority for this population.

According to the ACS 2014-2018 5-Year Estimates, 26,221 residents (12.5 percent) are living with a disability. Of those 65 years and older, 46.5 percent are living with a disability.

Large households

Large households may live in overcrowded conditions. Large households, defined as households with five or more persons, comprise 24 percent of all households in the City. The table below displays households in the City by persons per households.

| Persons Per Household | Number | Percent |
|-----------------------|--------|---------|
| 1 Person | 11,511 | 19.7% |
| 2 Persons | 13,060 | 22.4% |
| 3 Persons | 9,742 | 16.7% |
| 4 Persons | 9,740 | 16.6% |
| 5 or More Persons | 14,332 | 24.5% |
| Total Households | 58,385 | 100% |

Table 26 – Household Size

Data Source: ACS 2014-2018 5-Year Estimates

⁶ ACS 2014-2018 5-Year Estimates



Female-headed households

Female-headed households may have special needs related to accessing childcare and other supportive services as well as an increased risk of poverty.⁷ As displayed in the table below, female-headed households comprise 35 percent of households with children.

| | Number | Percent |
|---|--------|---------|
| Female Head-of-Household | 22,603 | 35.2% |
| Total Households (of households with children under 18 years) | 64,054 | 100% |

Table 27 – Female-headed Households

Data Source: ACS 2013-2017 5-Year Estimates (B09005)

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

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

When surveyed during the community engagement process, residents selected “construction of new affordable rental housing” as one of the highest priority housing needs in the community. Additionally, stakeholder interviews identified housing for the physically disabled, mentally ill, and single women as needs within the City.

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

HIV/AIDS

Those living with HIV/AIDS and their families require stable and affordable housing in order to consistently access medical care and avoid hospitalizations.

On the county level, there are approximately 4,401 people living with HIV (PLWH).⁸ Approximately 3,120 PLWH are currently in care and 2,278 are virally suppressed. Statewide, male-to-male sexual contact is the most common transmission mode at 71.4 percent of all new cases in 2017. Black/African American individuals make up 35.2 percent of all new transmissions, followed by Hispanic/Latinx individuals at 14.3 percent, American Indian/Alaskan Native at 10.8 percent, Native Hawaiian/other Pacific Islander at 9.1 percent, White at 8.2 percent, and Asian at 6.7 percent.

Discussion:

⁷ Household Composition and Poverty among Female-Headed Households with Children: Differences by Race and Residence. <https://doi.org/10.1526/003601106781262007>

⁸ California HIV Surveillance Report 2017. <https://www.cdph.ca.gov/Programs/CID/DOA/CDPH%20Document%20Library/California%20HIV%20Surveillance%20Report%20-%202017.pdf>



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

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



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

Describe the jurisdiction's need for Public Facilities:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

Survey respondents identified the need for the following public improvements:

- Street/alley/sidewalk improvements
- Street lighting improvements
- Safe routes to schools
- Water/sewage improvements

How were these needs determined?

See the description of community engagement above.

Describe the jurisdiction's need for Public Services:

Stakeholders identified the need for the following public services:

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

Feedback at community meetings identified the need for:

- Services for at-risk youth



- Neighborhood revitalization

Survey respondents identified the need for the following:

- Programs for at-risk youth
- Youth activities
- Children after school/summer camp program or services

How were these needs determined?

See the description of community engagement above.



MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview:

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

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

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

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



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

Introduction

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

Vacant land is available for immediate residential development in the City. Opportunities for development are identified in maps in the City’s Housing Element. City policies and goals make evident that the City is committed to both redevelopment and new development. Areas of opportunity include infill housing and new development in the Downtown Core as well as along major corridors.⁹

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

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

All residential properties by number of units

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

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

⁹ City of San Bernardino, 2013-2021 Housing Element, January 2014.



Unit Size by Tenure

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

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

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

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

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

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

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



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

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

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

Describe the need for specific types of housing:

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

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

Discussion

See discussion above.

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

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

The City's housing market has fluctuated greatly over the last ten years. During the 2000 Census, the median home value (MHV) in the City was \$94,000; it then saw a steep increase during the housing boom of the 2000s, increasing 115 percent by 2009 to an MHV of \$270,200.¹⁰ Soon after, the US went into the Great Recession and housing market crash, where homes across California were foreclosed on and the City saw the MHV drop. Although the MHV has continued to decrease, it is still 41 percent higher than it was before the housing boom in 2000, and wages in the area have not increased accordingly. In 2000, the median income in the City was \$31,140, which would have allowed an average household to purchase a home without becoming cost burdened (less than 30 percent of their income).¹¹ In 2015, the median income in the City was \$37,047, a 16 percent increase, with an MHV of \$159,800, which would make most homeowners cost burdened.

