

# FIRST AMENDMENT TO THE 2020-2024 CONSOLIDATED PLAN AND 2020-21 ONE-YEAR ACTION PLAN

# **DRAFT**

September 9, 2020

Prepared by the
City of Ontario Housing and Neighborhood Preservation Agency
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#### **Executive Summary**

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

#### Introduction

The U.S. Department of Housing and Urban Development requires the City of Ontario to complete a Consolidated Plan to receive funds under Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) programs. Consolidated Plans are required to be prepared every five years and include five Annual Action Plans to be produced for each year.

The Consolidated Plan serves four functions.

- It is a planning document, built upon public participation and input.
- It is the application for funds under HUD's formula grant programs: CDBG, HOME, and ESG.
- It articulates local priorities.
- It is a five-year strategy the jurisdiction will follow in implementing HUD programs.

The City of Ontario ("City") has developed the Consolidated Plan through comprehensive consultation and citizen input. The Consolidated Plan identifies the City's needs in housing, homelessness, community development, and economic development. It also presents the City's long-term strategies to address the identified needs. The One-Year Action Plans provide the activities that will be carried out for the specific year and funding amounts for each activity.

A completed Consolidated Plan describes the lead agency responsible for overseeing the development and implementation of the plan and agencies, groups, and organizations that participate in the process. It also includes a summary of the citizen participation process, public comments, and efforts made to broaden public participation in preparing the plan.

The Consolidated Plan includes the following sections:

- Executive Summary;
- The Process;
- Needs Assessment;
- Market Analysis;
- Strategic Plan; and
- First Year Annual Action Plan.

The first year's annual action plan is a part of the consolidated plan. The One-Year Action Plan identifies specific goals consistent with the Five-Year Strategy and lists projects, programs, and

resources that will be used to implement the Strategy during Fiscal Year 2020-21. This plan covers the period from July 1, 2020 through June 30, 2021.

During FY 2020-21, the City anticipates receiving the following federal funds:

Program	FY 2020-21
Community Development Block Grant Program (CDBG)	\$ 1,864,592
Anticipated CDBG Program Income	\$ 0
Available CDBG Contingency (Roll Over from Prior Year)	\$ 342,196
HOME Investment Partnerships Program (HOME)	\$ 746,910
Anticipated HOME Program Income	\$ 0
Emergency Solutions Grant Program (ESG)	\$ 160,290
Available ESG Contingency (Roll Over from Prior Year)	\$ 0
TOTAL	\$ 3,113,988

The table on the following page identifies the total recommended allocation of CDBG, HOME, and ESG resources and the specific recommended allocations for housing and community development projects and programs.

	PROPOSED PROGRAMS (CDBG, HOME AND ESG ALLOCATIONS)				
PROPOSED PRIORITIES	PROPOSED PROGRAMS	CDBG	HOME	ESG	TOTAL
HOUSING STRATEGY					
Goal #1: Expand affordable re	ntal housing opportunities, particularly for low-income persons.				
	Tenant Based Rental Assistance (TBRA) Program (Housing & Neighborhood Preservation)	\$0	\$336,109	\$0	\$336,109
	GOAL #1 SUBTOTAL	\$0	\$336,109	\$0	\$336,109
Goal #2: Create new, preserve	and rehabilitate existing rental and owner-occupied housing units.				
	Community Improvement Team (Community Improvement)	\$100,000	\$0	\$0	\$100,000
	Single-Family/Multi-Family Housing Rehabilitation and New Construction (Housing & Neighborhood Preservation)	\$0	\$336,110	\$0	\$336,110
	GOAL #2 SUBTOTAL	\$100,000	\$336,110	\$0	\$436,110
HOMELESS STRATEGY					
Goal #1: Preserve and improv	e the supply of supportive housing and public services for the homeless.				
	Assisi House (Mercy House Living Centers)	\$37,914	\$0	\$0	\$37,914
	Ontario Access Center (Mercy House Living Centers)	\$0	\$0	\$135,669	\$135,669
	Family Stabilization Program at Sova Program Center (Inland Valley Hope Partners)	\$18,410	\$0	\$0	\$18,410
	Enhanced Homeless Services (Housing & Neighborhood Preservation)	\$0	\$0	\$0	\$0
	Services for Victim of Domestic Violence and Their Children (House of Ruth)	\$0	\$0	\$12,600	\$12,600
	Continuum of Care Manager	\$126,364	\$0	\$0	\$126,364
	GOAL #1 SUBTOTAL	\$182,688	\$0	\$148,269	\$330,957
SPECIAL NEEDS STRATEGY					
Goal #1: Provide supportive so	ervices for special needs populations.				_
	Senior Support Services (Inland Fair Housing and Mediation Board)	\$10,000	\$0	\$0	\$10,000
	GOAL #1 SUBTOTAL	\$10,000	\$0	\$0	\$10,000
FAIR HOUSING STRATEGY					
Goal #1: Continue to impleme	nt the Fair Housing laws by providing funding to further fair housing.	T.			
	Fair Housing (Inland Fair Housing and Mediation Board)	\$22,000	\$0	\$0	\$22,000
	Landlord/Tenant Mediation (Inland Fair Housing and Mediation Board)	\$10,200	\$0	\$0	\$10,200
	GOAL #1 SUBTOTAL	\$32,200	\$0	\$0	\$32,200

Consolidated Plan
OMB Control No: 2506-0117 (exp. 06/30/2018)

	PROPOSED PROGRAMS (CDBG, HOME AND ESG ALLOCATIONS)						
PROPOSED PRIORITIES	PROPOSED PROGRAMS	CDBG	HOME	ESG	TOTAL		
COMMUNITY DEVELOPMENT ST	RATEGY						
Goal #1: Provide for needed infr	rastructure improvements in target lower- and moderate-income neighborhoods.	1	T		T		
	Pavement Management Rehabilitation (Engineering)	\$300,000	\$0	\$0	\$300,000		
	Alley Pavement Rehabilitation (Engineering)	\$235,000	\$0	\$0	\$235,000		
	LED Street Light Conversion Project (Engineering)	\$100,000	\$0	\$0	\$100,000		
	Wheelchair Ramp Installation (Public Works)	\$175,000	\$0	\$0	\$175,000		
	GOAL #1 SUBTOTAL	\$810,000	\$0	\$0	\$810,000		
Goal #2: Provide for new comm	unity facilities and improve the quality of existing community facilities to serve lower			ghborhoods.	<u> </u>		
	Park Improvements Project (Public Works)	\$519,182	\$0	\$0	\$519,182		
	GOAL #2 SUBTOTAL	\$519,182	\$0	\$0	\$519,182		
Goal #3: Provide needed commi	unity services to serve lower and moderate income residents.	1	T		T		
	Ontario On The Go (Community Life & Culture)	\$15,000	\$0	\$0	\$15,000		
	Neighborhood Preservation Program (Housing & Neighborhood Preservation)	\$17,800	\$0	\$0	\$17,800		
	COVID-19 Recovery Response Team (Housing & Neighborhood Preservation)	\$0	\$0	\$0	\$0		
	Child Care, Family, and Youth Subsidies (Ontario-Montclair YMCA)	\$22,000	\$0	\$0	\$22,000		
	GOAL #3 SUBTOTAL	\$54,800	\$0	\$0	\$54,800		
Goal #4: Expand the City's econd	omic base and promote greater employment opportunities.	•	T		T		
	Downtown Storefront Façade Improvement Project (Economic Development)	\$125,000	\$0	\$0	\$125,000		
	GOAL #4 SUBTOTAL	\$125,000	\$0	\$0	\$125,000		
ADMINISTRATION							
	City of Ontario	\$372,918	\$74,691	\$5,757	\$453,366		
	Mercy House Living Centers	\$0	\$0	\$6,264	\$6,264		
ADMINISTRATION SUBTOTAL		\$372,918	\$74,691	\$12,021	\$459,630		
TOTAL		\$2,206,788	\$746,910	\$160,290	\$3,113,988		
FY 20-21 ALLOCATION		\$1,864,592	\$746,910	\$160,290	\$2,771,792		
ANTICIPATED PROGRAM INCOM	1E	\$0	\$0	\$0	\$0		
AVAILABLE CONTINGENCY FROM	M PRIOR YEARS	\$342,196	\$0	\$0	\$342,196		
TOTAL		\$2,206,788	\$746,910	\$160,290	\$3,113,988		

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

Based on the *Needs Assessment – Resident Survey*, Community Outreach and Engagement meetings, Community Fair, consultation with other organizations, individual interviews, housing market and needs study, and other factors, the City has developed the following five-year strategies to address the priority needs found in the Consolidated Plan:

#### **Housing Strategy**

- Goal #1: Expand affordable rental housing opportunities, particularly for low income persons.
- Goal #2: Create new, preserve and rehabilitate existing rental and owner-occupied housing units.
- Goal #3: Increase affordable homeownership opportunities, particularly for low- and moderate-income persons.

#### **Homeless Strategy**

Goal #1: Preserve and improve the supply of supportive housing and public services for the homeless and homelessness prevention services.

#### **Special Needs Strategy**

Goal #1: Provide supportive services for special needs populations.

#### **Fair Housing Strategy**

Goal # 1: Continue to implement the Fair Housing laws by providing funding to further fair housing.

#### **Public Housing Strategy**

Goal #1: Continue to support the on-going efforts of the Housing Authority of the County of San Bernardino and the Ontario Housing Authority to maximize the use of rental assistance subsidies and other resources in the City.

#### **Lead Hazard Strategy**

Goal #1: Reduce the number of housing units with lead paint hazards through education, inspection, and rehabilitation.

#### **Community Development Strategy**

Goal #1: Provide needed public infrastructure improvements in target lower and moderate-income neighborhoods.

Goal #2: Provide for new community facilities and improve the quality of existing community facilities to serve lower and moderate-income neighborhoods.

Goal #3: Provide needed community services to serve lower and moderate-income residents.

Goal #4: Expand the City's economic base and promote greater employment opportunities.

#### **Evaluation of past performance**

The City was able to achieve many of its short and long-term housing and community development goals established within the FY 2015-19 Consolidated Plan. These efforts were reflected in the creation and implementation of pro-active programs and projects designed to increase the availability of affordable housing, construction of a number of important infrastructure improvements, and preservation/expansion of public service programs and have been detailed in the annual submission of the Consolidated Annual Performance and Evaluation Reports.

During the five-year period covered by the prior FY 2015-19 Consolidated Plan, the City received increases in both HOME (17.7%) and ESG (8.1%) funding but a somewhat significant decrease in CDBG (12.5%) funding. The decrease in CDBG funding impacted the City's ability to meet all of the projected goals identified in the FY 2015-19 Consolidated Plan.

Listed below is a brief summary of the goals and accomplishments from the FY 2015-19 Consolidated Plan. Please note the accomplishment data is through June 30, 2019.

#### A. Housing Strategy

Priority 1: Preserve existing rental and owner-occupied housing resources.

Five-Year Total Goal: 1,654

Accomplishment through June 30, 2019: 783

**Evaluation:** Over the past five years, the City implemented the following programs to address this priority:

- Community Housing Development Organizations (CHDOs)
- CIT Emergency Grant Program
- CIT Homeowner Occupied Rehabilitation Loan Program
- Ontario Shines Homeowner Rehabilitation Loan Program
- Conservation Home Improvement Program (CHIP) Loan
- Acquisition and Rehabilitation of 411 North Parkside Avenue
- Minor Rehabilitation at 307-309-311 West Francis Street
- Assisi House Renovation
- Ontario Townhouses
- Community Improvement Team

The City also continued implement the Systematic Health and Safety Inspection Program during this period of time. This program proactively inspects all rental units, including single-family properties, within Ontario to ensure the quality of Ontario's rental stock.

The programs implemented by the City over the past five years had a significant impact on preserving the existing rental and owner-occupied housing stock within Ontario. The demand has

remained high for these types of services over the past five years and is estimated to remain high for the next five years.

Priority 2: Expand affordable rental housing opportunities, particularly for low-income persons.

**Five-Year Total Goal: 202** 

Accomplishments through June 30, 2019: 63

**Evaluation:** Over the last five years, the City looked for opportunities to work with developers to increase the supply of affordable housing units through new construction. The City utilized HOME funds to operate a Tenant Based Rental Assistance (TBRA) program. Two projects began construction during FY 2018-19 that will provide an additional 176 units of affordable housing for extremely low-, very low-, and low-income households once complete. In addition, the City worked with an affordable housing development to assist with financing for the acquisition, rehabilitation, and extension of the project-based voucher contract for an additional 86 housing units that were at risk of losing their affordability. Funding for these projects includes a variety of sources, including Low-Income Housing Tax Credits, State of California Affordable Housing and Sustainable Communities Program, local funds, and Multi-Family Revenue Bonds.

Priority 3: Increase affordable homeownership opportunities, particularly for low- and moderate- income persons.

Five-Year Total Goal: 0

Accomplishments through June 30, 2019: 684

**Evaluation:** The City utilized CDBG, HOME, mortgage revenue bond, State of California BEGIN and CalHome funds, and private funds to implement and administer programs designed to increase access to existing housing resources. The City successfully implemented programs that addressed this priority. Increasing access to existing housing through financial assistance to homeowners eliminates a barrier to affordable housing.

#### **B.** Homeless Strategy

Priority 1: Preserve and improve the supply of supportive housing and public services for the homeless.

Five-Year Goal: 31,250 persons served

Accomplishments through June 30, 2019: 16,889 persons served

**Evaluation:** The City has developed a complete Continuum of Care for Ontario's homeless population. Programs include the Ontario Access Center, Assisi House transitional housing program, 76 units of permanent housing, Family Stabilization Program at Sova Center, Services for Victims of Domestic Violence and their Children, and outreach and engagement services.

The City works closely with other public agency partners, such as the County of San Bernardino Office of Homeless Services and the Ontario-Montclair School District's Family Collaborative Services, and non-provide service providers in the community. During the FY 2015-19 Consolidated Plan, a local homeless provider group was established and meets monthly to

discuss resources available and partnership opportunities. During FY 2019-20, local funds were used to provide additional street outreach services, increasing from 10 hours to 40 hours per week, an extreme weather motel voucher program, a utility assistance program as a companion to the City's TBRA program, and extended hours at the Ontario Access Center.

#### C. Special Needs Strategy

Priority 1: Provide supportive services to special needs populations.

Five-Year Goal: 750

Accomplishments through June 30, 2019: 1,213 persons served

**Evaluation:** Over the past five years, the City encourage partnerships to deliver supportive housing services and public services to special needs population, including the following programs:

- Senior Services operated by Inland Fair Housing and Mediation Board
- Project Gateway, a supportive housing program to assist chronically homeless households
  with mental illness secure permanent housing with a myriad of supportive housing
  services. Project Gateway is a partnership with the Housing Authority of the County of
  San Bernardino, County of San Bernardino Department of Behavioral Health, Mercy
  House Living Centers, Ontario Housing Authority, and the City.

The funding for the supportive housing programs that were implemented over the past five years were successful and the City continues to see demand for these types of services.

#### D. Fair Housing Strategy

Priority 1: Continue to implement the Fair Housing laws by providing funding to further fair housing.

Five-Year Goals: 7,500 persons served

Accomplishments through June 30, 2019: 6,495 persons served

**Evaluation:** This program has continued to assist the City in meeting its obligations to affirmatively further fair housing choice within Ontario.

#### E. Public Housing Strategy

Priority 1: Continue to support the on-going efforts of the San Bernardino County Housing Authority of to maximize the use of Housing Choice Vouchers and other resources in the City.

Five-Year Goals: N/A

Accomplishments through June 30, 2019: 3,307

**Evaluation:** The Housing Authority of the County of San Bernardino (HACSB) implements the public housing strategy within Ontario. The HACSB is a Moving-To-Work (MTW) Public Housing Authority. With this designation, the HACSB is permitted to seek exemption from many existing Public Housing and Housing Choice Voucher program rules found in the United States Housing Act of 1937 in pursuit of the three MTW statutory objectives:

- Reduce cost and achieve greater costs of effectiveness in Federal expenditures;
- Give incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient, and
- Increase housing choices for low-income families.

The HACSB has implemented a variety of programs that have achieved the MTW statutory objectives listed above.

The City continues to believe that a working partnership with the HACSB will provide the greatest opportunity to provide high quality services to Ontario residents with the public housing strategy.

#### F. Community Development Strategy

The Community Development Strategy did not have annual goals as the goals were generally focused on larger long-term needs. All four priorities will be discussed and evaluated together.

Priority 1: Provide needed infrastructure improvements in target lower- and moderate-income neighborhoods.

Priority 2: Provide for new community facilities, neighborhood enhancement activities, and improve the quality of existing community facilities to serve lower- and moderate-income neighborhoods.

Priority 3: Provide needed community services to serve lower- and moderate-income residents.

Priority 4: Expand the City's economic base and promote greater employment opportunities.

**Evaluation:** Over the past five years, the City has continued to invest in the City's infrastructure (water, street, sewers, parks, storm drains, and public facilities) and monitor the infrastructure needs. The City continues to thoughtfully focus resources through a Five-Year Capital Improvement Program (CIP). The CIP is used as a tool by the City to: (1) identify capital improvement needs, and (2) coordinate the financing and timing of those needs in a manner that assures the most responsible and efficient use of the City's limited resources.

The City will continue to utilize the CIP as a tool to identify needs throughout the community and focus resources to address those needs.

As it relates to community services to serve lower- and moderate-income residents, the City has funded public service providers that have been focused on crime prevention, neighborhood preservation, and childcare services. These programs consistently are identified as a high need through outreach to Ontario residents.

Lastly, the City continues to pursue activities to expand the City's economic base and promote greater employment opportunities. The City has actively pursued other funding sources for these activities other than utilizing CDBG for these types of activities.

#### Summary of citizen participation process and consultation process

The Housing and Neighborhood Preservation Agency is the lead agency for the 2020-2024 Consolidated Plan. The Housing and Neighborhood Preservation Agency urges citizens to voice their concerns, share their ideas concerning federal programming, and welcomes comments and suggestions.

The Consolidated Plan Development section describes how residents and local organizations participated in the development of the Consolidated Plan. The Housing and Neighborhood Preservation Agency offered numerous opportunities for public input, comment, and review including the following:

- A Needs Assessment Resident Survey that was distributed through three community engagement meetings and at the Community Fair held on February 29, 2020. The survey provided an opportunity for residents to communicate their opinions and comments on housing, public facilities, public improvements, public services, and economic development needs. In addition to the survey, an engagement activity was conducted at the community engagement meetings and community fair allowing community members to select one priority activity among the various need categories.
- Community Engagement Meetings
- Community Fair
- A community forum/public hearing to garner citizen comments on the needs, strategies, actions, and projects in the Consolidated Plan.
- Distribution of the draft Consolidated Plan combined with a minimum 5-day public comment period.

#### **Summary of public comments**

Minutes from the public hearing/community forum that was conducted on February 3, 2020 can be found in Appendix D. No public comments were submitted as a result of the public review period and no comments were received during the City Council meeting on June 16, 2020 to approve the plan.

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

All comments and view were considered in the preparation of this plan.



# 2020-24 Consolidated Plan and 2020-21 One Year Action Plan

The Process

#### 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 following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role Name		Department/Agency
CDBG Administrator	ONTARIO	Housing and Neighborhood Preservation Agency
HOME Administrator	ONTARIO	Housing and Neighborhood Preservation Agency
ESG Administrator	ONTARIO	Housing and Neighborhood Preservation Agency

Table 1 - Responsible Agencies

#### **Narrative**

The Housing and Neighborhood Preservation Agency is the lead agency in the administration of CDBG, HOME, and ESG funds and development of the Consolidated Plan. The City is an entitlement community and receives CDBG, HOME, and ESG funds directly from HUD.

#### **Consolidated Plan Public Contact Information**

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

#### Introduction

As part of its research on the needs of low-income residents, and the development of strategies to address those needs, the Housing and Neighborhood Preservation Agency consulted with a number of other organizations that provide services to Ontario residents.

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)).