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

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

Table 30 – Cost of Housing

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

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

Table 31 – Rent Paid

Data Source: 2011-2015 ACS

¹⁰ 2005-2009 ACS

¹¹ 2000 US Census

*Housing Affordability*

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

Table 32 – Housing Affordability*Data Source:* 2011-2015 CHAS*Monthly Rent*

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 826 | 986 | 1232 | 1717 | 2132 |
| High HOME Rent | 800 | 859 | 1033 | 1184 | 1301 |
| Low HOME Rent | 628 | 673 | 808 | 933 | 1041 |

Table 33 – Monthly Rent*Data Source:* HUD FMR and HOME Rents, 2019.**Is there sufficient housing for households at all income levels?**

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

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

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

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

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



| Households earning | Renter Affordable Units | Owner Affordable Units | Households | Units Needed |
|--------------------|-------------------------|------------------------|------------------------|--------------|
| 30% HAMFI | 1,890 | No Data | 0-30% HAMFI - 13,335 | 11,445 |
| 50% HAMFI | 4,130 | 2,915 | >30-50% HAMFI - 9,795 | 2,750 |
| 80% HAMFI | 18,415 | 7,975 | >50-80% HAMFI - 10,630 | (15,760) |
| 100% HAMFI | No Data | 11,994 | >80-100% HAMFI - 6,275 | (5,719) |

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

As illustrated in the table below, home prices in the City of San Bernardino are low compared to those of the state. However, the median single-family home price has increased by approximately 23 percent between January 2016 and January 2019, which is similar to both the County of San Bernardino (24 percent increase)¹² and the state of California as a whole (23 percent increase), during that same time period.

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

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

| Median Home Purchase Price for State of California and City of San Bernardino, 2015 through 2019 | | | | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2016 | | 2017 | | 2018 | | 2019 | |
| | State | City | State | City | State | City | State | City |
| Jan | \$467,160 | \$234,460 | \$491,840 | \$245,440 | \$527,780 | \$277,000 | \$537,120 | \$290,000 |
| Feb | \$444,780 | \$226,870 | \$480,270 | \$265,000 | \$522,440 | \$278,000 | \$534,140 | \$298,250 |
| Mar | \$484,120 | \$237,350 | \$518,600 | \$260,000 | \$564,830 | \$280,000 | \$565,880 | \$309,950 |
| Apr | \$509,240 | \$236,850 | \$537,950 | \$255,500 | \$584,460 | \$289,900 | \$602,920 | \$305,000 |
| May | \$519,930 | \$245,080 | \$550,239 | \$272,500 | \$600,860 | \$285,000 | \$611,190 | \$315,000 |
| Jun | \$518,980 | \$245,220 | \$555,410 | \$270,000 | \$602,770 | \$293,250 | \$610,720 | \$310,000 |
| Jul | \$511,420 | \$248,000 | \$549,460 | \$266,250 | \$591,230 | \$292,000 | \$607,990 | \$312,000 |
| Aug | \$527,490 | \$240,500 | \$565,330 | \$269,950 | \$596,410 | \$290,000 | \$617,410 | \$315,000 |
| Sep | \$516,450 | \$251,750 | \$555,410 | \$279,000 | \$578,850 | \$300,000 | \$605,680 | \$315,000 |
| Oct | \$513,520 | \$245,000 | \$546,430 | \$274,450 | \$572,000 | \$289,000 | | |
| Nov | \$502,490 | \$250,000 | \$546,820 | \$280,000 | \$554,760 | \$299,450 | | |
| Dec | \$510,560 | \$255,000 | \$546,550 | \$278,000 | \$557,600 | \$295,000 | | |

¹² <https://www.zillow.com/san-bernardino-county-ca/home-values/>



Source: California Association of Realtors

| Rental Housing Cost 2015 through 2018 | 2015 | 2016 | 2017 | 2018 |
|---------------------------------------|--------|--------|--------|--------|
| Less than \$500 | 7.60% | 8.50% | 8.20% | 7.60% |
| \$500 to \$999 | 45.70% | 45.20% | 38.40% | 35.70% |
| \$1,000 to \$1,499 | 35.00% | 31.70% | 35.60% | 38.30% |
| \$1,500 to \$1,999 | 8.40% | 12.20% | 15.00% | 16.30% |
| \$2,000 to \$2,499 | 3.00% | 2.40% | 2.00% | 1.80% |
| \$2,500 to \$2,999 | 0.30% | 0.00% | 0.80% | 0.40% |
| Median | 976 | 971 | 1,038 | 1,068 |
| No Rent Paid | 924 | 788 | 1,001 | 509 |
| Occupied units paying rent | 30,703 | 31,350 | 29,844 | 30,969 |

Source: 2015, 2016, 2017, 2018 ACS 1-Year Estimates.

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

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

According to the number of units available, there is a need to develop affordable units for extremely low- to very low-income households. HUD defines cost burden as 30 percent or more of family’s household income spent on housing costs, including utilities.¹³ Affordable housing cost then would be 30 percent or less of a household’s income. The HAMFI for the Riverside-San Bernardino-Ontario, CA MSA is \$69,700. Affordable rent for a family of four, earning 80 percent of the area median family income, or \$55,760, would be \$1,436; for a family earning a very low income of 35,900, \$894; and for a family earning extremely low income of 25,750, \$644. A strategy to address affordable housing needs would be to put HOME and CDBG dollars toward affordable housing construction for extremely low- and very low-income households.

Discussion

See discussion above.

¹³ U.S. Department of Housing and Urban Development, “Affordable Housing,” under “Community Planning and Development,” https://www.hud.gov/program_offices/comm_planning/affordablehousing/ [accessed February 5, 2020].