Housing and Neighborhood Preservation Agency staff members participate on a continual basis with a number of regional agencies, including non-profit agencies, affordable housing providers, San Bernardino County Department of Behavioral Health, the Housing Authority of the County of San Bernardino, and the Ontario Housing Authority. The coordination between the City and these agencies provide better service and resources to the public on programs and services available through a variety of agencies.

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

The City works in partnership with the County of San Bernardino Office of Homeless Services in support of the County's Continuum of Care to address homelessness on a regional basis. As part of this partnership, a staff member from the Housing and Neighborhood Preservation Agency regularly attends the County of San Bernardino's Interagency Homeless Policy Council. In addition, staff members from the City Housing and Neighborhood Preservation Agency is a board member of the West Valley Regional Steering Committee sponsored by the Office of Homeless Services. In 2009, the County of San Bernardino adopted a 10-Year Strategy to End Homelessness. The City supported the development and adoption of this document.

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

Staff members from the City Housing and Neighborhood Preservation Agency work in cooperation with Continuum of Care lead agency staff continuously throughout the year. City staff members are members of the San Bernardino County Interagency Homeless Policy Council, the Coordinated Entry System Planning Group, and the HMIS Policy Advisory Group.

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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Ontario Housing Authority	PHA Other government - Local	Housing Need Assessment Public Housing Needs	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination in providing affordable housing.
Neighborhood Partnership Housing Services, Inc. (NPHS)	Housing Services - Housing Regional organization Community Development Financial Institution	Housing Need Assessment	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination with first-time homebuyer and owner-occupied rehabilitation loan programs, and other programs and services relating to homebuyer education, financial literacy, and homeowner assistance.
AOF/Golden State Community Development Corp.	Housing Services - Housing	Housing Need Assessment	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination with a possible Community Housing Development Organization (CHDO).
Mercy House Living Centers	Housing Services - Housing Services-homeless	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination in providing homeless services and permanent supportive housing.
Inland Fair Housing and Mediation Board	Services-Elderly PersonsService- Fair Housing	Housing Need AssessmentNon- Homeless Special NeedsFair Housing Strategy	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination in providing increased services for senior citizens, fair housing services, landlord/tenant mediation services, fair housing education, testing, and enforcement, first time homebuyer education, and financial literacy programs.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
County of San Bernardino Office of Homeless Services	Services-homeless Other government - County Continuum of Care	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination in providing homeless services in the region, HMIS services, Continuum of Care coordination, and coordinated assessment system.
Ontario-Montclair YMCA	Services-Children	Non-Housing Community Development Strategy	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination of child care for affordable housing residents.
Ontario-Montclair School District	Services-Children Services-homeless Services-Education	Homeless Needs - Families with children	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Identification and coordination of services for homeless families within the school district.
Ontario Senior Center	Services-Elderly Persons Grantee Department	Non-Homeless Special Needs	Invited to participate in community meetings/public hearings. Coordination of Homeowner Energy Assistance Program (HEAP) services and social services for senior residents within affordable senior housing projects.
Rolling Start, Inc.	Services-Persons with Disabilities	Non-Homeless Special Needs	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination of Section 504 outreach and identifying potential participants for affirmative marketing outreach for affordable housing units.
San Bernardino County Department of Behavioral Health	Services-Persons with Disabilities Services-Health Health Agency Other government - County	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination of Project Gateway (Shelter Plus Care vouchers) and proactively working together to secure additional resources to serve Ontario residents.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Foothill AIDS Project	Services-Persons with HIV/AIDS	Housing Need Assessment Homelessness Strategy	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination and identification of potential participants for affirmative marketing outreach for affordable housing units.
County of San Bernardino Children and Family Services	Services-Health Health Agency Child Welfare Agency Other government - County	Non-Housing Community Development Strategy	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination for potential bridge housing resources.
Inland Valley Hope Partners	Services-homeless Services-Health	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination in providing services for the homeless and those at-risk of homelessness and identification of potential participants for affirmative marketing outreach for affordable housing units.
House of Ruth, Inc.	Services-Victims of Domestic Violence	Homelessness StrategyHomeless Needs - Families with children	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination of providing services for victims of domestic violence and potential identification of participants for affirmative marketing outreach for affordable housing units.
State of California Housing and Community Development	Other government - State	Housing Need Assessment	The City reviews all possible leveraging resources and will investigate opportunities to utilize various programs that will fund identified community needs (Affordable Housing and Sustainable Communities (AHSC), Veteran Housing and Homeless Prevention (VHHP), Emergency Housing and Assistance Program Capital Development (EHAP-CD), and others). Actively support efforts to create permanent affordable housing funding sources.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Foothill Family Shelter	Services-homeless	Homelessness Strategy Homeless Needs - Families with children	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination in providing homeless services, transitional housing, and identification of potential participants for affirmative marketing outreach for affordable housing units.
Housing Authority of the County of San Bernardino	РНА	Public Housing Needs	Requested review of public housing needs section and a copy of the executive summary was provided for feedback and comments. Implement permanent supportive housing programs and work together to secure state and federal resources for the region.
SANBAG	Regional organization Planning organization	Economic Development Market Analysis	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination for AHSC funding program.
City of Chino	Other government - Local	Executive Summary	A copy of the executive summary was provided for feedback and comments. Coordinate delivery of services on a regional basis.
City of Rancho Cucamonga	Other government - Local	Executive Summary	A copy of the executive summary was provided for feedback and comments. Coordinate delivery of services on a regional basis.
City of Fontana	Other government - Local	Executive Summary	A copy of the executive summary was provided for feedback and comments. Coordinate delivery of services on a regional basis.
City of Upland	Other government - Local	Executive Summary	A copy of the executive summary was provided for feedback and comments. Coordinate delivery of services on a regional basis.
City of Pomona	Other government - Local	Executive Summary	A copy of the executive summary was provided for feedback and comments. Coordinate delivery of services on a regional basis.
City of Ontario Economic Development Agency	Services-Employment Grantee Department	Economic Development	Consulted with agency for information related to the economic development delivery portions of the Consolidated Plan. Coordinate for Section 3 compliance, economic development activities, and workforce development.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Ontario Chamber of Commerce	Business Leaders Civic Leaders Business and Civic Leaders	Economic Development	Invited to participate in community meetings/public hearings and a copy of the executive summary was provided for feedback and comments. Coordination of outreach for services to business and economic development activities.
Ontario Police Department	Services - Victims Grantee Department	Non-Housing Community Development Strategy	Consulted with this Agency for portions of the Consolidated Plan related to need for crime prevention/crime awareness programs and services provided by this agency.

Table 2 – Agencies, groups, organizations who participated

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

All agency types required for consultation were included in the development of this Consolidated Plan.

#### 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	San Bernardino County	Activities to address homeless needs address the goal
	Continuum of Care	established in the Homeless Strategy.
The Ontario Plan	City of Ontario Planning	Activities are planned to be consistent with housing needs
	Department	and goals, community development needs and goals, and
		local priorities.

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 draft Executive Summary was distributed to other local jurisdiction for comment and review. In addition, the City works continuously with various agencies from the County of San Bernardino to address homeless needs, regional housing needs, and other community development needs. The City also seeks available funding and other opportunities to coordinate with the State of California Department of Housing and Community Development throughout the year to meet the strategies and goals established in the Consolidated Plan.

#### Narrative

The City works in cooperation with Mercy House Living Centers, the County of San Bernardino Department of Behavioral Health, and the Housing Authority of the County of San Bernardino to provide the Project Gateway program to provide housing assistance and services for homeless persons. Project Gateway provides 12 Project Based Rental Assistance units at eight different locations throughout the City for clients that are homeless and mentally ill, or dual diagnosed. The City has also established the HOME Tenant-Based Rental Assistance ("TBRA") Program to help Ontario's chronically homeless individuals and families secure permanent housing through temporary rental subsidies with or without rental security deposits and/or utility deposits. The program is administered Mercy House Living Centers.

In addition to Project Gateway and HOME TBRA, the City works in cooperation with Mercy House Living Centers, House of Ruth, Foothill Family Shelter, and Inland Valley Hope Partners to provide additional housing assistance services to homeless persons and persons who were recently homeless but now live in permanent housing. These organizations provide a wide range of services including housing referrals, assistance in identifying and obtaining resources necessary to obtain housing, transitional housing programs, and emergency shelter. Mercy House also provides an aftercare services program to assist formerly homeless individuals now living in permanent housing to ensure ongoing housing stability.

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#### **PR-15 Citizen Participation**

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

#### Summarize citizen participation process and how it impacted goal setting

The Housing and Neighborhood Preservation Agency encourages and solicits the participation of its residents and other local agencies in the process of identifying housing and community development needs.

#### 1. Summary of Citizen Participation

The Housing and Neighborhood Preservation Agency developed the 2020-24 Consolidated Plan using substantial citizen participation and consultation. The process offered numerous opportunities for public input, comment, and review.

#### 2. Community Meetings

The Housing and Neighborhood Preservation Agency conducted a community forum/public hearing to provide the public an overview of the process and components of a Consolidated Plan on February 3, 2010. This community forum/public hearing also provided an opportunity for the public to submit comments and input about community needs and issues. The community forum/public hearing was held at the Housing and Neighborhood Preservation Agency, 208 West Emporia Street, Ontario, California at 6:00 p.m. Bilingual staff was available for translation, as needed.

Both display advertisements and legal advertisements were published on January 9 and January 17, 2020 for the February 3, 2020 meeting. These advertisements were placed in the local newspaper, the Inland Valley Daily Bulletin.

Housing and Neighborhood Preservation Agency staff made presentations at three HEAL Zone Community Forums throughout the community. The forums were held on February 19, 2020 at Veterans Memorial Park Community Center, February 25, 2020 at Dorothy Quesada Community Center, and February 28, 2020 at De Anza Park Community and Teen Center. Residents in attendance at the community forums were provided the Community Needs Assessment Survey and provided information about the Consolidated Plan. Attendees were invited to participate in an engagement activity where residents selected their highest priority in select categories among activities eligible for CDBG, HOME, and ESG funding.

The City as part of the Neighborhood Preservation Strategy adopted in June 2019 held its first Community Fair on February 29, 2020. The event was very successful with over 500 residents attending. Informational booths were staffed by many City agencies, including Information Technology, Ontario Fire Department, Housing and Neighborhood Preservation, and Ontario Municipal Utilities Company. Community partners also distributed information to the community including Neighborhood Partnership Housing Services, GRID Alternatives, Inland Fair Housing and Mediation Board, Mercy House Living Centers, and various other public agencies. At the Housing department booth, attendees were invited to complete the Community Needs Assessment Survey and participate in the engagement activity presented at the community forums.

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Legal advertisement was published on September 10, 2020 announcing the availability of the First Amendment to the FY 2020-21 One-Year Action Plan for public review from September 10, 2020 to September 14, 2020. This advertisement was placed in the local newspaper, the Inland Valley Daily Bulletin. In accordance with CARES Act waivers, the public review period for the substantial amendment has been reduced from 30 days to 5 days.

#### 3. Needs Assessment - Resident Survey

A Needs Assessment – Resident Survey was distributed through the HEAL Zone Community Engagement Forums and during the Community Fair held on February 29, 2020.

The survey was broken down into five sections. The sections were Public Facilities, Infrastructure, Public Services, and Economic Development, and Housing. The survey asked the residents to distribute \$100,000 of budget available among the possible activities within each section according to their opinion of the importance of the activity. The survey was provided in English and in Spanish in an effort to encourage participation from the Spanish speaking residents of the City.

In addition to the survey, an exercise was completed at each of the HEAL Zone Community Engagement Forums and the Community Fair inviting residents to mark their highest priority activity among the five categories of Public Facilities, Infrastructure, Public Services, Economic Development, and Housing.

#### **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	Newspaper Ad	Non- targeted/broad community	Legal advertisement and display advertisement were published in the Inland Valley Daily Bulletin on January 17, 2020 and January 24, 2020 to advertise the community meeting scheduled	No comments were received.		
2	Public Hearing	Non- targeted/broad community	for February 3, 2020.  Meeting held on February 3, 2020 at 6:00 p.m. at 208 W. Emporia St., Ontario, CA 91764.  A presentation was made regarding the consolidated planning process. Eleven people attended the meeting and no attendees spoke during the public comment portion of the meeting.	No comments were received		
3	Survey Flyers	HEAL Zone Community Forum Participants and Community Fair Attendees	Surveys were distributed at each of the HEAL Zone Community Forums and at the Community Fair	No comments were received.		

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Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
7	Newspaper Ad	Non-	Legal advertisement	No comments were received.		
		targeted/broad	was published in the			
		community	Inland Valley Daily			
			Bulletin on June 5,			
			2020 to advertise the			
			5-day public review			
			period.			
8	Newspaper Ad	Non-	Legal advertisement	No comments were received.		
		targeted/broad	was published in the			
		community	Inland Valley Daily			
			Bulletin on			
			September 10, 2020			
			to advertise the 5-			
			day public review			
			period.			

**Table 4 – Citizen Participation Outreach** 



# 2020-24 Consolidated Plan and 2020-21 One Year Action Plan

**Needs Assessment** 

#### **Needs Assessment**

#### **NA-05 Overview**

#### **Needs Assessment Overview**

The purpose of this section is to determine the availability of various resources, such as affordable housing, homeless services, services for special needs populations (such as, people with disabilities and the elderly), and community development resources. Information regarding housing needs and an analysis of the housing market and housing problems, such as substandard housing, overcrowding, and housing cost burden will be reviewed in the Housing Needs Assessment section. In addition, the Disproportionately Greater Need section will analyze if there is a greater rate (10% or more) of housing problems for members of a racial or ethnic group at a given income level versus the rate of housing problems experienced by the income group as a whole. The Public Housing section will summarize the needs of public housing residents and has been prepared in cooperation with the Housing Authority of the County of San Bernardino. An examination of the nature and extent of unsheltered and sheltered homelessness within Ontario is provided in the Homeless Needs Assessment. Housing needs for persons who are not homeless, but require supportive housing, including the elderly and persons with disabilities will be described in the Non-Homeless Special Needs Assessment. Finally, the need for public facilities, infrastructure, public improvements, and other public services will be described in the Non-Housing Community Development Needs section.

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

#### **Summary of Housing Needs**

Affordable housing is a critical need in Ontario and the City strives to maintain existing affordable housing resources as well as stimulate new affordable housing options. Ontario remains a high-cost housing location. As indicated by the 2014-18 American Community Survey Five-Year Estimates (ACS), the City contains 23,312 renter-occupied housing units, this represents 47.0% of all occupied housing units in Ontario. The ACS also shows that approximately 13,467 (59.8%) of these households pay more than 30% of their income for rent. The ACS provides a higher number of households defined as cost-burdened (paying more than 30% of the income for rent) than the HUD provided 2011-2015 CHAS data in table 10.

Very low-income renters experience significantly higher incidences of housing problems. According to HUD provided 2011-15 CHAS data in table 7, 57.51% of renter-occupied households earning less than 50% of Area Median Income (AMI) experience one or more housing problems. According to the National Low-Income Housing Coalition's Housing Wage Calculator for the period covering the year 2015 workers would need to earn at least \$26.65 per hour with an annual income of \$55,433 per year to afford the rent of a two-bedroom apartment in Ontario at the fair market rent of \$1,386. A household earning 30% AMI (\$24,250) would be able to afford rent of \$606 per month. A two-bedroom apartment would require 2.3 people working full-time jobs at minimum wage in order to be affordable.

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Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	163,924	168,220	3%
Households	47,166	47,375	0%
Median Income	\$57,307.00	\$54,114.00	-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%	>30-50%	>50-80%	>80-100%	>100%
	HAMFI	HAMFI	HAMFI	HAMFI	HAMFI
Total Households	5,370	5,975	8,290	5,585	22,165
Small Family Households	1,815	2,235	3,615	2,805	11,755
Large Family Households	795	1,350	2,295	1,385	4,150
Household contains at least one					
person 62-74 years of age	1,140	955	1,770	880	3,960
Household contains at least one					
person age 75 or older	495	714	695	335	1,295
Households with one or more children					
6 years old or younger	1,230	1,550	2,350	1,415	3,265

**Table 6 - Total Households Table** 

Data Source: 2011-2015 CHAS

Table 6 reflects the number and type of households by HUD Adjusted Median Family Income (HAMFI).

#### **Housing Needs Summary Tables**

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

	Renter							Owner		
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEH	NUMBER OF HOUSEHOLDS									
Substandard										
Housing - Lacking										
complete plumbing										
or kitchen facilities	55	70	85	55	265	45	4	55	0	104
Severely										
Overcrowded -										
With >1.51 people										
per room (and										
complete kitchen										
and plumbing)	175	255	440	125	995	15	75	60	70	220
Overcrowded -										
With 1.01-1.5										
people per room										
(and none of the	405	F2F	700	220	4 070	20	450	205	255	640
above problems)	405	535	700	330	1,970	30	150	205	255	640
Housing cost										
burden greater than 50% of income (and										
none of the above										
problems)	2,175	2,075	805	159	5,214	965	1,150	1,045	455	3,615
Housing cost	2,173	2,073	803	133	3,214	303	1,130	1,043	433	3,013
burden greater than										
30% of income (and										
none of the above										
problems)	125	655	2,090	965	3,835	165	250	1,240	1,055	2,710
Zero/negative										
Income (and none										
of the above										
problems)	505	0	0	0	505	420	0	0	0	420

Table 7 – Housing Problems Table
Data Source: 2011-2015 CHAS

Table 7 provides the number of households with housing problems by tenancy and HAMFI.

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

		Renter						Owner		
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four										
housing problems	2,810	2,935	2,030	665	8,440	1,055	1,380	1,360	775	4,570
Having none of four										
housing problems	330	855	2,715	2,130	6,030	240	800	2,190	2,010	5,240
Household has negative										
income, but none of the										
other housing problems	505	0	0	0	505	420	0	0	0	420

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

Table 8 provides the number of households with no housing problems, one or more housing problems, and negative income by tenancy and HAMFI.

#### 3. Cost Burden > 30%

		Re	enter			Ov	vner		
	0-30%	>30-	>50-	Total	0-30%	>30-	>50-	Total	
	AMI	50%	80%		AMI	50%	80%		
		AMI	AMI			AMI	AMI		
NUMBER OF HOUSEHOLDS									
Small Related	1,140	1,525	1,745	4,410	415	505	1,075	1,995	
Large Related	550	870	904	2,324	185	370	690	1,245	
Elderly	680	360	394	1,434	385	489	510	1,384	
Other	499	820	585	1,904	215	188	245	648	
Total need by	2,869	3,575	3,628	10,072	1,200	1,552	2,520	5,272	
income									

Table 9 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

Table 9 provides the number of households with a housing cost burden of more than 30% by household type, tenancy, and household income which is expressed as a percentage of AMI. Data in Table 9 indicates that 10,072 renter-occupied households 21.26% of total renter households), and 5,272 owner-occupied households (11.13% of total owner households) pay over 30% of their income for housing costs.

Small related households are defined by HUD as a household with two to four related members. Large related households are defined by HUD as a household with five or more related members. An elderly household is defined by HUD as a household whose head, spouse, or sole member is person who is at least 62 years of age.

#### 4. Cost Burden > 50%

		Re	nter			Ov	vner		
	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	1,110	990	440	2,540	380	460	465	1,305	
Large Related	485	565	165	1,215	170	310	130	610	
Elderly	595	270	89	954	260	314	305	879	
Other	495	725	205	1,425	190	180	180	550	
Total need by income	2,685	2,550	899	6,134	1,000	1,264	1,080	3,344	

Table 10 – Cost Burden > 50% Data Source: 2011-2015 CHAS

Table 10 provides the number of households with a housing cost burden of more than 50% by household type, tenancy, and household income expressed as a percentage of AMI. Data in Table 11 indicates that 6,134 renter-occupied households (12.95% of total households), and 3,344 owner-occupied households (7.06% of total households) pay more than 50% of the income towards housing costs.

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

			Renter			Owner				
	0-	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total
	30%	50%	80%	100%		30%	50%	80%	100%	
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSE	HOLDS									
Single family										
households	485	665	880	250	2,280	15	180	205	125	525
Multiple, unrelated										
family households	125	130	290	190	735	35	45	115	200	395
Other, non-family										
households	10	25	10	25	70	0	0	0	0	0
Total need by	620	820	1,180	465	3,085	50	225	320	325	920
income										

Table 11 - Crowding Information - 1/2

Data Source: 2011-2015 CHAS

Table 11 provides the number of households that are overcrowded which is defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenancy, and household income expressed as AMI.

		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	2,886	3,212	4,456	10,554	2,343	2,607	3,616	8,566		

Table 12 - Crowding Information - 2/2

Alternate Data Source Name: 2018 American Community Survey (ACS) 5-Year Estimate.

Comments

The information gathered to create the above table was from a combination of Table 6 in this section which provided the total household number and the 2018 ACS Children Characteristics (Table S0901) which provided the number of households with children under 18 years of age and also provided the housing tenure of households with children under 18 years of age.

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

According to Table S1101 – Households and Families from the 2014-18 American Community Survey Five-Year Estimates, the number of nonfamily households within Ontario was 11,168. The at-risk single person population in need of housing assistance would consist of seniors, homeless individuals, persons living in poverty, persons living with HIV/AIDS, survivors of domestic violence, persons with disabilities, persons with mental illness, individuals facing foreclosure, and persons who have recently lost employment.

## 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.

Table S1810 – Disability Characteristics from the 2014-18 American Community Survey Five-Year Estimates indicates that the total estimated population in Ontario with a disability is 15,144 or 8.7% of the population. The largest segment of the population with a disability is 75 years or over (56.6%). There are a total of 762 affordable housing units within Ontario restricted to senior populations. The San Bernardino County 2019 Homeless Count and Subpopulation Survey: Preliminary Findings and Recommendations published in April 2019 notes that 4 homeless individuals were victims of domestic violence. The City works with House of Ruth, Inc. to provide a variety of services, including emergency and transitional housing, to victims of domestic violence and their families.

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

The most common housing problem faced in Ontario is the cost burden of owning or renting a home. HUD standards indicate that families who pay more than 30% of their gross income on housing are cost burdened. As shown in Tables 9 and 10 above, 5,272 owner-occupied households pay more than 30% of their household income toward housing expenses and 3,344 owner-occupied households pay more than 50% of their household income toward housing expenses, which represents 18.19% of all households within Ontario. Homeowners with incomes of 51-80% AMI are affected the greatest in the 30% cost burden category. Homeowners in this income category represent 47.80% of those paying more than 30% of their income toward housing expenses. Moreover, homeowners with incomes of 30-50% are experiencing the greatest cost burden of over 50% of their income. Homeowners in this income category represent 37.5% of those paying more than 50% of their income toward housing expenses.

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Renter-occupied households experience similar problems with the cost of housing. A total of 10,072 renter-occupied households pay more than 30% of their household income on housing expenses and 6,134 renter-occupied households pay more than 50% of their household income on housing expenses, which represents 34.21% of the total households in Ontario. Renters with incomes below 30% AMI are affected the greatest with 43.77% of cost-burdened renters paying more than 50% of their income toward housing falling within this income category.

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

Small family renter-occupied and owner-occupied households are the greatest affected across all income categories for both cost burdened categories. Small family renter-occupied households make up 43.78% and 44.41% of the total renter-occupied households paying more than 30% and 50% of their incomes for housing expenses respectively. Similarly, small family owner-occupied households make up 37.84% and 39.03% of the total owner-occupied households paying more than 30% and 50% of their income for housing expenses respectively. Also of note, 47.42% and 29.58% of elderly owner-occupied households earning extremely low incomes (below 30% AMI) pay more than 30% and 50% of their incomes for housing expenses, respectively. Supporting data can be found in Tables 9 and 10.

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.

Extremely low-income households, roughly 4,069 households (or 26.52% of the City's total households), are cost burdened in the City and are at risk of becoming homeless. Other low-income categories exhibiting high number of households experiencing cost burden in the City include small family renter households (4,410 households), and 1,434 elderly renter and 1,384 elderly owner households. The needs of these categories are:

- Rental and childcare assistance;
- Activities and programs that raise median income; and
- Continued fair housing practices to reduce the changes of housing discrimination.

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 does not have access to the resources that would be used to determine the estimated number of the at-risk populations.

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

The lack of affordable housing for lower-income households has been linked with instability and an increased risk of homelessness. With cost burdens of payment more than 30% and 50% of household income toward housing expenses affected owner-occupied and renter-occupied households alike, instability and the risk of homelessness affect many households.

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Other areas that could impact stability and an increased risk of homelessness are prolonged unemployment, foreclosure, mental illness, domestic violence, drug and/or alcohol addiction, unanticipated medical expenses, disabilities, exiting an institution such as jail or a mental health facility, exiting a skilling nursing care center, and other emergency or unexpected expenses.

The City works with a number of programs and agencies to address these factors and assist to reduce the risk for instability. The Ontario Continuum of Care provides a number of resources, including referrals for employment and training, household supplies, food and clothing vouchers, bus passes, and other assistance to help defray household costs that limit funds available for housing expenses. In addition, the City works with the SOVA Food Security Program, which serves a number of at-risk households by providing a 15-day supply of meals for families and classes to help families make more budget-conscious food choices. The City also works with Neighborhood Partnership Housing Services (NPHS), a NeighborWorks organization, to provide homebuyer and homeowner counseling, debt and credit management, and additional resources to assist low-income homebuyers and homeowners. Finally, the City works with the Ontario-Montclair School District to participate in housing assistance programs funded by the City for families in overcrowded housing units and those without a stable permanent housing solution.

#### Discussion

Housing problems continue to affect residents of Ontario. Using data from Table 9, renters with one or more housing problems represent 9.65% of total households and owners with one or more housing problems represent 17.82% of total households. As discussed earlier, the largest housing problem for residents in Ontario is the cost of housing. The City works with the Ontario Housing Authority, private developers, non-profit developers, non-profit agencies, such as Neighborhood Partnership Housing Services, and other governmental agencies, such as the State of California Department of Housing and Community Development, to provide resources to help make housing more affordable. The City actively seeks funding opportunities to provide down payment assistance to low-income homebuyers and opportunities to develop additional affordable rental housing.

Unfortunately, there is limited funding available for these types of activities, which makes development of affordable housing difficult. Given the changing nature of available funds, the City is always looking to form new partnerships with other public sector agencies or private sector agencies to provide creative solutions to affordable housing development.

The strategic plan and goals have been developed to address the housing needs by increasing the supply of quality affordable housing, reducing housing cost burden, reducing overcrowding, and facilitating investment to improve substandard housing throughout Ontario.

#### 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

This section assesses 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.

Based on data shown in tables 13-16, a total of 25,205 households across all income levels served as the sample size to determine disproportionate need of households experiencing severe housing problems.

HUD defines a disproportionately greater need as when a racial or ethnic group at a given income level experience housing problems at a rate greater than 10% of that income level as a whole. The four housing problems are a lack of complete kitchen facilities, lack of plumbing facilities, overcrowding defined as more than one person per room, and cost burden of more than 30% of the household income spent on housing.

The income levels are defined as follows:

- Extremely Low Income 0-30% AMI
- Low Income >30-50% AMI
- Moderate Income >50-80% AMI
- Middle Income >80-100% AMI

Tables 13 through 16 demonstrate housing problems by income, race, and ethnicity. Each table provides data for one of the four above noted income levels.

#### 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	4,160	280	925
White	735	100	265
Black / African American	395	4	90
Asian	140	35	60
American Indian, Alaska Native	4	0	0
Pacific Islander	25	0	0
Hispanic	2,770	140	480

Table 13 - Disproportionally Greater Need 0 - 30% AMI

**Data Source:** 2011-2015 CHAS \*The four housing problems are:

#### 0-30% AMI

The total number of households within the extremely low-income level group is 5,365 which represents 21.29% of the total households sampled. Of these households that have one or more housing problems, American Indian/Alaska Native and Pacific Islander households are 12% points above the jurisdiction as a whole with 100.00% of their households having one or more of the four housing problems. It should be noted, however, that this represents less than 1% of the total extremely low-income households.

<sup>1.</sup> 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	5,220	755	0
White	775	350	0
Black / African American	585	45	0
Asian	130	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	3,645	320	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

**Data Source:** 2011-2015 CHAS \*The four housing problems are:

#### 30-50% AMI

The total number of households within the low-income level group is 5,975 which represents 23.04% of the total households sampled. Of the households having one or more of the four housing problems within this income level group, Black/African American households have a disproportionately greater need and are impacted 13.32% more than the jurisdiction as a whole. Pacific Islander households also disproportionately represent this category with a need 16.18% greater than the jurisdiction as a whole. However, it should be noted that the Pacific Islander households represent less than 25 households.

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	6,715	1,570	0
White	1,280	429	0
Black / African American	395	35	0
Asian	289	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4,635	1,005	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

**Data Source:** 2011-2015 CHAS \*The four housing problems are:

#### 50-80% AMI

The total number of households within the moderate-income level group is 8,285, which makes up 32.87% of the total households sampled. Of the households having one or more of the four housing problems within this income level group, Black/African American households show a 17.62% greater need and Asian households show a 16.77% greater need than the jurisdiction as a whole.

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

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,470	2,110	0
White	610	470	0
Black / African American	340	110	0
Asian	244	35	0
American Indian, Alaska Native	10	0	0
Pacific Islander	10	0	0
Hispanic	2,195	1,485	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

**Data Source:** 2011-2015 CHAS \*The four housing problems are:

#### 80-100%

The total number of households in the middle-income level group is 5,660 which represents 23.06% of the total households sampled. It is again noted that Black/African American households and Asian households show a greater need by 16.50% and 17.88% respectively.

% of Area Median Income	Has one or more of four housing problems		Has none of the four housing problems		Household has no/negative income, but none of the other housing problems		Total	
0-30% AMI	4,160	77.54%	280	5.22%	925	17.24%	5,365	21.29%
30-50% AMI	5,220	87.36%	755	16.18%	0	0.00%	5,975	23.71%
50-80% AMI	6,715	81.05%	1,570	23.91%	0	0.00%	8,285	32.87%
80-100% AMI	3,470	62.19%	2,110	39.31%	0	0.00%	5,580	22.14%
<b>Grand Total</b>	19,565	77.62%	4715	23.23%	925	3.67%	25,205	100.00%

Table 13-16 Summary

#### Discussion

Table 13-16 Summary provides the housing problem totals for the jurisdiction as a whole by income.

Based on data shown in tables 13-16, a total of 25,205 households across all income levels served as the sample size to determine disproportionate need of households experiencing housing problems. As the summary table, above, shows, a high percentage of households in all income levels sampled (77.62%) are experiencing one of four housing problems.

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

# 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

This section assesses 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.

Pursuant to HUD Consolidated Plan guidelines, a disproportionately greater need exists when a particular racial or ethnic group at a given income level experiences severe housing problems at a rate at least greater than 10% of the income level as a whole. The severe housing problems include lack of complete kitchen facilities, lack of plumbing facilities, overcrowding of more than 1.5 persons per room, and housing cost burden of more than 50% of gross household income.

Tables 17-20 capture the number of severe housing problems by income, race, and ethnicity for different income levels.

#### 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	3,865	570	925
White	685	150	265
Black / African American	395	4	90
Asian	100	75	60
American Indian, Alaska Native	4	0	0
Pacific Islander	25	0	0
Hispanic	2,600	310	480

Table 17 - Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

#### 0-30% AMI

The total number of households in the extremely low-income group is 3,865, which represents 21.27% of the total households sampled. Within this income group, American Indian/Alaska Native households demonstrate a disproportionately greater need by 17.89% above the jurisdiction as a whole. It should note that Black/African American households are about one and a half percent shy of meeting HUD's definition of a disproportionately greater need at 8.67% above the jurisdiction as a whole.

<sup>\*</sup>The four severe housing problems are:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,315	1,655	0
White	564	570	0
Black / African American	480	145	0
Asian	95	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	3,100	860	0

Table 18 - Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

#### 30-50% AMI

The total number of households in the low-income group is 5,970, which represents 23.69% of the total households sampled. Within this income group, no racial or ethnic group within this income level demonstrate a disproportionately greater need.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,390	4,905	0
White	629	1,075	0
Black / African American	135	300	0
Asian	110	254	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,464	3,180	0

Table 19 - Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

#### 50-80% AMI

The total number of households in the moderate-income group is 8,295, which represents 32.91% of the total households sampled. No racial or ethnic group within this income level demonstrate a disproportionately greater need.

<sup>\*</sup>The four severe housing problems are:

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

<sup>\*</sup>The four severe housing problems are:

<sup>1.</sup> 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	1,440	4,140	0
White	190	890	0
Black / African American	135	310	0
Asian	85	195	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	10	0
Hispanic	1,040	2,645	0

Table 20 - Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

#### 80-100% AMI

The total number of households in the middle-income group is 5,580, which represents 22.14% of the total households sampled. No racial or ethnic group within this income level demonstrate a disproportionately greater need.

% of Area Median Income		or more housing lems		e of the ousing lems	Household has no/negative income, but none of the other housing problems		To	otal
0-30% AMI	3,865	72.11%	570	10.63%	925	17.26%	5,360	21.27%
30-50% AMI	4,315	72.28%	1655	16.18%	0	0.00%	5,970	23.69%
50-80% AMI	3,390	40.87%	4,905	23.91%	0	0.00%	8,295	32.91%
80-100% AMI	1,440	25.81%	4,140	39.31%	0	0.00%	5,580	22.14%
<b>Grand Total</b>	13,010	51.62%	11270	23.23%	925	3.67%	25,205	100.00%

Table 17-20 Summary

#### **Discussion**

Table 17-20 Summary provides the severe housing problem totals for the jurisdiction as a whole by income.

Based on data shown in tables 17-20, a total of 25,205 households across all income levels served as the sample size to determine disproportionate need of households experiencing severe housing problems.

<sup>\*</sup>The four severe housing problems are:

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

#### 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:

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

HUD states a disproportionately greater housing cost burden exists when members of a racial or ethnic group at a given income level experience a housing cost burden at a rate of 10% greater than the income level as a whole.

Table 21 displays cost burden information for Ontario as a whole and for each racial and ethnic group including no cost burden (0-30% of gross household income used for housing expenses), cost burden (>30-50% of gross household income used for housing expenses), and severe cost burden (>50% of gross household income used for housing expenses), and no/negative income.

#### **Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	24,185	11,830	10,385	960
White	6,935	2,665	1,930	265
Black / African American	1,410	980	1,065	90
Asian	1,360	660	335	80
American Indian, Alaska Native	65	30	4	0
Pacific Islander	24	10	25	0
Hispanic	14,115	7,225	6,880	495

Table 21 - Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

#### Discussion:

Based on the data provided in Table 21, a total of 47,360 households across all income groups were sampled to determine the extent to which low to moderate-income households experienced housing cost burdens. Based on this data, housing cost burden appears to be a problem shared among all racial groups and no one racial group appears to have a statistically significant greater cost burden.

#### Cost Burden 30-50%

The total number of households experiencing cost burden in 11,795 or 24.98% of all households sampled. Of these households, no racial or ethnic group represents a disproportionately greater need than the jurisdiction as a whole.

#### Cost Burden >50%

The total number of households experiencing severe cost burden in 9,725 or 20.62% of all households sampled. Pacific Islander households have a disproportionately greater need of 42.37% or 20.45% above the income category as a whole. However, it should be noted that the

number of Pacific Islander households represent less than 0.5% of the households experiencing cost burden.

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

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

The following discussion is a summary of the specific observations noted for each income category and housing problem discussed above. Housing problems, such as a lack of complete kitchen or plumbing facilities, overcrowding with more than one person per room, and a cost burden of more than 30%, are being experienced in a disproportionately greater need by Pacific Islanders and American Indian, Alaska Native with extremely low and middle incomes. In addition, Black/African American households with low and middle income have a disproportionately greater need with housing problems. Asian households with moderate and middle incomes also experience housing problems at a disproportionately greater rate than households with those income levels as a whole.

With regard to severe housing problems, such as lack of kitchen or plumbing facilities, overcrowding with more than 1.5 persons per room, and a cost burden of more than 50%, Pacific Islanders and American Indian, Alaska Native with extremely low-income categories experience a disproportionately greater need. All racial and ethnic groups at the higher moderate- and middle-income levels experience similar needs.

Overall, Pacific Islanders and American Indian, Alaska Native with extremely low-income households experience a disproportionately greater need in the cost burdened and housing problem categories. It should be noted that the Pacific Islanders and American Indian, Alaska Native population is less than .12% of the City's total household population.

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

There are no known needs that have not been identified within this section.

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

Ontario is a diverse community. There does not appear to be a high concentration of any one minority group experiencing a disproportionately greater need in a specific neighborhood or area in the community.

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#### **NA-35 Public Housing – 91.205(b)**

#### Introduction

Public housing and other assisted housing programs are crucial elements of the City's efforts to address the affordable housing needs of low- and moderate-income families in Ontario. The Housing Authority of the County of San Bernardino (HACSB) oversees the City's public housing programs. Unless indicated otherwise, the numbers provided represent numbers for HACSB's entire inventory encompassing San Bernardino County.

#### **Totals in Use**

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

Table 22 - Public Housing by Program Type

#### **Characteristics of Residents**

	Program Type										
	Certificate	Mod-	Public	Vouchers							
		Rehab	hab Housing Total Project - Tenant - Special Purpose Vo		Project - Tenant -		Voucher				
					based	based	Veterans Affairs	Family			
							Supportive	Unificatio			
							Housing	n 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			

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

Data Source: PIC (PIH Information Center)

	Program Type										
	Certificate	Mod-	Public	Vouchers							
		Rehab	Housing	Total	Project -	Tenant -	Special Purpose	Voucher			
					based	based	Veterans Affairs	Family			
							Supportive	Unificatio			
							Housing	n Program			
# 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)

#### **Supplemental Tables from HACSB**

HOUSEHOLD COMPOSITION										
	Total With Career- Elderly/ Household									
	Households	Children	Able	Disabled	Size (Average)					
	CC	DUNTYWIDE								
Total Moving to Work	9,903	4,167	4,443	5,460	2.46					
Total Special Programs	919	171	149	770	1.60					
Overall Total	10,822	4,338	4,592	6,230	2.39					
	ON	ITARIO ONLY								
Total Moving to Work	753	354	374	379	2.44					
Total Special Programs	39	8	6	33	1.40					
Overall Total	792	362	380	412	2.39					

HOUSEHOLD INCOME										
	Total Annual	Familie	es with	\$0-Income Families						
	Income (Average)	Earned	Income							
	COUNTYWIDE									
Total Moving to Work	\$16,997	3,365	34%	269	3%					
Total Special Programs	\$11,149	148	148 16%		14%					
Overall Total	\$16,654	3,513	32%	400	4%					
	ONTARIO	ONLY								
Total Moving to Work	\$18,018	295	39%	21	3%					
Total Special Programs	\$13,052	10	26%	4	10%					
Overall Total	\$17,774	305	39%	25	3%					

HOUSING COSTS										
	Contract Rent Tenant Rent HAP Subsidy									
				Households						
	СО	UNTYWIDE								
Total Moving to Work\$1,255	\$1,255	\$436	\$819	703						
Total Special Programs	\$1,027	\$240	\$787	181						
Overall Total	\$1,237	\$423	\$814	884						
	ON	TARIO ONLY								
Total Moving to Work	\$1,597	\$467	\$1,130	38						
Total Special Programs	\$1,155	\$279	\$876	7						
Overall Total	\$1,575	\$457	\$1,118	45						

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#### Race of Residents

Program Type									
Race	Certificate	Mod-	Public	Vouche	Vouchers				
		Rehab	Housing	Total	Project	Tenant	Specia	l Purpose Vou	her
					-based	-based	Veterans	Family	Disabled
							Affairs	Unification	*
							Supportive	Program	
							Housing		
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

Source:

#### **Ethnicity of Residents**

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

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

The Housing Authority of the County of San Bernardino (HACSB) maintains site-based waiting lists for its public housing communities. There are approximately 24,000 households on the current public housing waiting lists, of those approximately 4% of households have identified themselves or someone in their family as having a special need which would require the HACSB to provide a reasonable accommodation in order to utilize its programs. However, the HACSB application does not ask applicants to disclose information related to the type of disability and/or accommodation needed.