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

Introduction

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

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

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

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

Definitions

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

Condition of Units

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

Table 34 – Condition of Units

Data Source: 2011-2015 ACS



Year Unit Built

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

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 18,125 | 67% | 20,735 | 68% |
| Housing Units built before 1980 with children present | 4,650 | 17% | 1,905 | 6% |

Table 36 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 37 - Vacant Units

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

Need for Owner and Rental Rehabilitation

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



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

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

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

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

Discussion

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

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

The City still has several abandoned homes that have been foreclosed, have deteriorated, and have been vandalized. In Ward 1, there is a focus on the City's Single-Family Unit Acquisition and Rehabilitation program, but foreclosed homes citywide are eligible properties. The City has identified providers, including Housing Partners 1, Inc. and Neighborhood Housing Service of the Inland Empire, to rehabilitate, manage, market, and close the sale of foreclosed homes.¹⁴

¹⁴ City of San Bernardino, 2013-2021 Housing Element, January 2014.



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

Introduction

The HACSB is the largest provider of affordable housing in the County. The HACSB owns and/or manages more than 10,000 housing units and serves approximately 30,000 individuals throughout the County. Currently, the HACSB does not anticipate awarding new project-based vouchers.¹⁵

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 | 1,177 | 5,231 | 517 | 4,660 | 54 | - | - |
| # of accessible units | - | - | - | - | - | - | - | - | - |

Table 38 – Total Number of Units by Program Type

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Under the FY12 HUD appropriations act, the Rental Assistance Demonstration (RAD) program allows public housing agencies (PHAs) to convert their public housing units from their original sources of HUD financing to project-based Section 8 contracts. Similar to the Section 8 Housing Choice Voucher (HCV) program, income eligible tenants pay 30 percent of their income and the project-based rental assistance makes up the difference between what an extremely low-, low-, or very low-income household can afford and the approved rent for the unit. Tenants would have the option of applying to renew the Section 8 contract. As of FY 2020, all public housing units under the HACSB will be converted to project-based vouchers, commonly referred to as Section 8 units. Planned existing project-based voucher properties include:

- Family Community, New Development – 333 units
- Family Community, Existing Development – 434 units
- RAD Conversion, Existing Public Housing Community – 1,003 units
- Senior Community, Existing Development – 349 units
- Family & Senior Community, New Development – 11 units

¹⁵ 2020 Moving to Work Annual Plan, Housing Authority of the County of San Bernardino.



- Veterans’ Housing, New Development – 37
- Permanent Supportive Housing for Chronically Homeless – 69
- Veterans’ Housing, Scattered Sites – 12

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

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

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

The initial phase of the RAD conversion included rehabilitation at the following sites:

- 97 scattered site units in AMP 120
- 330 units in AMP 130 (Maplewood Homes)
- 75 units in AMP 150 (Brockton site 19-05)
- 50 units in AMP 160 (Monte Vista site 19-06)

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

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

Table 39 displays the physical inspection scores of public housing within the City. Scores are not available for all public housing complexes.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| WATERMAN GARDENS | 64 |



Table 39 – Public Housing Condition

The physical inspection scoring is deficiency based; all properties start with 100 points. Each deficiency observed reduces the score by an amount dependent on the importance and severity of the deficiency, the number of buildings and units inspected, the inspectable items actually present to be inspected and the relative weights between inspectable items and between inspectable areas.

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

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

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

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

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

In addition to implementing non-MTW activities to address the goal of self-sufficiency, the HACSB has implemented nine MTW activities that address this goal: Local Policies for Portability, Elimination of Earned Income Disallowance, Minimum Rent, Pilot Work Requirement, Local Income Inclusion, implementation of a local Family Self Sufficiency program, Term-Limited Lease Assistance Program, No Child Left Unsheltered, and Transition for Over-Income Families.¹⁶

Discussion:

See discussion above.

¹⁶ 2020 Moving to Work Annual Plan. <http://ww2.hacsb.com/files/pdf/news-reports/mtw/plans/2020-mtw-annual-plan-100919-response-to-hud-comments.pdf>



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

Introduction

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

Facilities and Housing Targeted to Homeless Households

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

Table 40 – Facilities and Housing Targeted to Homeless Households

Source: 2019 San Bernardino City and County CoC Housing Inventory Count



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

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

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

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

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

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

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

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



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



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

Introduction

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

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

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly

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

Persons with Disabilities

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

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

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



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

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

Drugs/Alcohol

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

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

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

HIV/AIDS

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

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

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



on improving coordination between discharge planning agencies, local government, and homeless service providers in order to implement a “zero tolerance” plan that will prevent persons from being discharged into homelessness. The City has provided ESG funding to Step Up on Second (Step Up) for essential service referrals and housing placement services to homeless and near-homeless persons. Step Up also provides daily street outreach to the most service-resistant homeless population in San Bernardino.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Through CDBG, ESG, and other available resources, the City traditionally funds organizations that provide services to residents in need. Such funding support includes ADA accessibility for public spaces and service organizations providing assistance and referrals to low-income persons in need of various supportive services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above.