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

Based on detailed tracking of Reasonable Accommodation requests received by the HACSB from its Housing Choice Voucher participants and Project Based Voucher residents, the greatest need for accommodation is an additional bedroom either for the disabled household member and/or

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

Data PIC (PIH Information Center)

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

Data Source: PIC (PIH Information Center)

a required Live-in-Aide. For Public Housing residents the greatest need for accommodation is an additional bedroom either for the disabled household member and/or a required Live-in-Aide, however, the needs for a modification to a unit or for an accessible unit make up approximately 18% of all requests.

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

While the needs of recipients receiving vouchers are more extensive, the need for decent and affordable housing is also reflected in the population at large. Citywide, there are at-risk populations in need of greater assistance than the population at large, including homeless individuals and families, low-income seniors, and people with disabilities.

For low- and moderate-income households, affordable housing, healthcare, and basic goods and services can sometimes be unattainable and recipients must rely on additional programs to obtain these necessary items. Housing subsidy through rental assistance, housing rehabilitation, and affordable housing acquisition is clearly a continuing need for a defined portion of the population. Stabilizing housing is a vital first step to maintaining the number and strength of the population at large.

#### Discussion

The City will continue to coordinate public housing efforts with the HACSB. The City will continue to seek all opportunities to maintain and increase the supply of affordable housing available in both public housing programs and other funding mechanisms.

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

#### Introduction:

When a low-income household suffers from a personal crisis, the result can be loss of their housing. Issues most often cited by homeless persons as the cause of homelessness include substance abuse, loss of employment, health issues and injuries.

To most efficiently address the needs of the homeless population, HUD has tasked local governments with developing a Continuum of Care. The Continuum of Care (CoC) is a planning model designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effective utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

The City is part of the San Bernardino County Homeless Partnership (SBHCP). The Partnership consists of community and faith-based organizations, educational institutions, nonprofit organizations, private industry, and federal, state, and local governments. Participating in the SBHCP, Ontario is able to leverage resources and ensure that a spectrum of services designed to meet the individual needs of homeless individuals and families can be developed.

A Continuum of Care will provide a range of services, including homelessness prevention, outreach and assessment, rapid re-housing, transitional housing, and permanent supportive housing. For many Ontario residents, the first entry into the Continuum of Care is through the Ontario Access Center, where individuals and families obtain emergency housing and supportive services directed to getting people off the streets and into a safe environment. From this point, homeless individuals and families are assessed to determine if they are appropriate for rapid rehousing or transitional housing. Rapid re-housing involves moving a homeless individual or family into a permanent housing unit, usually with some kind of housing subsidy, and then providing supportive services to help them maintain their housing. Transitional housing provides housing and supportive services on a limited time basis, usually six months up to two years, to prepare a homeless individual or family to maintain stable housing after they exit the program. Finally, the goal is permanent supportive housing, where formerly homeless individuals and families can live independently in a housing unit that they can afford and will be able to sustain. Supportive services are typically provided to assist the family in overcoming any obstacles that may jeopardize their housing.

#### **Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessnes s
	Sheltered	Unsheltered				
Persons in						
Households with						
Adult(s) and						
Child(ren)	<1	<1	26	0	24	0
Persons in						
Households with						
Only Children	0	0	0	0	0	0
Persons in						
Households with						
Only Adults	28	74	176	30	76	0
Chronically						
Homeless						
Individuals	0	36	41	15	28	0
Chronically						
Homeless						
Families	0	0	0	0	0	0
Veterans	0	4	9	0	7	0
Unaccompanied						
Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name: San Bernardino County 2020 Point-In-Time Count

**Data Source Comments** 

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

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

Data is not available for number of persons becoming homeless each year; however, between 2019 and 2020, the number of persons experiencing homelessness in Ontario according to the point in time counts decreased by 20.3%. In addition, 2018 San Bernardino City & County CoC Performance Profile date indicates the average length of time a person experiences homelessness is 57 days, which is a decrease of 25 days from 2017 data.

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

Race:	Sheltered:	Unsheltered (optional)
White		30
Black or African American		7
Asian		1
American Indian or Alaska Native		3
Pacific Islander		1
Multiple Races/Other		9
Don't Know/Refused		3
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic		27
Not Hispanic		27

**Data Source** San Bernardino County 2020 Homeless Count and Subpopulation Survey used for the racial and ethnicity **Comments:** demographics of the unsheltered homeless population in Ontario.

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

According to PITC data, there are no families and 3 veterans in Ontario experiencing homelessness in 2020. This represents approximately 5.6% of the total unsheltered populations counted during the point in time count.

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

As shown in the table above, about half (50.0%) of Ontario's homeless population is Hispanic and the largest race is White (55.6%). This data mirrors the population demographics of the City, which according to 2018 American Communities Survey 5-Year Estimates Table B03002, Hispanic or Latino by Race, has 70.79% Hispanic population and 45.85% White population. It does not appear that any specific race is experiencing homeless disproportionately.

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

The San Bernardino County 2020 Homeless Count and Subpopulation Survey identifies 3,125 adults and children who are homeless on a given day in San Bernardino County. Of the 3,125 persons, 2390 are unsheltered and 735 were sheltered. In Ontario, a total of 102 homeless persons were identified during the 2020 point in time count. There were 74 persons who were unsheltered and 28 sheltered with overnight vouchers or in transitional housing. The homeless population counted in Ontario represents 3.26% of the total homeless population counted in San Bernardino County. Within Ontario's unsheltered population, 48.1% were identified as chronically homeless and there were no chronically homeless families. There were no identified homeless population with children, 1.9% were victims of domestic violence, and 5.6% were veterans. Moreover, % of the Ontario unsheltered homeless population was experiencing a substance use problem. The unsheltered population contained 0% with a developmental disability, 24.1% with a physical disability, 18.5% with mental health problems, and 0% diagnosed with HIV/AIDS.

#### Discussion:

In May 2005, the City Council approved the City of Ontario Continuum of Care, which includes a comprehensive intake center, transitional housing, and permanent supportive housing. The Ontario Access Center ("OAC") is the entry point for the Continuum and provides amenities specifically designed to serve Ontario's chronically homeless population. The OAC meets a critical need by providing one stop homeless service center within Ontario that provides emergency case management, distribution of tangible resources, showers, restrooms, lockers, and laundry facilities. The focus of the OAC is to provide the services necessary to successfully transition homeless persons into stable permanent housing.

Assisi House, a transitional housing program, consists of a 34-bed transitional shelter that offers housing with supportive services. Assisi House serves single-men, single-women, and single-women with children. Residency is on a month-to-month basis for a period up to six months, provided residents are meeting their program goals and following policies outlined in the resident handbook.

The affordable permanent housing program consists of 76 units of affordable housing that offers optional aftercare supportive services. Tenancy is ongoing provided the tenant adheres to polices outlined in the tenant lease. In addition, the City has worked in cooperation with Mercy House Living Centers, the County of San Bernardino Department of Behavioral Health, and the Housing Authority of the County of San Bernardino to develop Project Gateway which provides up to 12 units of Shelter Plus Care (S+C) within the inventory of the 76 permanent housing units. These units are available to mentally ill, chronically homeless individuals with supportive housing services.

The City has also developed the Tenant Based Rental Assistance Program (TBRA) which provides 12-month housing vouchers for chronically homeless individuals and families to rapidly re-house them into permanent housing. As part of the TBRA program, the City has established a partnership with Ontario Montclair School District to serve homeless families that meet the McKinney-Vento Education Program definition of homelessness to help stabilize families living in unstable housing conditions, including over-crowded units.

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

#### Introduction:

The non-homeless special needs populations include the elderly and the frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. These non-homeless special needs populations are not inherently at-risk of becoming homeless. However, without supportive housing and services, they are at risk of remaining in poverty, and may ultimately face homelessness or institutionalization. Below is a general description of the characteristics of special needs populations in the City. In each instance, each special needs population is defined, and a brief outline, statistical data, and issues facing each population are discussed.

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

Elderly persons are residents of the City that are 62 years or older and frail elderly persons are defined as elderly persons who require assistance with three or more activities of daily living, such as bathing, walking, and performing light housework. Ontario residents remains almost the same with a slight increase in age. According to the American Community Survey 1-Year Estimates for 2017, the median age was 33.2 years, and in 2018 the median age was 32.4 years. The percentage of the population over 62 years of age has also decreased from 14.4% to 11.6%.

Mental illness is defined as having a diagnosable mental, behavioral, or emotional disorder of sufficient duration to meet diagnostic criteria specified within the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV). Mental illness can include major depression, schizophrenia, bipolar disorder, obsessive compulsive disorder, panic disorder, post-traumatic stress disorder, and borderline personality disorder. According to the 2014-2018 Table S1810 of the American Community Survey 5-Year Estimates, there were 10,203 or 5.89% of the population in Ontario living with a cognitive or independent living difficulty disability. These illnesses can affect the lives of residents of prevent them from keeping housing, a steady job, and relationships with family and friends.

Persons with Disabilities encompass a large population, some of which fall into more than one special needs categories. According to the 2014-2018 American Community Survey 5-Year Estimates, the number of persons living with disabilities in the City is 15,144, 8.7% of the population. An estimated 38.83% of the population 65 years and over in Ontario are classified as having a disability. These disabilities can hinder residents from finding adequate housing, work, and often require additional income to afford proper treatment.

Persons with alcohol and drug addictions remain an ever-changing population that places a high demand on resources in the City. Often an individual with alcohol and/or other drug addictions goes undiagnosed. Alcohol abuse and the illegal use of drugs, such as heroin, marijuana, cocaine, methamphetamine, and prescription medications, is associated with other serious consequences including injury, illness, disability and death, as well as crime, domestic violence, and lost workplace productivity. Without treatment, these residents can become a danger to themselves and their family resulting in possible arrests and other dangerous consequences.

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

These populations are not inherently at-risk of becoming homeless; however, without supportive housing and services, they are at risk of remaining in poverty and may ultimately face homelessness or institutionalization.

Outside of general population data (ACS Table which shows there is 11.3% of the population that is 62 years of age and older in Ontario), there is little data on elderly persons and frail elderly persons within the City. These residents may need affordable housing, accessible housing, and home improvement programs to add accessibility improvements to their homes. In addition to those housing services, these residents may also need referrals for services available to seniors.

Mentally ill residents may also need affordable housing and would need a broader spectrum of supportive services than the general population. They may need counseling services, prescription

assistance, health care assistance, substance abuse counseling, job referrals, and crisis intervention.

According to data provided from the 2014-2018 American Community Survey 5-Year Estimates, there are approximately 15,144 persons in Ontario with a disability. The instance of disabilities among seniors is significantly higher with 38.83% of the population aged 65 years and over living with some type of disability. These residents may need affordable housing, accessible housing, and home improvement programs to add accessibility improvements to their homes. In addition, they may need fair housing counseling services and health care assistance.

Persons with alcohol or drug addictions may also need affordable housing or housing with supportive services. In addition, they may need counseling services, court services, health care assistance, and substance abuse intervention services.

The needs within Ontario for each of these populations are determined by the available demographics, including population data and data from existing public services and non-profit service providers. Collaboration with these agencies in the preparation of the City's strategic plan assist in identifying programs that meet the needs based on the demand within the City.

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

The City does not receive HOPWA funds.

#### **Discussion:**

A wide variety of programs and services provided by the City and several agencies are currently available in Ontario. The City currently monitors 762 units of affordable housing restricted to senior citizens. In addition, the City works with a number of County of San Bernardino agencies, such as Department of Behavioral Health, Department of Aging and Adult Services, Department of Public Health, that provide services to these special needs populations. The City also coordinates with several non-profit agencies to provide housing resources and supportive services to the special needs population, including Inland Fair Housing and Mediation Board and Neighborhood Partnership Housing Services.

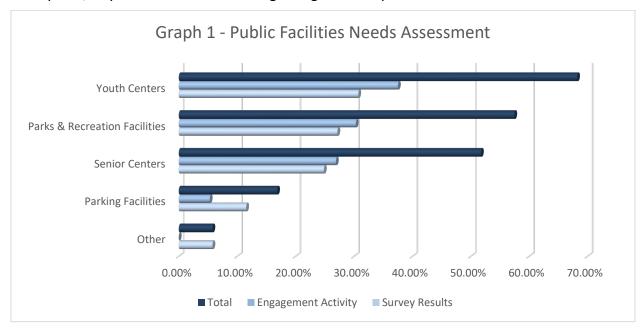
#### NA-50 Non-Housing Community Development Needs – 91.215 (f)

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

Public facilities such as health, recreation, and children's facilities are provided in the City. For lower income households, the need for these public facilities is great. Often these households require access to free or affordable rate facilities that are in their neighborhoods, especially for children and senior citizens, whose mobility is limited. The *Needs Assessment – Resident Survey* ranked community facilities for youths/teens the highest, and improvements to existing parks, recreational facilities, and senior centers. Graph 1 illustrates the percentage of high priority score for public facility needs on the survey. In addition to the *Needs Assessment – Resident Survey*, staff also consulted with the City facilities staff and community services staff to determine where needs existed at current public facilities.

#### How were these needs determined?

The City distributed A *Needs Assessment – Resident Survey* at three community engagement meetings and at the Community Fair held on February 29, 2020. The survey provided an opportunity for residents to communicate their opinions and comments on housing, public facilities, public improvements, public services, and economic development needs. In addition to the survey, an engagement activity was conducted at the community engagement meetings and community fair allowing community members to select one priority activity among the various need categories. The survey consisted of ranking questions to determine the highest need. The ranking questions were sorted and high and low priorities were established. In addition to the survey tool, City staff were consulted regarding needs at public facilities.



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

The City shares the responsibility for providing infrastructure services with several public agencies. The following list indicates which agencies provide services to eligible census tracts located with the City:

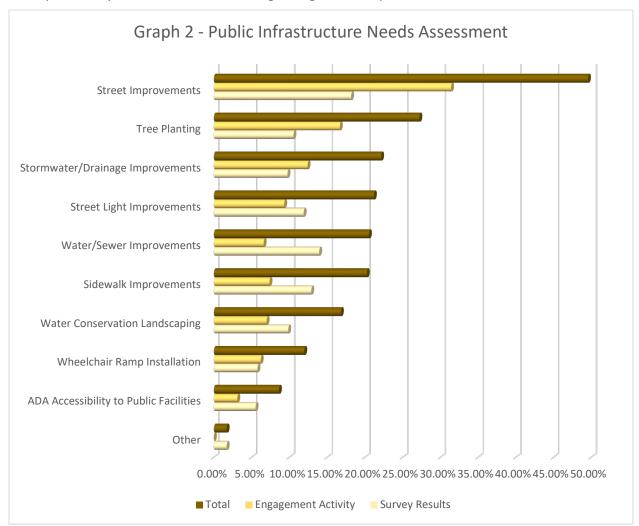
- City of Ontario Engineering Department (streets, sidewalks, curbs, gutters, and local storm drains)
- San Bernardino County Flood Control District (regional flood control facilities)
- Ontario Municipal Utilities Company (local sewage collection, domestic water service)
- Chino Basin Municipal Water District (regional sewage collection and treatment)
- City of Ontario Solid Waste Department (collection of single-family residential refuse and recyclable materials, and collection of all other refuse and recyclable materials).

The Needs Assessment – Resident Survey respondents rated neighborhood improvements that benefit low- and moderate-income areas, such as street improvements, tree planting, stormwater/drainage, and street lighting the highest of the public improvement categories. Graph 2 illustrates the percentage of high priority score for the public improvement needs on the survey.

In addition to the *Needs Assessment – Resident Survey*, staff also consulted with the City engineering and community services staff to determine where needs exist with the public infrastructure systems.

#### How were these needs determined?

The City of Ontario distributed a *Needs Assessment – Resident Survey* at three community engagement meetings and at the Community Fair held on February 29, 2020. The survey provided an opportunity for residents to communicate their opinions and comments on housing, public facilities, public improvements, public services, and economic development needs. In addition to the survey, an engagement activity was conducted at the community engagement meetings and community fair allowing community members to select one priority activity among the various need categories. The survey consisted of ranking questions to determine the highest need. The ranking questions were sorted and high and low priorities were established. In addition to the survey tool, City staff were consulted regarding needs at public facilities.

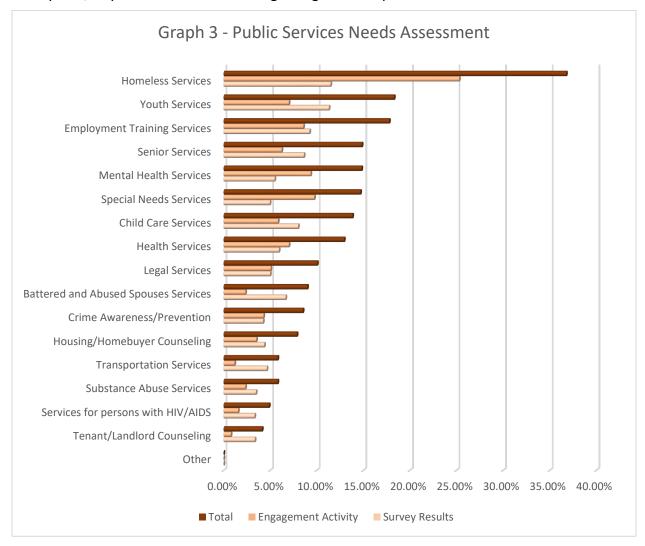


#### Describe the jurisdiction's need for Public Services:

The Needs Assessment – Resident Survey ranked services for homeless services and services for youths the highest, followed by employment training, senior, mental health, special needs and child care services. Graph 3 illustrate the average score for public service needs on the survey.

#### How were these needs determined?

The City distributed a *Needs Assessment – Resident Survey* at three community engagement meetings and at the Community Fair held on February 29, 2020. The survey provided an opportunity for residents to communicate their opinions and comments on housing, public facilities, public improvements, public services, and economic development needs. In addition to the survey, an engagement activity was conducted at the community engagement meetings and community fair allowing community members to select one priority activity among the various need categories. The survey consisted of ranking questions to determine the highest need. The ranking questions were sorted and high and low priorities were established. In addition to the survey tool, City staff were consulted regarding needs at public facilities.





# 2020-24 Consolidated Plan and 2020-21 One Year Action Plan

**Housing Market Analysis** 

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#### **Housing Market Analysis**

#### **MA-05 Overview**

#### **Housing Market Analysis Overview:**

The City is committed to ensuring the provision of the widest range of housing choices for the varied lifestyles of its residents and future workforce. By encouraging an adequate supply and diversity of housing, the City will accommodate its changing housing needs, support economic prosperity, foster an inclusive community, and become the urban center of the Inland Empire.

The Ontario Plan, provides the following principles related to housing:

- A range of housing for all income levels is essential to a complete community;
- The City's housing stock should match the type and price needed by current and future residents and workforce, including those with special needs;
- Preserving, maintaining, improving and creating distinct neighborhoods and the housing stock protects property values and provides a desirable place to live; and
- Affordable, quality housing helps attract and retain a qualified workforce and supports a prosperous local economy.

For the purposes of this plan, affordable housing will be defined based on Section 215 of the National Affordable Housing Act:

- Rental Housing is considered affordable if:
  - 1. The unit bears rent not greater than the existing fair market rent as established by HUD or rent that does not exceed 30 percent of the adjusted income of a family whose income equals 65 percent of the median income for the area as determined by HUD and adjusted for the number of bedrooms in the unit; and
  - 2. The unit is occupied only by households that qualify as low-income families.
  - 3. The unit has an initial purchase price that does not exceed 95 percent of the median purchase price for the area as determined by HUD; and
  - 4. The unit is the principal residence of an owner whose family qualifies as a low-income family.
- Owner-occupied Housing is considered affordable if:
  - 1. The unit has an initial purchase price that does not exceed 95 percent of the median purchase price for the area as determined by HUD; and
  - 2. The unit is the principal residence of an owner whose family qualifies as a low-income family.

Based on the data analyzed in the market analysis, the City formulated different levels of need for three income levels: low-income households, very low-income households, and extremely low-income households. These need levels will form the basis for the City's Five-Year Strategic Plan.

- Low-income households earn between 50 and 80 percent of the area median income.
- Very low-income households earn between 30 and 50 percent of the area median income.
- Extremely low-income households earn less than 30 percent of the area median income.

In addition to the private housing market, the City examined the inventory of public and assisted housing to determine the level of need for the following types of housing and services:

- Homeless Facilities and Services including; Homeless Prevention, Emergency Housing, Transitional Housing, Permanent Supportive Housing, and Supportive Services.
- Supportive Housing including; Elderly, Persons with Disabilities, Persons suffering from Substance Abuse, and Persons living with HIV/AIDS.
- Public Housing and Subsidized Housing including; Low Income Housing Tax Credit Units, Public Housing developments and Section 8, HUD multi-family developments, and locally funded housing.

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

#### Introduction

The Housing and Neighborhood Preservation Agency reviewed several variables of the community's housing stock in order to gain a complete understanding of the available supply of homes. This section will address the supply, tenancy, condition, and other characteristics of existing housing stock, as well as future housing development.

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	29,435	58%
1-unit, attached structure	3,040	6%
2-4 units	5,430	11%
5-19 units	6,435	13%
20 or more units	3,930	8%
Mobile Home, boat, RV, van, etc.	2,265	4%
Total	50,535	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

#### All residential properties by number of units

The 2011-2015 American Community Survey indicates that Ontario's housing stock contains 50,535 units, an increase of 6.1 percent, or 3,086 units, from the 2010 census data (2010 Census Summary File 1) which shows 47,449 total housing units.

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#### **Unit Size by Tenure**

_	Owne	ers	Renters		
	Number	%	Number	%	
No bedroom	220	1%	545	2%	
1 bedroom	374	1%	4,475	20%	
2 bedrooms	4,440	18%	10,210	46%	
3 or more bedrooms	20,335	80%	6,790	31%	
Total	25,369	100%	22,020	99%	

Table 28 – Unit Size by Tenure
Data Source: 2011-2015 ACS

#### **Unit Size by Tenure**

Table 28 provides a breakdown of the size of the housing units in Ontario by tenure. The table shows that 57.24 percent of Ontario's housing units contain three or more bedrooms, and 10.23 percent of the units are one-bedroom units. Just under three percent (2.82%) of total housing units or 765 units are considered to be efficiency units. Owner-occupied units tend to be larger with the majority of renter-occupied units having two bedrooms.

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

The Housing and Neighborhood Preservation Agency currently monitors a total of 1,836 housing units that have been assisted with federal, state, and local programs to ensure ongoing housing affordability and compliance with Owner Participation Agreements and/or Regulatory Agreements. Of these units, one percent (20 units) are reserved for extremely low-income tenants, those with incomes at or below 30% of area median income. A total of 477 units, or 25.98%, are reserved for low-income tenants, those with incomes at or below 50% of area median income, and 25.10%, or 461 units, are reserved for moderate-income tenants, those with incomes at or below 80% of area median income. Units restricted for senior citizens make up 41.50% of the total restricted units, or 762 units.

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

Due to expiring covenants for bond-funded properties, a total of 89 units (23 units restricted for very low-income households and 66 units restricted for low-income tenants) are expected to be lost between July 2021 and December 2022.

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

Despite the data available from the American Community Survey and other sources, the ever-changing needs, wants, and circumstances of individuals constituting the family unit makes it impractical to prescribe a formula to determine the exact number of households in need of assistance. Some may need a rental subsidy while others need a larger unit. Unmet needs for the purpose of this assessment were estimated by calculating the number of households that spend more than 30 percent of their gross monthly income on housing expenses. These households are termed cost burdened. It is important to note that the City does not intend to help only households experiencing a cost burden.

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

Affordable housing for senior citizens and disabled residents continues to be a need within Ontario. Elderly renter households represent 18.37% of the total low-income rental population experiencing a cost burden. Extremely low-income elderly renter households are experiencing a cost burden at a rate of almost 24%. Of these extremely low-income elderly households, over 22% are experiencing severe cost burden.

It should be noted that elderly renter-occupied housing are not the only population being affected by cost burden. Elderly **owner** households represent slightly over 26% of the total low-income owner-household population experiencing cost burden. Of these elderly owner households experiencing a cost burden, over 32% are of extremely low-income.

The need for affordable rental units for the elderly populations remains a great need within the community. In addition, elderly homeowners will continue to have trouble remaining in their homes as cost burden continue to increase.

According to the 2014-2018 Table S1810 of the American Community Survey 5-Year Estimates, 15,144 persons, or 8.7% of the total population, within Ontario are living with a disability. Of the 13,737 adults living with a disability, 57.66% report living with an ambulatory difficulty, 20.25% report living with a self-care difficulty, and 36.13% report living with an independent living difficulty. These residents would be more likely need housing designed for special needs populations.

#### Discussion

The population in Ontario continues to grow. There is additional growth expected over the next five years with the development of Ontario's New Model Colony area. The New Model Colony area can add more than 14,000 additional housing units to the City. The City continues to seek out any available funding to provide affordable housing to all populations and a variety of income levels.

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

#### Introduction

Affordable housing is an important priority for Ontario's high cost housing market. Additional resources are needed to help reduce the cost of owning or renting a home. Even though there has been a considerable softening of housing prices throughout the nation, costs are still out of reach for the average Ontario resident. Affordable housing is a priority that has been the focus of substantial collaborative efforts. The loss of redevelopment in California has left a gap in the funding opportunities available for affordable housing. As such, additional resources are needed to help reduce the cost of owning or renting a home. A significant portion of homeowners and renters in Ontario are cost-burdened, paying increasing percentages of their incomes and rent and mortgages.

The 2011-2015 CHAS data shown in Table 9 reveals that 21.26% of renters and 11.13% of owners in Ontario spent more than 30% of gross household income on housing. This puts them at high risk for homelessness and other economic crises. According to the 2018 American Community Survey 1-Year Estimates, the median gross rent for renter-occupied households in Ontario is

\$1,495 and 54.6% of renter-occupied households spend more than 30% of their monthly income on housing.

According to the 2018 American Community Survey 1-Year Estimates, the median monthly cost of owning a home in Ontario is \$1,927 and 42.40% of households that own their own home pay more than 30% of their monthly income on housing costs. According to Zillow, in March 2020 the median sold price of existing single-family homes in Ontario was \$454,353 an 69.22% increase from the 2015 median home sales price. Only 42.2% of traditional homebuyers could afford to purchase the median priced home in the Ontario.

#### **Cost of Housing**

cost of flousing						
	Base Year: 2009	Most Recent Year: 2015	% Change			
Median Home Value	369,100	268,500	(27%)			
Median Contract Rent	1,024	1,134	11%			
2018 American Community Survey 1-Year Estimates/March 31, 2020 Zillow Sales						
	Most Recent Year: 2015	March 2020	% Change			
Median Home Value	268,500	454,353	69.22%			
Median Contract Rent	1,134	1,495	31.83%			

#### Table 29 - Cost of Housing

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

Alternate 2018 American Survey 1 Year Estimate; Zillow Median Home Value https://www.zillow.com/ontario-ca/home-values/

Data Source:

Rent Paid	Number	%
Less than \$500	1,335	6.1%
\$500-999	6,715	30.5%
\$1,000-1,499	10,055	45.7%
\$1,500-1,999	3,605	16.4%
\$2,000 or more	292	1.3%
Total	22,002	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

#### **Housing Affordability**

% Units affordable to Households	Renter	Owner
earning		
30% HAMFI	380	No Data
50% HAMFI	1,094	909
80% HAMFI	5,944	2,352
100% HAMFI	No Data	4,492
Total	7,418	7,753

### Table 31 – Housing Affordability Data Source: 2011-2015 CHAS

Additionally, the Fair Market Rents (FMR) are not reflective of rents in Ontario. The Housing Authority of the County of San Bernardino has been designated as a Move-To-Work Agency and as such has defined regional FMRs. The West Valley FMRs have been added to Table 32 as a reference.

#### **Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	826	986	1,232	1,717	2,132
HACSB FMR for Submarket 8	1,270	1,545	1,895	2,310	2,800
High HOME Rent	800	859	1,033	1,184	1,301
Low HOME Rent	628	673	808	933	1,041

#### Table 32 - Monthly Rent

Data Source: HUD FMR and HOME Rents

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

Affordable housing for all income levels has not yet been achieved. Households paying a high percentage of their income for rent often have trouble paying for other basic needs such as food, clothing, utilities, medical, and additional expenses.

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

As the housing market improves owners may be less willing to rent single-family homes at an affordable rate. In addition, as the market improves and the median sales price of homes increases, fewer residents will be able to afford to purchase a home resulting in a larger demand for rental housing. This increased demand, may result in higher rents making it even more difficult for households to find affordable housing.

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

According to RentJungle.com, the area median rent for a two-bedroom apartment unit is \$1,773 which is 43.91% above the fair market rent and 71.64% above the high HOME rent limit for the same size unit. According to the National Low-Income Housing Coalition's Housing Wage Calculator <a href="https://reports.nlihc.org/sites/default/files/oor/OOR 2019.pdf">https://reports.nlihc.org/sites/default/files/oor/OOR 2019.pdf</a>, a household would need to earn \$72,165 per year to be able to afford the area median rent. The median household income in Ontario is \$60,602 and 51.62% of Ontario's renter household population earn less than \$50,000 according to the 2014-18 American Community Survey 5-Year Estimates. These statistics demonstrate a clear need for additional affordable housing units and the preservation of existing affordable housing.

#### Discussion

The need for affordable housing continues to grow. The majority of residents within Ontario experience a high housing cost burden given the existing average cost of housing in Ontario. The City places an emphasis on the goal of creating and retaining affordable housing opportunities for both renters and homeowners. The City seeks additional funding opportunities as available to leverage federal funds in the creation and retention of affordable housing.

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

#### Introduction

The condition of housing stock in Ontario is slowly aging with over 60% of all owner and renteroccupied homes over 40 years old. As the housing stock continues to age, without proper maintenance and rehabilitation, the percentage of units facing unsuitable conditions will

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continue to rise. This often occurs in areas of lower income where the funds needed to repair units are not available. Suitable and affordable living conditions are basic needs every resident of the City deserves, and home repairs can become costly to fix.

Approximately 47.17% of all occupied housing units in Ontario contain at least one selected condition. For the purposes of this section, selected conditions include lacks complete plumbing facilities, lacks complete kitchen facilities, more than one person per room, and cost burden greater than 30%. According to the 2014-2018 American Community Survey 5-Year Estimates, very few occupied housing units, 1.6% or 815 of total housing units lack complete plumbing facilities or lack complete kitchen facilities.

As shown in Table 35, over 60% of Ontario's owner-occupied and 55% of renter-occupied housing units were constructed prior to 1980. Moreover, almost 20% of owner-occupied housing units have children under 6 years of age present in the home while a small percentage (8%) of renter-occupied housing units have children under 6 years of age present in the home. These homes would represent the risk posed by lead-based hazards within Ontario's housing stock.

#### **Definitions**

**Standard Condition:** A standard unit would be a unit that meets state and local housing and building codes.

**Substandard Condition:** The City uses the State of California's definition of blight as found in California Health and Safety Code Section 33031 and the Uniform Code for the Abatement of Dangerous Buildings Section 302.

#### **Condition of Units**

Condition of Units	Owner-	Owner-Occupied		Renter-Occupied		
	Number	%	Number	%		
With one selected Condition	10,595	42%	11,745	53%		
With two selected Conditions	584	2%	2,205	10%		
With three selected Conditions	45	0%	130	1%		
With four selected Conditions	0	0%	0	0%		
No selected Conditions	14,130	56%	7,930	36%		
Total	25,354	100%	22,010	100%		

Table 33 - Condition of Units
Data Source: 2011-2015 ACS

#### **Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied		
	Number	%	Number	%	
2000 or later	1,190	5%	2,165	10%	
1980-1999	8,230	32%	7,705	35%	
1950-1979	13,294	52%	10,270	47%	
Before 1950	2,643	10%	1,880	9%	
Total	25,357	99%	22,020	101%	

### Table 34 – Year Unit Built Data Source: 2011-2015 CHAS

#### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	15,937	63%	12,150	55%
Housing Units build before 1980 with children present	4,490	18%	1,855	8%

#### Table 35 - Risk of Lead-Based Paint

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

#### **Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	1,148	0	1,148
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units** 

Alternate Data Source Name: Chicago Title FARM April 1, 2020

Data Source Comments: Data related to abandoned units as defined by the Neighborhood Stabilization Program definition of

abandoned was not available.

#### **Need for Owner and Rental Rehabilitation**

Based on the age of the majority of the housing stock in Ontario, it is expected that these units will need significant repair and rehabilitation to the roof, heating and air conditioning, and other key components. The *Needs Assessment survey and activity* ranked programs that provide assistance to low- and moderate-income homeowners for rehabilitation as a high need and rental property rehabilitation as a low need.

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

Lead-based paint hazards consist of any condition that causes exposure to lead from lead-based paint dust, lead-based paint contaminated soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects. Lead poisoning is one of the most common and preventable health hazards to American children today. Research indicates that even a low level of lead in a child's blood can have harmful effects on physical and developmental health. Children are more susceptible to the effects of lead, because their growing bodies absorb more lead and young children often put their hands and other objects in their mouths. In addition, their brains and nervous systems are more sensitive to the damaging effects of lead.

Residents of any housing built before 1978 are considered to be at risk of exposure to some amount of lead-based paint. Older housing is more likely to have lead-based paint and the amount of lead pigment in the paint tends to increase with the age of the housing. As noted earlier, 58.64% of Ontario's occupied housing stock was built prior to 1980, with just under 10% of these units built prior to 1950.

According to the 2018 American Community Survey 5-Year Estimates Table DP03, 12.2% of Ontario's families have incomes below the poverty level, which would equate to approximately 5,779 housing units. Of the total housing units, 59.28%, or 28,087 units, were built before 1980 presenting a potential lead hazard for low-income families. In addition, 9.6% of the families living below poverty have children under the age of five years old, resulting in 4,548 units presenting potentially high risk for lead-based paint hazards. This analysis does not take into consideration that it is likely, that a larger population of low- and moderate-income households living in older units, which could increase this number.

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#### Discussion

Given the aging nature of the majority of the housing stock within Ontario, it is necessary to evaluate the needs for programs related to assistance to make repairs for low-income homeowners and rehabilitation of existing rental units to increase the available supply of quality affordable housing. Resources in addition to federal funding needs to be sought to create opportunities for these types of programs, including funding opportunities and opportunities to partner with other organizations that provide these services.

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

#### Introduction

For the purposes of this section, public housing developments and units are defined as those that were constructed pursuant to the United States Housing Act of 1937.

#### **Totals Number of Units**

Program Type										
	Certificate	Mod-	Public	Vouchers						
		Rehab	Housing	Total	Project	Tenant	Specia	l Purpose Vou	cher	
					-based	-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers										
available	0	0	1,321	8,678	552	8,126	352	1,109	834	
# of accessible units										
*includes Non-Elderl	y Disabled,	Mainstre	*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

#### Describe the supply of public housing developments:

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

There are no public housing projects within the City.

#### **Public Housing Condition**

Pu	blic Housing Development	Average Inspection Score
N/A		N/A

**Table 38 - Public Housing Condition** 

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

There are no public housing projects within the City.

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

The HACSB owns thousands of federally assisted and affordable housing units throughout the County. HACSB continues to strategically update and add units to their inventory of available affordable housing. The HACSB's efforts and County's affordable housing preservation efforts are designed to target the improvement of affordable housing projects or creation of new affordable housing that are occupied almost exclusively by extremely low, very low, and low-income households.

#### **Discussion:**

According to the 2019 HACSB Annual Report, the following units covered by HACSB are within Ontario:

#### **VOUCHER RENTAL ASSISTANCE PROGRAM UNITS: 777**

Families assisted through this program have the choice to live in a housing unit that is privately owned by the landlords that partner with HACSB. The rent subsidy is paid directly to each partner landlord.

#### HOUSING AUTHORITY-OWNED UNITS: 23

These units are owned by the Housing Authority of the County of San Bernardino and were either acquired or developed through a variety of partnerships with the state of California, San Bernardino County Department of Community Development and Housing, and Housing Partners I Inc., a nonprofit public housing corporation.

#### LIMITED LIABILITY COMPANY AND LIMITED PARTNER UNITS: 153

These units are owned by a limited partnership or limited liability company of which the Housing Authority is a member.

HOUSING PARTNERS I INC.: 214 These units are part of the property portfolio of Housing Partners I.

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

#### Introduction

In May 2005, the City established the Ontario Continuum of Care that provides a range of housing services and facilities that serve homeless individuals and families. The Continuum includes the following programs and services:

- Ontario Access Center The Ontario Access Center ("OAC") is the entry point for the
  Continuum and provides amenities specifically designed to serve Ontario's chronically
  homeless population. The OAC meets a critical need by providing one stop homeless
  service center within Ontario that provides emergency case management, distribution of
  tangible resources, showers, restrooms, lockers, and laundry facilities. The focus of the
  OAC is to provide the services necessary to successfully transition homeless persons into
  stable permanent housing.
- Transitional Housing Program (Assisi House) Assisi House, a transitional housing program, consists of a 34-bed transitional shelter that offers housing with supportive services. Single-men, single-women, and single-women with children are served by this program. Residency is on a month-to-month basis for a period up to six months provided residents are meeting their program goals and following policies outlined in the resident handbook.
- Permanent Housing The affordable permanent housing program consists of 76 units of affordable housing that offers optional aftercare supportive services. Tenancy is ongoing provided the tenant adheres to lease requirements.

- Project Gateway Project Gateway is a component of the affordable permanent housing program which consists of 12 project-based Permanent Supportive Housing vouchers used to house mentally ill homeless individuals and families.
- Tenant Based Rental Assistance The City established the HOME Tenant-Based Rental Assistance ("TBRA") Program to help Ontario's chronically homeless individuals and families secure permanent housing through temporary rental subsidies with or without rental security deposits and/or utility deposits.
- Aftercare Program The aftercare program provides six months of supportive services to graduates of the emergency and transitional shelter programs residing in permanent housing. Participation in the program is voluntary and allows clients to select the services they wish to receive based on individual need.

#### **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)	0	0	18	12	0
Households with Only					
Adults	0	0	16	0	0
Chronically Homeless					
Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source City of Ontario Continuum of Care

Comments:

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

In addition to the Ontario Continuum of Care, the City works with a number of agencies to provide supportive services to homeless persons. These agencies include San Bernardino County Department of Behavioral Health, the HACSB, Mercy House Living Centers, Inland Valley Hope Partners, Salvation Army, Foothill Family Shelter, United Way/211, House of Ruth, VA Loma Linda Health Care System, Ontario Montclair School District Family and Collaborative Services, and Park Tree Community Health Center. Services targeted to homeless persons provided from these agencies include health care services, mental health care services, housing services, provision of meals, food bank, referrals for employment services, and basic needs, such as hygiene kits, diapers, laundry detergent, and feminine hygiene products.

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.

As stated above, the City has established a full-service continuum of care which provides services at each stage of homelessness. Many of these services by their nature are targeted to the chronically homeless. The Tenant Based Rental Assistance (TBRA) program was specifically designed to serve only chronically homeless individuals and families. Assisi House transitional housing program serves homeless single men, single women, and single mothers and their children. The City works in cooperation with the HACSB, and the San Bernardino County Department of Behavioral Health to provide housing and mental health services to homeless veterans and their families.

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

#### Introduction

The non-homeless special needs populations include the elderly and the frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. These non-homeless special needs populations are not inherently at-risk of becoming homeless. However, without supportive housing and services, they are at risk of remaining in poverty, and may ultimately face homelessness or institutionalization. The City in cooperation with the County of San Bernardino Department of Behavioral Health, the HACSB, and Mercy House Living Centers operates the Project Gateway Program which provides 12 Permanent Supportive Housing vouchers to house homeless individuals and families that also have a mental illness.