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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

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

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

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

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

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



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



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

Introduction

The City of San Bernardino is located in the Inland Empire, which is part of a populous area west of Los Angeles in Southern California. Top employers in the City include California State University, San Bernardino, Caltrans, and the Community Hospital of San Bernardino. There are 57,889 jobs in the City with a labor force of approximately 88,000. The City has strong millennial growth with an average age of 32, younger than both the state (36) and the nation (37). Additionally, the County is the second-fastest growing county in the state, likely due to lower home prices and commercial vacancy rates, making the area ideal for investment.¹⁷

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 771 | 229 | 1 | 0 | -1 |
| Arts, Entertainment, Accommodations | 7,079 | 7,320 | 11 | 11 | -1 |
| Construction | 4,002 | 2,357 | 6 | 3 | -3 |
| Education and Health Care Services | 11,756 | 14,338 | 19 | 21 | 2 |
| Finance, Insurance, and Real Estate | 2,248 | 3,649 | 4 | 5 | 2 |
| Information | 752 | 350 | 1 | 1 | -1 |
| Manufacturing | 5,683 | 3,438 | 9 | 5 | -4 |
| Other Services | 2,023 | 2,422 | 3 | 4 | 0 |
| Professional, Scientific, Management Services | 3,168 | 4,139 | 5 | 6 | 1 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 8,041 | 8,264 | 13 | 12 | -1 |
| Transportation and Warehousing | 5,321 | 7,872 | 9 | 12 | 3 |
| Wholesale Trade | 4,046 | 3,511 | 7 | 5 | -1 |
| Total | 54,890 | 57,889 | -- | -- | -- |

Table 41 – Business Activity

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

¹⁷ County Remains Southern California’s Retail Leader, San Bernardino, News Release, Economic Development, March 7, 2019, <https://sanbern-prod.s3.amazonaws.com/uploads/SBCounty-Leads-in-RetailFinal-003.pdf> .



Labor Force

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

Table 42 - Labor Force

Data Source: 2011-2015 ACS

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

Table 43 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

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

Table 44 - Travel Time

Data Source: 2011-2015 ACS

Education

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 14,685 | 3,539 | 14,005 |
| High school graduate (includes equivalency) | 16,405 | 2,535 | 10,015 |
| Some college or Associate degree | 19,900 | 2,590 | 7,675 |
| Bachelor's degree or higher | 8,335 | 615 | 2,630 |

Table 45 - Educational Attainment by Employment Status



Data Source: 2011-2015 ACS

Educational Attainment by Age

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

Table 46 – Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

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

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

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

Describe the workforce and infrastructure needs of the business community:

The City has a civilian labor force of 88,507. However, the unemployment rate is unusually high at 16.6 percent overall, and 9 percent for those in the 25-65 age cohort; the national rate is 3.7



percent and for comparably sized cities, 5.5 percent. Though education and health care services are the top business sector, the most occupations are in sales and office. As discussed above, there is a need for workers in the finance, insurance, and real estate sector. Additionally, because of the finding that there are more workers than jobs in manufacturing, it could be beneficial to incentivize manufacturing companies to locate in the City. The public outreach process for the 2020-2025 ConPlan also expressed the need for job training for residents.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

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

In addition to development, the InTech Center in Fontana is part of an initiative designed to provide hands-on training that manufacturing employers are looking for. Manufacturing sectors are growing in the County and include advanced manufacturing, food, plastics, and metal manufacturing. The center provides individual certificate programs as well as comprehensive career skill development, such as in industrial maintenance, pre-engineering, robotics, and IT.¹⁸

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

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

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

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

¹⁸ San Bernardino County, Economic Development Agency under "Initiatives", <https://www.selectsbcounty.com/major-initiatives/manufacturing>, [January 29, 2020].



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

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

No.

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

Not applicable.

Discussion

See discussion above.



MA-50 Needs and Market Analysis Discussion

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

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

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

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

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

Map 2 below displays census tracts which meet the LMI concentration standard. Most of the City is considered an LMI area.

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

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

As of January 24, 2020, there are approximately 185 houses in various states of foreclosure throughout the City.¹⁹ Housing units in foreclosure generally overlap with LMI neighborhoods displayed in **Map 2**.

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

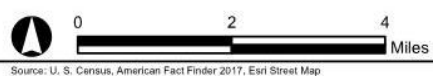
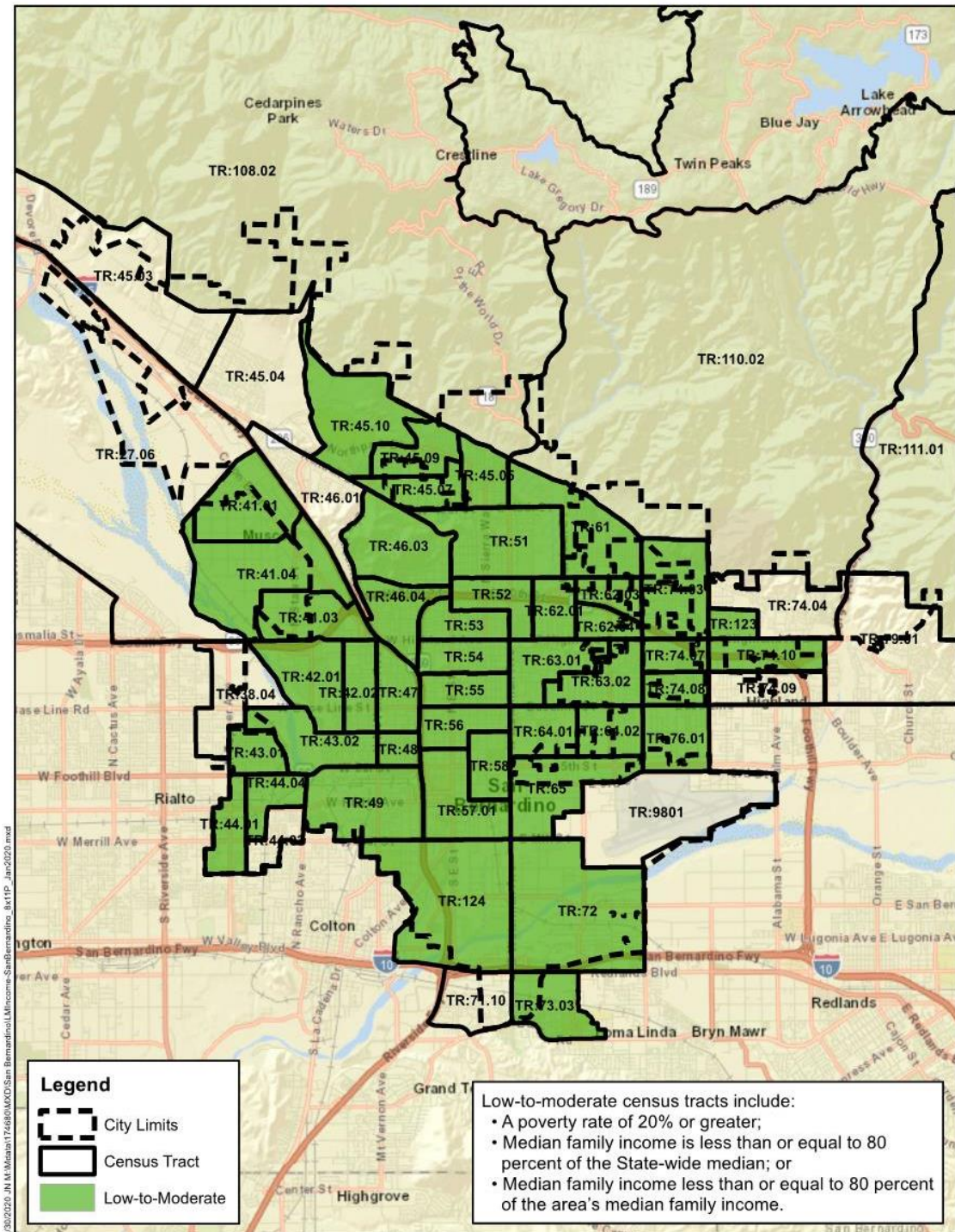
The City has several economic advantages, including modern industrial buildings, convenient freeway access, and generally lower labor costs.

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

¹⁹ Zillow. For Sale, Foreclosure. January 24, 2020



Map 2 – Areas of Low- and Moderate-Income Concentration



CITY OF SAN BERNARDINO
Low-to-Moderate Income

Figure



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

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

According to the California Interactive Broadband Map, most of the City is served by fixed-service broadband.²⁰ Most unserved areas are nonresidential; however, approximately 150 mobile homes are unserved in the City. Stakeholders also identified a need for internet access among homeless individuals and housing program participants.

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

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

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

| ISP | Tier 1 (Mbps/\$) | Tier 2 (Mbps/\$) | Tier 3 (Mbps/\$) |
|---------------------------|------------------|------------------|------------------|
| Frontier (DSL) | 6Mbps/\$27.99 | 25Mbps/\$34.99 | 45Mbps/\$44.99 |
| Frontier (Fiber) | 50Mbps/\$29.99 | 500Mbps/39.99 | 1000Mbps/\$74.99 |
| Charter (Broadband/Fiber) | 200Mbps/\$49.99 | 400Mbps/\$69.99 | 940Mbps/\$109.99 |

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

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

Increasing competition amongst these ISPs would likely result in reduced costs, increased speeds, and/or better quality of customer service and infrastructure within the market area. It is likely that more households would be able to afford internet access as a result.

²⁰ California Interactive Broadband Map. <http://www.broadbandmap.ca.gov/>



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

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

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

Depending on the level of emissions, by 2099, the average temperature of San Bernardino County is projected to rise between 3.8 and 6.7 degrees Fahrenheit.²¹ Increased temperatures could manifest as heat waves, which would lead to increased incidents of heat stress and heat stroke and exacerbate existing health conditions. Furthermore, the lack of moisture in the air, when compounded by long-term drought, may also increase the risk of wildfires, resulting in more deaths, destroyed property, and increased air pollution.

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

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

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

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

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

²¹ Climate Change and Health Profile San Bernardino County.
https://www.cdph.ca.gov/Programs/OHE/CDPH%20Document%20Library/CHPRs/CHPR071SanBernardino_County2-23-17.pdf



STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies the five-year goals that the City of San Bernardino expects to achieve during the 2020–2025 ConPlan cycle. These goals are aligned with HUD’s objectives and outcomes and are achieved through the Annual Action Plan, which divides up the five-year goals into annual targets. The City has identified nine need categories through the Needs Analysis, Market Analysis, and Community Outreach portions of the ConPlan. The Strategic Plan then identifies goals that are aligned to address most of those needs. Not every need identified in the plan can be met and sufficiently addressed in the next five years. Some of the needs are not feasible, some require much more funding than the City currently receives, and some are simply too large to be addressed in just five years.