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

Outside of general population data which shows there is 25.8% of the population that is 62 years of age and older in Ontario, there is little data on elderly persons and frail elderly persons within Ontario. These residents may need affordable housing, accessible housing, and home improvement programs to add accessibility improvements to their homes. In addition to those housing services, these residents may also need referrals for services available to seniors.

Mentally ill residents may also need affordable housing and would need a broader spectrum of supportive services than the general population. They may need counseling services, prescription assistance, health care assistance, substance abuse counseling, job referrals, and crisis intervention.

According to data provided from the 2018 American Community Survey 1-Year Estimates, there are approximately 15,144 persons in the City with a disability which equates to 8.7% of the City's total population. The instance of disabilities among seniors is significantly higher with 38.8% of the population aged 65 years and over living with some type of disability. These residents may need affordable housing, accessible housing, and home improvement programs to add accessibility improvements to their homes. In addition, they may need fair housing counseling services and health care assistance.

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Persons with alcohol or drug addictions may also need affordable housing or housing with supportive services. In addition, they may need counseling services, court services, health care assistance, and substance abuse intervention services.

The needs within Ontario for each of these populations are determined by the available demographics, including population data and data from existing public services and non-profit service providers. Collaboration with these agencies in the preparation of the City's strategic plan assist in identifying programs that meet the needs based on the demand within the City.

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

The City does not operate any programs designed specifically for those populations returning from mental and physical health institutions. The City in cooperation with the County of San Bernardino Department of Behavioral Health, the HACSB, and Mercy House Living Centers operate the Project Gateway program, which provides 12 Permanent Supportive Housing vouchers for homeless individuals and families with severe mental illness. Participants in the Project Gateway program are provided with a voucher for a permanent housing unit and supportive services to ensure that they are able to maintain stable housing.

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)

The City funds the Senior Support Services program with CDBG funds. This program will be operated by Inland Fair Housing and Mediation Board (IFHMB). IFHMB has provided application-based services to seniors in Ontario for the State of California's Home Energy Assistance Program (HEAP) for 20 years. This program provides senior citizens with a rebate of up to \$248 in utility rebates. While seniors could complete the applications themselves, the forms can be confusing and require that sensitive documentation be included in the application packet. The Senior Program Coordinator ensures that only appropriate copies are submitted to the state; returns original documents and a copy of the application to the senior and mails the application from IFHMB's office. Rebates are returned directly to the applicant. In the FY 2018-19, IFHMB helped 315 citizens in Ontario complete applications and returned approximately \$78,120 in rebates. As citizens tend to shop close to home, these dollars are returned in the community in purchases. During the course of working with seniors, IFHMB will also assist them with any complaints or information they may need during the workshop.

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))

The City works in partnership with service provider organizations to provide services to non-homeless special needs populations, including robust senior programs at Ontario Senior Center which received over 105,000 visitors in FY 2018-19. Services provided at the Ontario Senior Center include senior meal program, including meal delivery, Silver Stars senior transportation

program, and a variety of resources to assist seniors with meeting their daily needs. In addition, the City evaluates available funding opportunities for special needs housing on an ongoing basis.

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

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

As defined by the Consolidated Plan regulations, a *barrier to affordable housing* is a public policy, such as land use controls, property taxes, zoning ordinances, building codes, fees and charges, growth limits, and other policies. To distinguish a barrier to affordable housing from an impediment to fair housing choice, is to think of a barrier as not unlawful necessarily (i.e., the lack of affordable housing stock, in and of itself, is a barrier to affordable housing).

Various factors may constrain or limit the City's ability to address its housing production needs, such as governmental regulations or environmental considerations. Market factors, including a change in interest rates or construction costs, may affect the feasibility of building housing or the affordability of housing to the community. Moreover, housing goals may at times conflict with the need to promote other important City goals, including open space or economic development.

This section will analyze three potential constraints to the production, maintenance, and improvement of housing in Ontario:

- Market factors including the demand for housing, development costs, availability of financing, the price of land, and other factors affecting supply, cost, and affordability of housing;
- Governmental factors including land use regulations, residential development standards, building codes, local fees and taxes, permit procedures, and other local policies; and
- Environmental factors including the adequacy of infrastructure, public services, and water supply to support new development within the older and newer portions of the community.

#### **Market Factors**

The feasibility of building new single-family and multi-family housing depends on a number of market factors: land costs, the availability or lack of infrastructure and services for the site, the cost of site improvements, construction costs, the availability of financing, and the achievable sales price or rent structure. Fees charged for housing also play into the overall financial proforma for new housing.

Land costs typically represent one of the largest components of the total cost of new housing. Because the availability of land has dwindled over the past years, land costs have increased, as have housing prices. Land costs vary throughout the community and depend on the underlying zoning for the site, whether infrastructure is needed, the surrounding area, and location.

Construction costs, which include labor and materials, are the largest component of housing. Like all costs components, the cost of constructing housing can vary significantly by project type (e.g., apartments, townhomes, or single-family homes), the quality of construction materials, the location of new housing, the number of stories of the project, whether underground or subsurface parking is required, labor costs, and profit margin.

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The cost and availability of financing can impact a household's ability to purchase or home or to perform necessary maintenance and repairs. As prices for market-rate housing increase, the subsidies to bridge the amount a household can afford to pay, and the market price of the unit have become very high. As a result, substantial financial subsidies, often from multiple funding sources, are required to finance the construction of affordable housing. However, only a few affordable housing developers can assemble multiple funding sources and have experience in complying with the complex regulatory requirements governing the use of various funding programs.

#### **Governmental Factors**

The Land Use Element prescribes the allowable uses of land in Ontario. Land use categories are provided to guide the type of development, intensity or density of development, and the permitted uses of land. The City's Development Code implements the General Plan by providing specific direction and development standards within each of the general land use categories. Land use regulations often restrict density and limit housing types in locations that might otherwise be suitable for affordable housing.

The City charges a range of development fees and exactions to recover the costs of providing services to new development. Fees are designed to ensure that developers pay a fair pro rata share of the costs of providing infrastructure and compensate the City for processing the application. Generally, fees in Ontario range from \$20,000 to \$44,000 for a prototypical project. Although development fees add to the cost of residential construction, they are not considered a constraint to the production of affordable housing. Government Code regulations require that fees do not exceed the estimated reasonable cost of providing the service. In addition, Ontario City Council adopted a resolution approving the reduction of development impact fees for projects covered by an Affordable Housing Agreement with the City.

#### **Environmental Factors**

Environmental and infrastructure issues affect the amount, location, and timing of new residential development. New housing opportunities create challenges regarding public infrastructure extensions and expansions, and encroachment into agricultural land. In addition, the availability of adequate water, public infrastructure such as wells and wastewater treatment facilities, and other public services and facilities can impact the feasibility of new residential development.

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

#### Introduction

Consolidated Plan regulations require an assessment of community development needs, including those needs related to public facilities, public improvements, public services, and economic development. The Housing and Municipal Services Agency, as the lead entity for the Consolidated Plan, is committed to developing effective investment strategies to meet these needs using the City's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs.

# **Economic Development Market Analysis Business Activity**

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Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	678	772	1	1	0
Arts, Entertainment, Accommodations	7,094	7,562	12	7	-5
Construction	4,298	4,451	7	4	-3
Education and Health Care Services	8,950	7,749	15	7	-8
Finance, Insurance, and Real Estate	2,747	3,953	4	4	-1
Information	983	2,066	2	2	0
Manufacturing	7,323	13,401	12	12	0
Other Services	1,977	2,928	3	3	-1
Professional, Scientific, Management					
Services	3,701	7,524	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	7,639	13,139	12	12	-1
Transportation and Warehousing	4,190	15,526	7	14	7
Wholesale Trade	4,740	11,822	8	11	3
Total	54,320	90,893			

#### **Table 40 - Business Activity**

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

#### **Labor Force**

Total Population in the Civilian Labor Force	85,285
Civilian Employed Population 16 years and over	75,740
Unemployment Rate	11.17
Unemployment Rate for Ages 16-24	26.35
Unemployment Rate for Ages 25-65	7.24

#### **Table 41 - Labor Force** Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	10,800
Farming, fisheries and forestry occupations	4,100
Service	7,820
Sales and office	19,710
Construction, extraction, maintenance and repair	7,915
Production, transportation and material moving	7,325

## Table 42 – Occupations by Sector Data Source: 2011-2015 ACS

#### **Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	41,720	58%
30-59 Minutes	19,585	27%
60 or More Minutes	10,245	14%
Total	71,550	100%

#### **Table 43 - Travel Time** Data Source: 2011-2015 ACS

#### **Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labo		
	Civilian Employed Unemployed		Not in Labor Force
Less than high school graduate	14,725	2,080	7,855

Educational Attainment	In Labo		
	Civilian Employed Unemployed		Not in Labor Force
High school graduate (includes			
equivalency)	17,380	1,880	5,415
Some college or Associate's degree	20,400	1,830	4,970
Bachelor's degree or higher	10,350	640	1,355

**Table 44 - Educational Attainment by Employment Status** 

Data Source: 2011-2015 ACS

#### **Educational Attainment by Age**

		Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs	
Less than 9th grade	215	1,804	3,280	7,515	3,910	
9th to 12th grade, no diploma	2,915	3,445	3,740	4,875	1,390	
High school graduate, GED, or						
alternative	6,535	7,720	6,595	10,360	2,790	
Some college, no degree	8,255	7,170	6,260	8,125	2,605	
Associate's degree	803	1,655	1,480	2,515	705	
Bachelor's degree	1,000	3,260	2,385	3,765	1,250	
Graduate or professional degree	0	1,060	830	1,040	540	

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	42,942
High school graduate (includes equivalency)	57,344
Some college or Associate's degree	72,710
Bachelor's degree	106,227
Graduate or professional degree	123,398

Table 46 - Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

According to Table 40, the largest sector with the most job opportunities in Ontario is transportation and warehousing. Additional job opportunities exist in the manufacturing and retail trade job sectors. These three sectors account for 46.28% of the jobs in Ontario. Ontario is fortunate in its location as a transportation center. Three major arteries of Southern California's freeway system, Interstate 10, I-15, and Route 60, intersect in Ontario providing strategic access to major transportation centers, including the Ports of Los Angeles and Long Beach. Ontario is also served by two major railways including the Burlington Northern Santa Fe Railway and Union Pacific Railway. Finally, Ontario International Airport, a mid-size commercial airport with service to major cities and a FedEx and UPS transportation hub.

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

Like much of the nation, the local economy has recovered significantly since the economic downturn of the late 2000s. Prior to March 1, 2020, the unemployment rate had continued to decrease, and as of December 2019 it was 3.5%, down from 4.1% in December 2018. The cost of living index in Ontario is above the national average but is lower than many of the other large

markets in the surrounding area. Ontario has more than 100 million square feet of industrial manufacturing and distribution space and given its strategic location, is the hub of industry in the Inland Empire. However, since mid-February 2020, the coronavirus pandemic (COVID-19) has resulted in the temporary and potentially permanent closing of numerous businesses which equate to job loss. This document will have been completed before the impacts of COVID-19 are known. It expected that industries across the board will be significantly impacted both in short-term and long-term by COVID-19. Preliminary information for April 2020 is indicating an unemployment rate for the Riverside-San Bernardino-Ontario Metropolitan Statistical Area of 14.4%.

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 Centers for Disease Control and Prevention (CDC) is responding to a pandemic of respiratory disease spreading from person to person caused by a novel (new) coronavirus. The disease has been named "coronavirus disease 2019" (abbreviated "COVID-19"). This situation poses a serious public health risk. The federal government is working closely with state, local, tribal, and territorial partners as well as public health partners, to respond to this situation. COVID-19 can cause mild to severe illness; most severe illness occurs in adults 65 years and older and people of any age with serious underlying medical problems. The complete clinical picture of COVID-19 is not fully known. Reported illnesses have ranged from very mild (including some people with no reported symptoms) to severe, including illness resulting in death. The risk posed by COVID-19 depends on characteristics of the virus, including how easily it spreads between people; the severity of resulting illness; and the medical or other measures available to control the impact of the virus (for example, vaccines or medications that can treat the illness) and the relative success of these. Because there are not yet vaccines or treatments for COVID-19, nonpharmaceutical interventions become the most important response strategy.

Federal, state and local government response to COVID-19 have included social distancing measures limiting the number of persons that can gather in one place. This has resulted in the mandatory closure of nonessential businesses such as clothing stores, barber shops, hair and nail salons, bookstores, florists, music stores, sporting goods stores, toy stores; and car dealership showrooms etc. Businesses allowed to remain open have been forced to make significant if not economically devasting changes to the way they conduct business. Private and public office staff are working from home. Restaurants are restricted from sit-down dining and can only offer pickup, delivery or to go orders. Large venues such as concerts and conferences have been cancelled. Travel destinations are limited or closed. Large gatherings are restricted at public locations such as beaches, parks. Government offices are closed to the public or have limited hours to the public. The short- and long-term economic effects of COVID-19 remains to be seen. The recovery of our economy back to some semblance of normalcy will be long and slow. The City anticipates that businesses will need financial assistance to stay open or reopen and that residents will need assistance in finding alternate employment when their old job either does not return or is significantly different than it was before COVID-19.

The City approved the use of CARES Act dollars in the First Amendment to the One-Year Action Plan for Fiscal Year 2019-20 to provide loans to small businesses within downtown Ontario to

help retain or create jobs for low and moderate-income persons to mitigate some of the impacts of the COVID-19 pandemic.

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

The majority, 72.25%, of Ontario's residents have achieved an education level equivalent to a high school diploma or higher. Since many of the major job sectors in Ontario are in low-skilled industries, the skills and education match very well to the largest employment opportunities in the jurisdiction. A large portion of Ontario's population, 44.49% have had at least some college or have earned higher degrees, supporting growth in emerging markets such as education and health care services.

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

The City of Ontario Economic Development Agency continues to partner with the County of San Bernardino Workforce Development Department (WDD) in an effort to assist businesses with finding qualified candidates. The WDD attends monthly Business Services meetings and regularly meets with Agency staff and business partners. This partnership allows the Agency to connect federal and state grant funding with businesses in need of increased staff support. In addition, through the State of California's Transformative Climate Communities grant that was awarded to the City, a dedicated WDD employee has been located at the Ovitt Family Community Library to provide workforce development services within Ontario.

As part of the Mayor and City Council's commitment to a 'Complete Community', the Agency worked in conjunction with the West End Workforce Collaborative, which continues to provide education and training opportunities for Ontario students and employers. The Agency has also maintained its relationship with the County's Alliance for Education in order to increase Science, Technology, Engineering and Math (STEM) programs in Ontario schools. The Online to College Program at Corona Elementary School in the Ontario-Montclair School District has continued in its fourth year and provides students with the opportunity to attend Chaffey College at no cost after completing the grades 5-12 program. This program has been expanded to cover all Ontario-Montclair School District schools, as well as Chaffey High School, through the Promise Scholars program. Promise Scholars has served over 7,000 students who took part in college tours, business leader college/career presentations, FAFSA (Free Application for Federal Student Aid) application events, and college application processes.

In addition, the City of Ontario has established a scholarship program for high school graduates residing in Ontario which provides free tuition for up to two consecutive years at a California community college of the student's choice for eligible students who do not already qualify for the California Community Colleges Board of Governors (BOG) Fee Waiver Program.

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

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

The City does not have a CEDS.

#### Discussion

The City has not historically used the resources contemplated by this Consolidated Plan for economic development activities. However, in light of the recent onset of COVID-19 while this Consolidated Plan was being formulated, the City may consider economic activities that prevent or respond to COVID-19. Ontario has a proactive economic development agency that works diligently to attract and retain commercial and industrial partners in the City. The primary goal of the Ontario Economic Development Agency is to create, maintain and grow the economic value of the City. The Agency provides services to the City's residents and businesses, including the attraction of potential business and investment, new development, adaptive reuse projects, the retention and expansion of current businesses, workforce development, tourism and public relations. This also results in job creation and a revitalized business climate.

In addition, Ontario recently developed a small commercial façade improvement program targeted in downtown Ontario during Fiscal Year 2019-20 and will use this program as a model to expand to other targeted neighborhoods to provide exterior façade improvements.

The Agency promotes Ontario as the location of choice for doing business in Southern California by highlighting its strong fundamentals: a growing population; a diverse business community; a lower cost alternative to coastal markets; a highly trained and available workforce; lower housing costs; an efficient transportation system; the City's proximity to the Port of Los Angeles and Port of Long Beach; and being home to the Ontario International Airport.

# MA-50 Needs and Market Analysis Discussion

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

Reviews of census data, U.C. Davis Center for Regional Change Regional Opportunity Index (ROI) data, and CalEnviro mapper data revealed no overly impacted areas when comparing to other areas within Ontario. The majority of residential areas in Ontario demonstrate similar demographics and needs, with few exceptions.

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

To determine areas with a high concentration of low-income families, the overall percent of low-and moderate-income families for Ontario as a whole (42.43%) was evaluated against the percent of low- and moderate-income families for each census tract within Ontario. Data from the Fiscal Year 2020 American Community Survey 2011-2015 Low- and Moderate-Income Summary Data published by HUD was used to evaluate this data. The City has defined a concentration of low-income families to be any census tract where the percent of low- and moderate-income families for a census tract that exceeds the proportion of the City as a whole by 10%. Eleven census tracts met this definition. A map showing these block groups can be found on page 77.

To determine areas with a high concentration of racial or ethnic minorities, the proportion of each racial or ethnic group for the population of Ontario as a whole was evaluated against the proportion of each racial or ethnic group for the population of each census tract within Ontario. Data from Table B03002 from the 2018 American Community Survey 5-Year Estimates was used

to evaluate this data. The City has defined a concentration of a particular racial or ethnic group to exist where the proportion of a census tract for that racial or ethnic group exceeds the proportion of the City as a whole by 10%. For example, the Hispanic/Latino population is 70.79% of Ontario's population; a block group would be considered to have a high concentration of Hispanic/Latino population if the proportion of the Hispanic/Latino population in that block group exceeded 80.79% of the total population for that tract.

Hispanic/Latino residents account for 70.79% of Ontario's population, Black/African American residents account for 5.56% of Ontario's population, and Asian residents account for 6.26% of Ontario's population. A total of eight census tracts were identified as having a high concentration of Hispanic/Latino population, two census tracts were identified as having a high concentration of Asian population, and one census tract was identified as having a high concentration of Black/African American population. A map showing these census tracts can be found on page 78.

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

A summary of the housing problems in the census tracts that have been identified as having a high concentration of low-income families and minority populations can be found in the tables below.