The Strategic Plan includes goals to address affordable housing, infrastructure, public services, fair housing, and economic development.



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



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

Priority Needs

| | | |
|------------------------------------|------------------------------------|--|
| 1 | Priority Need Name | Preserve and Rehabilitate Housing |
| | Priority Level | High |
| | Population | Low Income Moderate Income Large Families Families with Children Elderly Frail Elderly Persons with Physical Disabilities |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Preserve and Rehabilitate Housing |
| | Description | The preservation and rehabilitation of single-family owner-occupied housing and multi-family rental units. |
| | Basis for Relative Priority | As discussed in MA-20, 67 percent of both owner-occupied housing (18,125) and rental units (20,735) were built prior to 1980. In general, housing begins to require major repairs after 30 or 40 years of age. Those repairs could include important health and safety repairs such as for heating/air systems, roof, kitchen appliances, bathroom or kitchen plumbing, and insulation. Many low- to moderate-income households may be unable to afford these needed repairs. Community engagement efforts also identified a need for housing rehabilitation. |
| | 2 | Priority Need Name |
| Priority Level | | High |
| Population | | Low Income Moderate Income Large Families Families with Children |
| Geographic Areas Affected | | Citywide |
| Associated Goals | | Expand Homeownership |
| Description | | Affordable homeownership housing units added and first-time homebuyer assistance programs. |
| Basis for Relative Priority | | The median income of the City is approximately \$16,000 lower than the national average; however, the cost of living in the County is higher than the national average. Consequently, City residents will likely need assistance to secure their first home without incurring a cost burden. Survey respondents also identified a first-time homebuyer program as a critical housing need. |
| 3 | Priority | Provide Homeless and Homeless Prevention Services |



| | | |
|--|------------------------------------|--|
| | Need Name | |
| | Priority Level | High |
| | Population | Extremely Low Income Low Income Moderate Income Families with Children Elderly Public Housing Residents Chronically Homeless Individuals Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Provide Homeless and Homeless Prevention Services |
| | Description | Provide emergency shelters, rapid rehousing, and homelessness prevention services to homeless individuals and persons at risk of homelessness. |
| | Basis for Relative Priority | As discussed in NA-20, there are approximately 890 homeless individuals living in the City of San Bernardino. Discussions with the San Bernardino County Homeless Partnership identified that homeless individuals are in need of services to alleviate or prevent homelessness. |
| | 4 | Priority Need Name |
| | Priority Level | Low |
| | Population | Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | New Affordable Rental Housing |
| | Description | New affordable rental housing (new construction or rehabilitation) and new affordable |



| | | |
|----------|------------------------------------|---|
| | | rental housing with supportive services for homeless individuals and veterans. |
| | Basis for Relative Priority | There is a significant mismatch between housing supply and affordability within the City. As discussed in MA-15, there is a 11,445-unit gap for households earning between 0 and 30 percent AMI and a 2,750-unit gap for households earning between 30 and 50 percent AMI. Additionally, 17,398 low-income renter households are paying more than 30 percent of their income toward housing costs. |
| 5 | Priority Need Name | Promote Economic Development (Micro-Enterprise) |
| | Priority Level | High |
| | Population | Extremely Low Income Low Income Moderate Income |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Promote Economic Development (Micro-Enterprise) |
| | Description | Create job opportunities. |
| | Basis for Relative Priority | The unemployment rate of the City is high at 16.6 percent. Additionally, only 10 percent of the labor force has a bachelor's degree or higher and 21 percent have not graduated high school. Furthermore, 73 percent of survey respondents identified job creation as a critical economic development need. |
| 6 | Priority Need Name | Improve Facilities and Infrastructure |
| | Priority Level | Low |
| | Population | Extremely Low Income Low Income Moderate Income Families with Children Elderly Public Housing Residents Chronically Homeless Individuals Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-Housing Community Development |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Improve Facilities and Infrastructure |



| | | |
|---|------------------------------------|--|
| | Description | Improve public facilities including parks and accessibility upgrades. |
| | Basis for Relative Priority | The City of San Bernardino's 2018-2023 Capital Improvement Plan (CIP) has indicated the need for the replacement of streetlights, pavement rehabilitation, improvement of safe routes to schools, and citywide accessibility improvements. Community engagement efforts also identified a need for street, street lighting, and water/sewage improvements within the City. |
| 7 | Priority Need Name | Fair Housing |
| | Priority Level | Low |
| | Population | Extremely Low Income Low Income Moderate Income Middle Income Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Fair Housing |
| | Description | Promote fair housing and support fair housing services. |
| | Basis for Relative Priority | Between 2015 and 2016, 114 fair housing discrimination cases were forwarded to the Office of Fair Housing and Equal Opportunity; 51.8 percent of these cases were based on disability. |
| 8 | Priority Need Name | Planning and Administration |
| | Priority Level | Low |
| | Population | Other |
| | Geographic Areas Affected | N/A |
| | Associated Goals | Planning and Administration |
| | Description | Implement goals of Consolidated Plan. |
| | Basis for Relative Priority | Compliance with all HUD Consolidated Plan and CDBG, HOME, and ESG program regulations is a requirement for participation in this program. |

Table 48 – Priority Needs Summary

Narrative (Optional)

In establishing the above priorities, the City has considered input from community engagement efforts, including the surveys, stakeholder interviews, and engagement meetings, as well as



demographic and data analysis. Activities that address the high priority needs will be funded using CDBG, HOME, and ESG funds during the ConPlan period and activities that address low priority needs may be funded by these funds pending availability.



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

Influence of Market Conditions

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

Table 49 – Influence of Market Conditions



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

**Introduction
Anticipated Resources**

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|--|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | Public-Federal | Acquisition Admin and planning Economic development Housing Public improvements Public services | 3,405,816 | 817,368 | 0 | 4,223,184 | 13,200,000 | The estimated amount of CDBG funds available over the planning period is based on allocations for FY 2019-2020. |
| HOME | Public-Federal | Acquisition Homebuyer assistance Homeowner rehabilitation Multifamily rental new construction Multifamily rental rehabilitation New construction for ownership TBRA | 1,404,784 | 1,965,694 | 0 | 3,370,478 | 10,750,000 | The estimated amount of HOME funds available over the planning period is based on allocations for FY 2019-2020. |
| ESG | Public-Federal | Conversion and rehab for transitional housing Financial assistance Overnight shelter Rapid re-housing (rental assistance) Rental assistance services Transitional housing | 295,799 | - | 0 | 295,799 | 1,500,000 | The estimated amount of ESG funds available over the planning period is based on allocations for FY 2019-2020. |



Table 50 - Anticipated Resources



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

Entitlement Funds

Leverage means to combine funding sources, such as local, state, or other federal financial resources, with HUD funding in order to increase project efficiencies and benefit from economies of scale.

Other Federal Grant Programs

Additional federal programs that fund community development and affordable housing activities include:

- Section 8 Housing Choice Voucher Program
- Section 108
- Section 202
- Section 811
- Affordable Housing Program through the Federal Home Loan Bank

These programs would not be provided to the City but rather to HACSB and affordable housing developers.

Other State Grant Programs

In 2017, the governor signed the Building Homes and Jobs Act (SB 2), which established a \$75 recording fee on real estate documents to increase the supply of affordable housing in California. Funding is used to help cities and counties accelerate housing production, streamline approval of housing development, facilitate housing affordability, promote development, and ensure geographic equity in the distribution of funds.

The City of San Bernardino submitted a grant application under SB 2 to the California Department of Housing and Community Development for the sum of \$625,000.

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

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



Additionally, the governor of California continues to explore the use of state and federal surplus property to provide housing for homeless individuals.²²

Discussion

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

²² California Department of Housing and Community Development. Public Lands for Affordable Housing Development. <https://www.hcd.ca.gov/community-development/public-lands-for-affordable-housing-development.shtml>



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 |
| Housing Authority of the County of San Bernardino (HACSB) | PHA | Public housing Rental | Region |
| San Bernardino County Homeless Partnership (SBCHP) | CoC | Homelessness | Region |

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

Additionally, the City of San Bernardino participates in the San Bernardino County Homeless Partnership (SBCHP) through the Central Valley Steering Committee on the Interagency Council on Homelessness, which directs the SBCHP. The SBCHP coordinates homeless services and housing throughout the County.

The partnership understands that homelessness is a massive issue which takes an enormous amount of planning and resources to address. Given this, the SBCHP continually tries to address gaps in its institutional structure and bolster its strengths. A gap analysis is performed annually to determine gaps in the service and structure of the partnership.

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



Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | |
| Legal Assistance | X | | |
| Mortgage Assistance | X | | |
| Rental Assistance | X | | |
| Utilities Assistance | | | |
| Street Outreach Services | | | |
| Law Enforcement | | | |
| Mobile Clinics | | | |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | X | |
| Education | | | |
| Employment and Employment Training | X | X | |
| Healthcare | X | X | X |
| HIV/AIDS | X | | X |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | |
| Transportation | X | X | |
| Other | | | |
| Other | | | |

Table 52 - Homeless Prevention Services Summary

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

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

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

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



Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

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

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

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

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

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



SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|-----------------|---|--|---|
| 1 | Preserve and Rehabilitate Housing | 2020 | 2024 | Affordable Housing | Citywide | Preserve and Rehabilitate Housing | HOME: \$2,000,000 | Rental units rehabilitated: 100 Homeowner housing rehabilitated:10 |
| 2 | Expand Homeownership | 2020 | 2024 | Affordable Housing | Citywide | Expand Homeownership | Home: \$3,000,000 NSP: \$300,000 | Homeowner housing added: 100 |
| 3 | Provide Homeless and Homeless Prevention Services | 2020 | 2024 | Homeless | Citywide | Provide Homeless and Homeless Prevention Services | ESG: \$1,500,000 | Public service activities other than low/moderate income housing benefit Homelessness prevention 200,000 persons assisted |
| 4 | New Affordable Rental Housing | 2020 | 2024 | Affordable Housing | Citywide | New Affordable Rental Housing | HOME: \$4,500,000 | New affordable rental units: 300 |
| 5 | Promote Economic Development (Micro-Enterprise) | 2020 | 2024 | Non-Housing Community Development | Citywide | Promote Economic Development (Micro-Enterprise) | CDBG: \$185,000 | Jobs created/retained: 500 Businesses Assisted: 70 |
| 6 | Improve Facilities and Infrastructure | 2020 | 2024 | Non-Housing Community Development | Citywide | Improve Facilities and Infrastructure | CDBG: \$10,000,000 | Public facility or infrastructure activities other than low/moderate income housing benefit: 160,000 Persons Assisted |
| 7 | Fair Housing | 2020 | 2024 | Affordable Housing | Citywide | Fair Housing | CDBG: \$400,000 | Public service activities other than low/moderate income housing benefit: 5,000 Persons Assisted |
| 8 | Planning and Administration | 2020 | 2024 | Administration | Citywide | Planning and Administration | CDBG: \$3,406,000 HOME: \$700,000 | Other (planning and administration) |