Census Tract	% LMI Families	Median Household	% Experiencing a Cost Burden	% Substandard Housing	% Overcrowded	% Severely Overcrowded
		Income		Conditions		
Ontario	42.43%	\$61,602	45.06%	3.69%	8.60%	3.56%
10.01	60.47%	\$55,164	49.69%	1.50%	9.52%	5.32%
10.02	62.17%	\$52,809	46.43%	3.07%	10.06%	8.51%
11.01	62.65%	\$52,295	44.00%	7.47%	12.93%	5.71%
13.05	62.41%	\$41,042	54.49%	5.42%	13.57%	10.98%
14.00	52.77%	\$33,549	62.72%	5.18%	1.16%	6.96%
15.01	56.04%	\$50,281	49.75%	4.78%	8.77%	7.59%
15.03	75.31%	\$42,331	58.03%	1.41%	19.68%	8.73%
15.04	54.84%	\$46,202	53.90%	3.78%	13.30%	3.61%
16.00	78.65%	\$37,370	57.04%	4.07%	18.92%	7.50%
18.12	53.08%	\$43,089	58.83%	6.65%	6.10%	6.55%
18.13	62.20%	\$63,618	42.11%	5.51%	27.03%	8.37%

## **Areas of Low-Income Families Concentration**

Data Source: 2018 American Community Survey 5-Year Estimates Tables B19013, B25070, B25091, B25047, B25051, and B25014

Census Tract	% Hispanic	% Experiencing	% Substandard	% Overcrowded	% Severely
	Population	a Cost Burden	<b>Housing Conditions</b>		Overcrowded
Ontario	69.64%	47.13%	5.18%	8.60%	3.56%
10.02	82.51%	46.43%	3.07%	10.06%	8.51%
13.05	84.35%	54.49%	5.42%	13.57%	10.98%
15.01	90.27%	49.75%	4.78%	8.77%	7.59%
15.03	90.39%	58.03%	1.41%	19.68%	8.73%
16.00	96.35%	57.04%	4.07%	18.92%	7.50%
18.10	83.88%	41.28%	0.79%	7.92%	4.80%
18.12	85.01%	58.83%	6.65%	6.10%	6.55%
18.13	86.53%	42.11%	5.51%	27.03%	8.37%

## **Areas of Hispanic Population Concentration Table**

Data Source: 2018 American Community Survey 5-Year Estimates Tables B03002, B25070, B25091, B25047, B25051, and B25014

Census Tract	% Asian Population	% Experiencing	% Substandard	% Overcrowded	% Severely
		a Cost Burden	<b>Housing Conditions</b>		Overcrowded
Ontario	69.64%	47.13%	5.18%	8.60%	3.56%
19.03	27.24%	36.69%	2.79%	6.92%	0.89%
21.09	18.93%	58.10%	3.55%	1.21%	1.26%

## **Areas of Asian Population Concentration Table**

Data Source: 2018 American Community Survey 5-Year Estimates Tables B03002, B25070, B25091, B25047, B25051, and B25014

Census Tract	% Black/African American Population	% Experiencing a Cost Burden	% Substandard Housing Conditions	% Overcrowded	% Severely Overcrowded
Ontario	69.64%	47.13%	5.18%	8.60%	3.56%
21.09	19.47%	58.10%	3.55%	1.21%	1.26%

## Areas of Black/African American Population Concentration Table

Data Source: 2018 American Community Survey 5-Year Estimates Tables B03002, B25070, B25091, B25047, B25051, and B25014

The evaluation of the market conditions of these neighborhoods included an analysis of the housing problems in these census tracts versus the city as a whole. Housing problems include the following items:

- Households experiencing a cost burden, those paying in excess of 30% of gross household income for housing expenses;
- Substandard housing conditions, units lacking complete plumbing or kitchen facilities;
- Overcrowding, units one or more occupant per room; and
- Severe overcrowding, units with 1.5 or more occupants per room.

A disproportionately higher incidence is identified when the percentage of households with a particular housing problem in a particular census tract exceeds the percentage of households with that same housing problem citywide by more than 10%. Five of the eleven census tracts that have a higher concentration of low-income families indicate disproportionately higher occurrences of housing problems.

Five of the eleven census tracts with concentrations of minority population indicate disproportionately higher incidences of housing problems. Three tracts, or 27.28%, indicate a higher rate of households experiencing a cost burden. Four tracts, or 36.37%, demonstrate a higher rate of overcrowding.

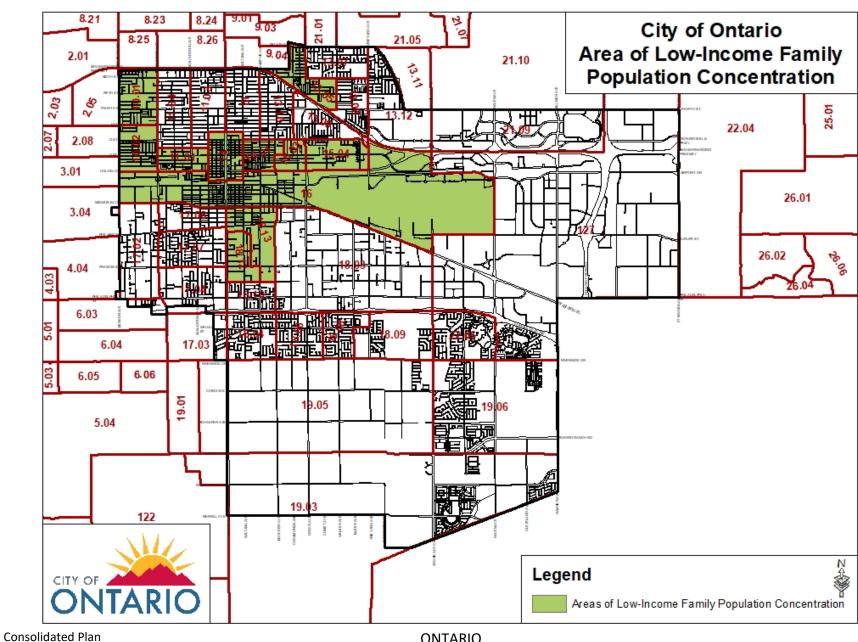
## Are there any community assets in these areas/neighborhoods?

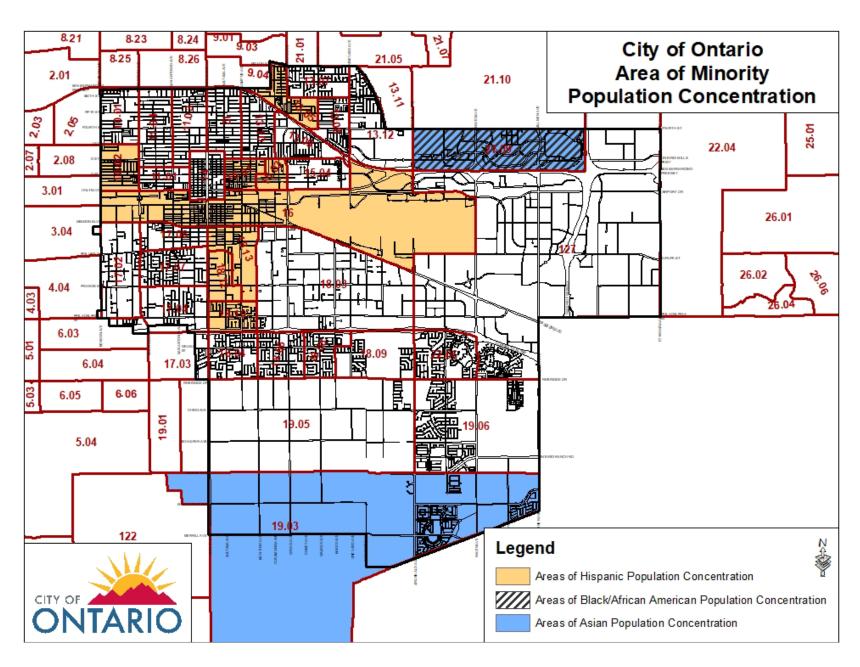
There are seven community centers and 21 parks located throughout Ontario. There are two public libraries – one located in the north part of Ontario and a branch library located in the south part of Ontario. In addition, there are a number of privately-owned parks and facilities available to residents in various locations throughout Ontario.

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

The City seeks opportunities to leverage federal, state, and local resources and to geographically locate projects and services to get the highest and best use from each public dollar spent. Since no areas were identified that had needs above other areas of the city, resources will be focused strategically to gain benefits from available funding sources. The City will seek to identify projects that will transform neighborhoods into vibrant communities with reinvestment of resources and services in these areas. Funding sources identified at the time of publication of this plan include State of California Affordable Housing and Sustainable Communities program which focuses eligibility on sites that are near public transit resources. Another funding source available for the production of affordable housing is Low Income Housing Tax Credits (LIHTC). The LIHTC offers higher scores for projects that are sited near specific amenities, which would lend to projects based along major corridors that have access to these resources.

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Consolidated Plan
OMB Control No: 2506-0117 (exp. 06/30/2018)

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

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

The broadband issue for low- and moderate-income persons in Ontario is not availability but perhaps affordability. Ontario is a long-established community, and as such, availability of services such as broadband have been in place for a number of years. Persons living on fixed incomes or working low wage jobs may not be able to afford the monthly payment for broadband access. There are locations such as libraries and public facilities which do provide access, though it may not be the most convenient for users. However, in today's market the use of wireless internet through a smartphone has likely become the option of choice for most users including low- and moderate-income persons. Additionally, developers are required to include broadband wiring during construction from the project site to the public right-of-way and provide conduit for future fiberoptic installation by the City in the public right-of-way, if it does not already existz.

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

According to Broadbandnow.com Ontario currently has 28 internet providers. The average download speed in Ontario is 70.86 Mbps, which is 86.3% faster than the average speed in California. Monthly costs range from \$29.99 to \$109.99. Given these facts, Ontario appears to have sufficient competition to allow low- and moderate-income households to choose a broadband internet service provider.

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

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

In 2018, the City adopted a Hazard Mitigation Plan (HMP). The purpose of the HMP is to assess risk for potential hazards and demonstrate the plan for reducing and/or eliminating risk in the City. The HMP process developed goals and projects that will reduce risk and build a more disaster resilient community by analyzing potential hazards.

Ontario is located in Southern California and has a Mediterranean-like climate with moderate temperatures & low humidity year-round. The average median temperature is 83°F and average annual rainfall is 16.1 inches.

The HMP sites the 2009 Climate Adaptation Strategy's (CAP) delineation of how climate change may impact and exacerbate natural hazards including wildfires, extreme heat, floods, drought, and levee failure within the desert region, which includes San Bernardino County and the City.

The CAP states that in the future climate change is expected to lead to increases in the frequency, intensity, and duration of extreme heat events and heat waves in San Bernardino County and the rest of California, which are likely to increase the risk of mortality and morbidity due to heat-related illness and exacerbation of existing chronic health conditions. Those most at risk and vulnerable to climate-related illness are the elderly, individuals with chronic conditions such as heart and lung disease, diabetes, and mental illnesses, infants, the socially or economically disadvantaged, and those who work outdoors.

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In addition, the CAP states climate change will result in drastically reduced supply from the Colorado River and the State Water Project. Declining snowpack in the San Gabriel Mountains, San Gorgonio Mountains, and San Jacinto Mountains will lead to permanently diminished local water supply. Higher temperatures will melt the snowpack earlier and drive the snowline higher, resulting in less snowpack to supply water to California users. Droughts are likely to become more frequent and persistent in the 21st century. Intense rainfall events, periodically ones with larger than historical runoff, will continue to affect California with more frequent and/or more extensive flooding. Storms and snowmelt may coincide and produce higher winter runoff. Together, these changes will increase the probability of dam and levee failures in the San Bernardino County Flood Control District.

Finally, the CAP states warmer weather, reduced snowpack, and earlier snowmelt can be expected to increase wildfire risk through fuel hazards and ignition risks. These changes can also increase plant moisture stress and insect populations, both of which affect forest health and reduce forest resilience to wildfires. An increase in wildfire intensity and extent will increase public safety risks, property damage, fire suppression and emergency response costs to government, watershed and water quality impacts, vegetation conversions and habitat fragmentation.

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

Any occurrence of a disaster whether caused by man, nature or climate change has devastating impacts on the people affected. The impact on vulnerable lower income populations may be even more devastating. A number of these households may not have insurance or sufficient insurance to cover an unexpected event such as a fire or flood. Households renting are likely more vulnerable than homeowners as there is a great possibility a renter does not have insurance to protect themselves. Even lower income homeowner can be affected as they may not have the means to afford insurance.

The City has adopted the 2014 Community Climate Action Plan with the goal to reduce Green House Gas (GHG) emissions within Ontario. In addition, the City received a grant from the State of California Transformative Climate Communities (TCC) program the provides pedestrian pathway improvements, enhanced crosswalks, bike plans, public transportation enhancements, urban forestry, and solar programs all in an effort to reduce GHG and encourage alternate modes of transportation. The reduction of GHG will mitigate some of the impacts to the environment of climate change, especially for low- and moderate-income households.



# 2020-24 Consolidated Plan and 2020-21 One Year Action Plan

**Strategic Plan** 

# **Strategic Plan**

#### **SP-05 Overview**

## **Strategic Plan Overview**

The Strategic Plan section of the Consolidated Plan summarizes Ontario's five-year strategies and objectives to address the needs described earlier in the Consolidated Plan. To carry out each objective, the City has developed measurable actions that it will undertake each year. The City of Ontario 2020-2024 Consolidated Plan includes five Annual Action Plans. Each of these plans will describe the activities planned for the coming program year to carry out the five-year strategies. Additionally, each Consolidated Annual Performance and Evaluation Report (CAPER) will report the City's progress in carrying out the strategies, objectives, and actions.

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

## **Geographic Area**

The City does not have any locally identified local target areas, Neighborhood Revitalization Strategy Areas (NRSA), Community Development Financial Institution (CDFI) defined service area, or Strategy Areas.

However, the City does work with local agencies, including CDFIs, and will evaluate strategic partnerships within these areas as opportunities arise. In addition, in June 2019, the City adopted a three-year Neighborhood Preservation Strategy (NPS) Plan that identified four target neighborhoods based on a number of economic, demographic, and environmental factors. The NPS also created the Neighborhood Action Team which is tasked with identifying opportunities and implementing strategies and programs to build community within these target neighborhoods.

#### **General Allocation Priorities**

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

The specific location of housing and community development projects is a crucial issue. It is important that projects designed to clear blighting conditions are conducted in areas that are actually blighted, and that public service programs are provided at locations convenient to their clients. All HUD funded activities will be implemented in low- and moderate-income service areas, as defined by HUD, with the exception of some public service projects, which are intended to serve CDBG-eligible persons on a citywide basis.

The City has established as a high priority, the investment of CDBG funds into targeted neighborhoods to help the City eliminate slum and blight conditions and improve the living conditions of the residents.

In order for an area to be considered as deteriorated or deteriorating the following conditions shall be met:

- A significant number of the properties located within the area must contain visible code violations affecting the property values in the area (such as lack of or insufficient landscaping, deteriorated paint, accumulations of debris, evidence of deferred maintenance, etc.);
- Infrastructure conditions that require attention (such as lack of sidewalks or sidewalks in disrepair, streets in disrepair, lack of or unmaintained street trees, etc.);
- May contain areas designated as targeted project areas;
- At least three of the five identified factors contributing to deterioration available through Census data shall be met
  - % of population below the poverty level ≥ 20%
  - % of vacant structures ≥ 5%
  - % of total occupied housing units that are overcrowded ≥ 20%
  - % of units lacking complete plumbing and/or kitchen facilities ≥ 1%
  - % of renter and/or owner-occupied units experiencing a cost burden ≥ 30%

Area must demonstrate that both public or private improvements and/or services will occur within the area.

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

# **Priority Needs**

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
1	Affordable Housing - Rental Assistance	High	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally III veterans Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities		Housing Strategy Goal #1 Public Housing Strategy	Rental assistance programs will provide assistance for housing costs to extremely lowincome and very low-income households.	The need for affordable housing remains constant in Ontario. There is not a sufficient amount of affordable housing and rental assistance programs are one way to make these resources available.

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
2	Affordable Housing - Production of New Units	High	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally III veterans Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities		Housing Strategy Goal #1 Housing Strategy Goal #3	Projects to produce new affordable housing units may be targeted to owner-occupied or renter-occupied housing types.	The need for affordable housing remains high in Ontario. There is not a sufficient amount of affordable housing and new affordable housing projects are one way to make these resources available.
3	Affordable Housing - Rehab of Existing Units	Medium	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities		Housing Strategy Goal #2 Lead Hazard Strategy	Rehabilitation of existing units could be targeted to owner-occupied or renter-occupied households. The programs would preserve the existing housing stock.	Given the aging nature of Ontario's housing stock, with nearly 60% of existing units built prior to 1979, preservation and maintenance are critical to maintain quality housing conditions.

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
4	Affordable Housing - Acquisition of existing units	High	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally III veterans Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities		Housing Strategy Goal #1 Housing Strategy Goal #2	The acquisition or preservation of existing units may assist in creating new affordable housing units or ensuring the continued affordability of units preserved.	The need for affordable housing remains high in Ontario. There is not a sufficient amount of affordable housing and new affordable housing projects are one way to make these resources available.

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
5	Homelessness - Outreach	High	Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth		Homeless Strategy	The City has developed a Continuum of Care in Ontario that serves all segments of the homeless population and those at risk of homelessness. Outreach programs provide basic needs to homeless individuals and families and also provide appropriate referrals to services needed by specific populations, such as those with chronic substance abuse, victims of domestic violence, veterans, and persons with HIV/AIDS.	The homeless population in Ontario continues to need services to transition them from homelessness to stably housed. Outreach services can provide the necessary first step toward this goal.

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
6	Homelessness - Emergency/Transitional Shelter	High	Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth		Homeless Strategy	The City has developed a Continuum of Care in Ontario that serves all segments of the homeless population and those at risk of homelessness. Emergency shelter and transitional housing programs provide temporary housing for homeless individuals and families.	The homeless population in Ontario continues to need services to transition them from homelessness to stably housed. Shelter services can provide the temporary roof to achieve the goals needed to move to permanent housing.

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
7	Homelessness - Rapid Re-Housing	High	Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth		Homeless Strategy	The City has developed a Continuum of Care in Ontario that serves all segments of the homeless population and those at risk of homelessness. Rapid re-housing programs provide a needed resource to quickly move those living on the streets or in shelters into permanent housing.	The homeless population in Ontario continues to need services to transition them from homelessness to stably housed. Ontario will continue to work with its partners at the Housing Authority for the County of San Bernardino and the County of San Bernardino Department of Behavioral Health to provide rapid re-housing services.

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	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
8	Homelessness - Prevention	High	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities		Homeless Strategy	The City has developed a Continuum of Care in Ontario that serves all segments of the homeless population and those at risk of homelessness. Prevention services can often be the link to keep a household in their current housing and diminish the growth of the homeless population.	Given the number of households experiencing a cost burden and other conditions that may lead to homelessness, it is critical to provide homelessness prevention services to mitigate these market factors.

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
9	Community Development - Public Facilities	High	Extremely Low Low Moderate Large Families Families with Children Elderly		Community Development Strategy Goal #2	Public facility projects could include improvements to existing community centers, parks, and public areas.	Federal funding is a valuable resource to maintain the existing public facilities and create new facilities in lower-and moderate-income neighborhoods. These facilities provide recreation, educational, and social opportunities for Ontario's residents.

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	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
10	Community Development - Public Infrastructure	High	Extremely Low Low Moderate		Community Development Strategy Goal #1	Public improvements and infrastructure projects can include street improvements (including alleyways), sidewalk improvements, tree planting, sewer system improvements, and other improvements.	Federal funding is a valuable resource to maintain the existing public improvements and infrastructure in lower- and moderate-income neighborhoods.
11	Community Development - Public Services	High	Extremely Low Low Moderate	Community Development Strategy Goal #3 Fair Housing Strategy Special Needs Strategy		Public service programs can include crime prevention and awareness, child care programs, service programs targeted to senior citizens, and other similar service-oriented programs.	Federal funding is a valuable resource to provide needed public services in the community from both public and non-profit agencies.

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
12	Community Development - Economic Development	Medium	Extremely Low Low Moderate	Community Development Strategy Goal #4		Economic development programs can include job training, business development and retention, and workforce development.	The City has an active Economic Development Agency which works in partnership with the business community and other public agencies to provide a broad range of economic development activities using other funding sources.

Table 47 – Priority Needs Summary

## **Narrative (Optional)**

The Needs Assessment and Market Analysis, in concert with the qualitative data collected through surveys, meetings, and consultations highlight Ontario's clear and detailed need for investment in affordable housing for both owner-occupied and renter-occupied households, public facilities and infrastructure, programs for homeless persons and to prevent homelessness, and public services to provide a range of programs to Ontario's residents.