Table 53 – Goals Summary



Goal Descriptions

| | | |
|---|------------------|---|
| 1 | Goal Name | Preserve and Rehabilitate Housing |
| | Goal Description | Provide funding for homeowner-occupied and rental housing rehabilitation. |
| 2 | Goal Name | Expand Homeownership |
| | Goal Description | Provide funding for the construction of new owner housing units and first-time homebuyer assistance programs, such as down payment assistance. |
| 3 | Goal Name | Provide Homeless and Homeless Prevention Services |
| | Goal Description | Provide funding to assist homeless individuals and those with special needs with supportive services; includes funding for emergency shelters, rapid rehousing, homelessness prevention, street outreach, and HMIS costs. |
| 4 | Goal Name | New Affordable Rental Housing |
| | Goal Description | Provide funding for new affordable rental housing (new construction or rehabilitation) and affordable rental housing with supportive services for homeless individuals and veterans. |
| 5 | Goal Name | Promote Economic Development (Micro-Enterprise) |
| | Goal Description | Provide funding to create jobs through physical and economic revitalization, includes funding for micro-enterprise programs. |
| 6 | Goal Name | Improve Facilities and Infrastructure |
| | Goal Description | Provide funding to improve public facilities and infrastructure, including parks, community centers, and sidewalks. |
| 7 | Goal Name | Fair Housing |
| | Goal Description | Promote fair housing choice through the following activities: fair housing education, fair housing testing, housing assistance hotline, and landlord-tenant mediation. |
| 8 | Goal Name | Planning and Administration |
| | Goal Description | Provide funding to implement the goals and objectives of the ConPlan, comply with planning and reporting requirements, and monitor use of the funds. |

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

The City estimates that HOME funds will provide affordable housing to approximately 1,884 households over the ConPlan period.



SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Households in California with at least one member living with a disability have a median household income of \$56,600, approximately \$26,000 less than the median household income of all households at \$82,000.²³ Consequently, the need for accessible affordable units would be high for this population.

As discussed in NA-35, the average annual income of all vouchers holders is approximately \$14,084, which indicates these voucher holders have limited income to cover basic transportation, medical, food, and personal needs. As indicated in Table 23 in NA-35, 5,277 voucher holders (37 percent) have requested some type of accessible feature, demonstrating a need. Given the number of persons with disabilities across the County, the need for accessible units would be great.

Activities to Increase Resident Involvements

The HACSB Board of Commissioners has regular meetings twice per month that call for public comment on agenda items. The HACSB also operates a Family Self Sufficiency Program designed so that residents can be involved in the development of self-sufficiency goals, job training, and other services.

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

No.

Plan to remove the ‘troubled’ designation

Not applicable.

²³ Cornell University. Disability Statistics. <http://www.disabilitystatistics.org/reports/acs.cfm>



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

Barriers to Affordable Housing

Several factors act as barriers to acquiring and constructing affordable housing. Lack of funding is the most significant as local, state, and federal funding has been decreasing over the last decade.

Local, state, and federal development requirements are the next most significant barrier, and include:²⁴

- Planning and development fees, such as for transportation, water, and sewer infrastructure, increases the cost of development.
- Permit and processing procedures, including application review, can also delay housing development.
- Environmental protection policies, including the California Environmental Quality Act and the National Environmental Policy Act, require environmental review for discretionary projects, which increases costs and delays the development process.
- Site improvements required by the City for undeveloped land or land that lacks adequate transportation and pedestrian infrastructure increases the cost of housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City continues to make the development process more efficient for developers through amendments to the Development Code. The City plans to make the following updates to its development code:²⁵

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

²⁴ City of San Bernardino, 2013-2021 Housing Element, January 2014.

²⁵ City of San Bernardino, 2013-2021 Housing Element, January 2014.



SP-60 Homelessness Strategy – 91.215(d)

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

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

As discussed above, the City funds a number of nonprofits that provide homeless prevention services to those at risk of homelessness. Additionally, the Coordinated Entry System (CES) is used to quickly identify, assess, refer, and connect clients to housing assistance and services in the event they are hospitalized. The City also collaborates with St. Bernardine's Hospital and Community Hospital in the City of San Bernardino to connect homeless patients with bridge housing.



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

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

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

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

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

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

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



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

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

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

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

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

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



SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City implements a subrecipient grant monitoring policy. City staff conducts program monitoring and audits of subrecipient records and facilities throughout the program year. As part of this responsibility, the City reviews quarterly compliance reports and annual single audits (as required by 24 CFR Part 44.6). Additionally, the City conducts risk assessments using financial information provided by subrecipients. Monitoring activities are conducted by telephone or on-site.

The City's CDBG, HOME, and ESG monitoring reports include:

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; and
5. Communication/advisement offered to the agency about their operations.