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

## **Influence of Market Conditions**

Affordable	Market Characteristics that will influence							
Housing Type	the use of funds available for housing type							
Tenant Based	As per the Needs Assessment and the Market Analysis, 21.26% of renter-occupied households							
Rental	are cost burdened paying more than 30% of their income towards housing costs and 12.95% of							
Assistance	renter-occupied households are severely cost burdened paying more than 50% of their income							
(TBRA)	towards housing costs. In addition, many residents lack the resources necessary to secure rental							
	housing, including security deposits, utility deposits, and sufficient income to pay market-rate							
	rents on an ongoing basis. According to the RentCafe.com 63% of the City's apartment units rent							
	for between \$1,501 and \$2,000 per month and 24% rent for over \$2,000 per month. Ontario's							
	rents have maintained a higher level than the national average over the last three years.							
	Ontario, CA Rent Trends							
	Average Rent							
	\$2,000							
	\$1,500							
	\$1,000							
	\$500							
	\$0							
	Ontario, CA National							
	This trend means a continuing divide between the ability of a low-income household to afford a							
	rental unit within the City. A TBRA program can assist in provide additional affordable housing							
	resources and providing an incentive for landlords to waive some common tenant screening							
	requirements.							
TBRA for Non-	Although populations identified as non-homeless special needs populations are a relatively small							
Special Needs								
New Unit								
Troduction	· · · · · · · · · · · · · · · · · · ·							
	resources, including assisted housing units and housing vouchers, clearly demonstrate the needs							
	for additional affordable housing units to be constructed.							
Homeless Special Needs  New Unit Production	percentage of Ontario's population, housing assistance would benefit these groups. As per the Needs Assessment, most of the non-homeless special needs populations, including the elderly, the mentally ill, and persons with disabilities, have a need for affordable housing with related supportive services to assist these populations in maintaining their housing.  As per the Needs Assessment and the Market Analysis, 21.26% of renter-occupied households are cost burdened paying more than 30% of their income towards housing costs. In addition, 12.95% of renter-occupied households are severely cost burdened paying more than 50% of their income towards housing costs. In addition, the demand for existing affordable housing resources, including assisted housing units and housing vouchers, clearly demonstrate the needs							

Affordable	Market Characteristics that will influence
<b>Housing Type</b>	the use of funds available for housing type
Rehabilitation	As per the Needs Assessment and the Market Analysis, a total 11.13% of owner-occupied households are cost burdened paying more than 30% of their income towards housing costs, with 7.06% of these households paying more than 50% of their income towards housing costs. The highest rates of cost burden incidence occurring in households earning between 50 and 80% AMI. This is reflective of the fact that many households find themselves overextended in order to achieve homeownership in Ontario's market. Further, nearly 60% of Ontario's housing stock was built prior to 1979.
Acquisition, including preservation	As noted above, just over 20% of all renter-occupied households are cost burdened paying more than 30% of their income towards housing costs, and there is high demand for existing affordable housing resources. In order to create new affordable housing units existing unrestricted units may need to be acquired. In addition, the high demand and need for affordable housing creates the need to preserve all existing affordable housing resources, if possible.

Table 48 - Influence of Market Conditions

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

## Introduction

The amount of federal funds received from the CDBG and HOME programs has decreased significantly over the period of the last Consolidated Plan. The table on the following page identifies funds expected to be received and available for programming during FY 2020-21 and an estimate of funds to be received over the remaining four years of this Consolidated Plan.

# **Anticipated Resources**

Program	Source	Uses of Funds	Expe	ected Amou	nt Available Ye	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan	
							\$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,864,592	0	342,196	2,206,788	7,200,000	The CDBG allocation for FY 2020-21 is \$1,864,592. A total of \$342,196 of unallocated CDBG funds is available from prior years. An estimated average allocation for the next four years of \$1.8 million makes \$7,200,000 in CDBG funds available for the remaining four years of this Consolidated Plan.

Program	Source	Uses of Funds	Ехре	ected Amou	nt Available Ye	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	746,910	0	0	746,910	2,800,000	The HOME allocation for FY 2020-21 is \$746,910. No uncommitted HOME funds are available from prior years. An estimated average allocation for the next four years of \$700,000 makes \$2,800,000 in HOME funds available for the remaining four years of this Consolidated Plan.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid rehousing (rental assistance) Rental Assistance Services Transitional housing	160,290	0	0	160,290	600,000	The ESG allocation for FY 2020-21 is \$160,290. An estimated average allocation for the next four years of \$150,000 makes \$600,000 in ESG funds available for the remaining four years of this Consolidated Plan.

**Table 49 - Anticipated Resources** 

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

The City will seek all available funding opportunities to leverage federal funds in meeting the goals established by this Consolidated Plan. Potential funding sources that could be used to leverage federal funds include Low Income Housing Tax Credits, Affordable Housing and Sustainable Communities funds, CalHome funds, State of California Permanent Local Housing Allocation, and local in-lieu fees for the development of affordable housing. HOME funds require a 25% match for each dollar spent. Ontario has been designated as a distressed community and receives a 50% HOME match reduction for FY 2019-20. HOME match will be provided from available match on hand and from non-federal funding sources used for housing projects. Ontario expects to continue to receive a 50% HOME match reduction as a distressed community. ESG funds require a dollar for dollar match for each dollar spent. Ontario works in partnership with the agencies receiving ESG funds to provide match from eligible sources.

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

The City and the Ontario Housing Authority have identified and acquired land for future housing projects pending additional funding to make the projects feasible. At the time of publication, there were six publicly owned sites that have been identified and proposed for future housing development. These sites include the Emporia Family Phase II Project Site (Emporia Street and Fern Avenue), 110 East Maitland Street, the Southwest corner of Euclid and Maitland Street, 1325/1329 South Euclid Avenue, and 221 North Mountain Avenue.

# SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Ontario Housing and Neighborhood Preservation Agency	Government	Planning	Jurisdiction
Ontario Housing Authority	Government	Rental	Jurisdiction
Housing Authority of the County of San Bernardino	PHA	Public Housing	Region
City and County of San Bernardino Continuum of Care	Continuum of care	Homelessness	Region

**Table 50 - Institutional Delivery Structure** 

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

The City does not anticipate any gaps in the delivery of service based on the institutional structure of the City government, departments or agencies. The Housing and Neighborhood Preservation Agency participates in a number of coalitions and collaborations to enhance coordination between the public and private housing and social service agencies providing services to Ontario residents. These coalitions include but are not limited to the following: County of San Bernardino Inter-Agency Council on Homeless, and West Valley Regional Steering Committee and Homeless Provider Network.

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

Homelessness Prevention	Available in the	Targeted to Homeless	Targeted to People					
Services	Community		with HIV					
	Homeless Prevention	n Services						
Counseling/Advocacy	X	X						
Legal Assistance	X	X						
Mortgage Assistance	X	X						
Rental Assistance	Х	Х						
Utilities Assistance	Х	Х						
Street Outreach Services								
Law Enforcement	X	X						
Mobile Clinics	X	X						
Other Street Outreach Services	X	Х						

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV				
	Supportive Se	rvices					
Alcohol & Drug Abuse	Х	Х					
Child Care	Х	Х					
Education	Х	Х					
Employment and Employment	Х	Х					
Training							
Healthcare	X	X					
HIV/AIDS	X						
Life Skills	Х	Х					
Mental Health Counseling	Х	Х					
Transportation	X	X					
Other							

**Table 51 - Homeless Prevention Services Summary** 

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

The City works in close partnership with a number of agencies, including non-profit service providers, the HACSB, and the County of San Bernardino Department of Behavioral Health to deliver a wide range of services to various populations of homeless individuals and families. The services are provided to chronically homeless individuals and families, homeless families with children, veterans and their families, and unaccompanied youth. Services include supportive services such as job training, referrals for employment, healthcare clinics, life skills classes, referrals for educational services, counseling for substance abuse and mental illness, direct assistance for motel vouchers, bus passes, and meal vouchers, legal aid, both project based and tenant based rental assistance programs, and street outreach by non-profit agencies and law enforcement to provide appropriate referrals to homeless individuals and families who may not be accessing services.

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

The City also works in partnership with a number of agencies, including non-profit service providers, housing providers, and other governmental entities to provide services for special needs populations, including persons experiencing homelessness. These populations include the elderly, frail elderly, mentally ill, and those with physical or developmental disabilities. There are a range of services available to these populations in the community, including mental health counseling, landlord/tenant mediation for reasonable accommodations, supportive services targeted to senior citizens, and healthcare services.

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

The City will encourage collaboration among the organizations providing housing, community development, and economic development programs and services in Ontario. The Housing and

Neighborhood Preservation Agency("Agency") embraces the opportunity to take an active leadership role in vision, communication and coordination, education, and outreach. The Agency will continue to develop and communicate its vision and mission. This will allow its partners to better understand the Agency's role in the housing and community development delivery system.

# **SP-45 Goals Summary – 91.215(a)(4)**

# **Goals Summary Information**

Category	Geographic Area*	Needs Addressed		Funding			
Affordable Housing	N/A	Affordable Housing – Rental Assistance					
		_					
		<del> </del>					
End Year: 2024		Affordability	Provide decent	affordable housing			
Description:							
Expand affordable rental housing opportunities, particularly for low-income persons.							
Goal Outcome Indicator		Quantity	/ Unit				
Tenant-based rental assistance/Ra	pid Rehousing	80	) Households a	ssisted			
Affordable Housing N/A		Affordable Housing - Rehabilitation of Existing Units					
		Affordable Housing - Acquisition of existing units					
Start Year: 2020		Outcome:	Objective:				
End Year: 2024		Affordability	Provide decent	: affordable housing			
Description:							
Preserve existing rental and owner-occupied housing resources.							
Goal Outcome Indicator		Quantity Unit					
Homeowner housing rehabilitated		30 Household housing unit					
Housing Code Enforcement		1,500		<del>-</del>			
Affordable Housing	N/A	Affordable Housing – Production of new	units				
Start Year: 2020		Outcome:	Objective:				
End Year: 2024		Affordability	Provide decent	affordable housing			
Description:							
Increase affordable homeownership opportunities, particularly for low and moderate income persons.							
Goal Outcome Indicator		Quantity	/ Unit				
	Affordable Housing  Start Year: 2020 End Year: 2024 Description: Expand affordable rental housing of Goal Outcome Indicator Tenant-based rental assistance/Ra  Affordable Housing  Start Year: 2020 End Year: 2024 Description: Preserve existing rental and owner Housing Code Enforcement  Affordable Housing  Start Year: 2020 End Year: 2020 End Year: 2020 End Year: 2024 Description: Increase affordable homeownersh	Affordable Housing  Start Year: 2020 End Year: 2024  Description:  Expand affordable rental housing opportunities, particularly for Goal Outcome Indicator Tenant-based rental assistance/Rapid Rehousing  Affordable Housing  N/A  Start Year: 2020 End Year: 2024  Description:  Preserve existing rental and owner-occupied housing resource  Goal Outcome Indicator Homeowner housing rehabilitated Housing Code Enforcement  Affordable Housing  Start Year: 2020 End Year: 2024  Description: Increase affordable homeownership opportunities, particularly	Affordable Housing N/A Affordable Housing – Rental Assistance Affordable Housing – Production of new Affordable Housing – Acquisition of existion of existion of Expand affordable rental housing opportunities, particularly for low-income persons.  Goal Outcome Indicator Quantity Tenant-based rental assistance/Rapid Rehousing N/A Affordable Housing - Rehabilitation of Exaffordable Housing - Acquisition of existion of Exaffordable Housing - Acquisition of Exaffordable Housing rental and owner-occupied housing resources.  Goal Outcome Indicator Quantity Homeowner housing rehabilitated 30 Housing Code Enforcement 1,500 Affordable Housing - Production of new Start Year: 2020 Outcome:  Affordable Housing N/A Affordable Housing - Production of new Start Year: 2020 Outcome:  Affordable Housing N/A Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Year: 2020 Affordable Housing - Production of new Start Yea	Affordable Housing N/A Affordable Housing – Rental Assistance Affordable Housing – Production of new units Affordable Housing – Acquisition of existing units Objective: End Year: 2024 Outcome: Affordability Provide decent Description:  Expand affordable rental housing opportunities, particularly for low-income persons.  Goal Outcome Indicator Quantity Unit Tenant-based rental assistance/Rapid Rehousing N/A Affordable Housing - Rehabilitation of Existing Units Affordable Housing - Rehabilitation of existing Units Start Year: 2020 Outcome: Affordability Provide decent Description:  Preserve existing rental and owner-occupied housing resources.  Goal Outcome Indicator Quantity Unit Provide decent Objective: Provid			

Goal	Category	Geographic Area*	Needs Addressed	Funding				
Homeless Strategy	Homeless	N/A	Homelessness - Outreach					
			Homelessness - Emergency/Transitional	Shelter				
			Homelessness - Rapid Re-Housing					
			Homelessness - Prevention					
	Start Year: 2020		Outcome:	Objective:				
	End Year: 2024		Availability/Accessibility	Create suitable	living environments			
	Description:							
	Preserve and improve the supply of supportive housing and public services for the homeless and homelessness prevention services.							
	Goal Outcome Indicator		Quantity	Unit				
	Public service activities other than Low/N	sing Benefit 8,500	Persons assist	ted				
	Homeless Person Overnight Shelter		325	Persons assist	ted			
	Homelessness Prevention		13,500	Persons assist	ted			
Special Needs	Non-Homeless Special Needs	N/A	Community Development - Public Service	es				
Strategy	Start Year: 2020		Outcome:	Objective:				
	End Year: 2024		Availability/Accessibility	Create suitable	living environments			
	Description:							
	Provide supportive services for special needs populations.							
	Goal Outcome Indicator	Quantity	Quantity Unit					
	Public service activities other than low/n	ing benefit 3,000	Persons assist	ted				
Fair Housing	Non-Housing Community Development	N/A	Community Development - Public Service	es				
Strategy	Start Year: 2020		Outcome:	Objective:				
	End Year: 2024		Availability/Accessibility	Create suitable	living environments			
	Description:							
	Continue to implement the Fair Housing laws by providing funding for further fair housing.							
	Goal Outcome Indicator		Quantity	Unit				
	Public service activities other than low/n	noderate income hous	•		ted			

Goal	Category	Geographic Area*	Needs Addressed	Needs Addressed		
Public Housing	Public Housing	N/A	Affordable Housing - Rental Assistance			
Strategy	Start Year: 2020		Outcome:	Objective:		
	End Year: 2024		Affordability	Provide decent affordable housing		
	Description:  Continue to support the on-going efforts the use of rental assistance subsidies and	_	rity of the County of San Bernardino and the City.	ne Ontario Housi	ng Authority to maximize	
	Goal Outcome Indicator		Quantity	Unit		
Lead Hazard	Affordable Housing	N/A	Affordable Housing - Rehabilitation of Ex	isting Units		
Strategy	Start Year: 2020		Outcome:	Objective:		
	End Year: 2024		Affordability	Provide decent	affordable housing	
	Reduce the number of housing units with Goal Outcome Indicator Homeowner housing rehabilitated	n lead paint hazards th	•	Quantity Unit 30 Household housing units		
Community	Non-Housing Community Development	N/A	Community Development - Public Infrast	ructure		
Development	Start Year: 2020		Outcome:	Objective:		
Strategy Goal #1	End Year: 2024		Availability/accessibility Create suitable living		living environments	
	Description: Provide needed public infrastructure imp Goal Outcome Indicator Public facilities or Infrastructure Activitie Benefit		ower- and moderate-income neighborhood Quantity derate Income Housing 150,000	Unit	ted	
	Other		300	Public Facilitie	es	

Goal	Category Geographic Area*		Needs Addressed		Funding
Community	Non-Housing Community Development N/A		Community Development - Public Facilities		
Development	Start Year: 2020		Outcome:	Objective:	
Strategy Goal #2	End Year: 2024		Availability/accessibility	Create suitable living environments	
	Description:				
	Provide for new community facilities and improve the quality of existing community facilities to serve lower- and moderate-income neighborhoods.				
	Goal Outcome Indicator		Quantity Unit		
	Other 10 Public facilities				
Community Development Strategy Goal #3	Non-Housing Community Development	N/A	Community Development - Public Service	S	
	Start Year: 2020		Outcome:	Objective:	
	End Year: 2024		Availability/accessibility	Create suitable living environments	
	Description:				
	Provide needed community services to serve lower and moderate income residents.				
	Goal Outcome Indicator		Quantity Unit		
	Public service activities other than low/n	ing benefit 6,000	fit 6,000 Persons assisted		
Community Development Strategy Goal #4	Non-Housing Community Development	N/A	Community Development – Economic De	velopment	
	Start Year: 2020		Outcome:	Objective:	
	End Year: 2024		Availability/accessibility	Create suitable living environments	
	Description:				
	Expand the City's economic base and promote greater employment opportunities.				
	Goal Outcome Indicator		Quantity Unit		
	Businesses assisted		6 Businesses assisted		

## Table 52 – Goals Summary

<sup>\*</sup> Geographic area indicates a locally identified local target area, Neighborhood Revitalization Strategy Area (NRSA), Community Development Financial Institution (CDFI) defined service area, or Strategy Area. The City does not have any of the areas identified.

# 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)

## **HOME TBRA Program – Projected Total Assisted 80 persons**

Under this program, HOME TBRA subsidies will be made available to chronically homeless individuals and families. These homeless households must be in need of immediate financial assistance in order to obtain affordable housing. The intent of the program is to provide a mechanism to rapidly re-house homeless individuals and families.

# 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)

N/A

#### **Activities to Increase Resident Involvements**

The City works closely with the HACSB and will provide marketing information when homeownership programs are available for the HACSB to distribute to appropriate public housing residents. In addition HACSB has one of the most successful Public Housing Agency Homeownership programs on the west coast and continues to promote and progress this very successful program.

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

No

## Plan to remove the 'troubled' designation

N/A

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

## **Barriers to Affordable Housing**

As defined by the Consolidated Plan regulations, a *barrier to affordable housing* is a public policy, such as land use controls, property taxes, zoning ordinances, building codes, fees and charges, growth limits, and other policies. To distinguish a barrier to affordable housing from an impediment to fair housing choice, is to think of a barrier as not unlawful necessarily (i.e., the lack of affordable housing stock, in and of itself, is a barrier to affordable housing).

Various factors may constrain or limit the City's ability to address its housing production needs, such as governmental regulations or environmental considerations. Market factors, including a change in interest rates or construction costs, may affect the feasibility of building housing or the affordability of housing to the community. Moreover, housing goals may at times conflict with the need to promote other important City goals, including open space or economic development.

This section will analyze three potential constraints to the production, maintenance, and improvement of housing in Ontario:

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- Market factors including the demand for housing, development costs, availability of financing, the price of land, and other factors affecting supply, cost, and affordability of housing;
- Governmental factors including land use regulations, residential development standards, building codes, local fees and taxes, permit procedures, and other local policies; and
- Environmental factors including the adequacy of infrastructure, public services, and water supply to support new development within the older and newer portions of the community.

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

Although the City does not have control over a number of factors that present barriers to affordable housing, the City does implement many programs to help facilitate the construction of affordable housing and assist renters and homeowners.

The City implements various housing programs to reduce or modify development standards that add costs to constructing affordable housing. These may include modification of parking, open space, and other standards through administrative exceptions. Moreover, considerable fee reductions are offered in return for affordability agreements. Finally, developers of affordable housing are also able to secure density bonuses that work to increase the cash flow of a project and indirectly mitigate the cost of construction, land costs, and financing constraints.

# SP-60 Homelessness Strategy – 91.215(d)

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

In May 2005, the City Council approved the City of Ontario Continuum of Care, which includes a comprehensive intake center, transitional housing, and permanent supportive housing. The Ontario Access Center ("OAC") is the entry point for the Continuum and provides amenities specifically designed to serve Ontario's chronically homeless population. The OAC meets a critical need by providing one stop homeless service center within Ontario that provides emergency case management, distribution of tangible resources, showers, restrooms, lockers, and laundry facilities. The focus of the OAC is to provide the services necessary to successfully transition homeless persons into stable permanent housing. Mercy House Living Centers, the operator of the OAC does direct outreach to homeless persons and also works with the Ontario Police Department Community Oriented Problem Solving (COPS) unit and a variety of non-profits to reach out to homeless persons within Ontario.

In addition, the City works in partnership with the San Bernardino County Office of Homeless Services to provide a coordinated assessment approach throughout the county. This approach allows homeless individuals and families to be connected with appropriate services throughout the county based on their needs as identified by a street outreach team.

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

The City works with Mercy House Living Centers to operate the Assisi House program. Assisi House is a transitional housing program, consisting of a 34-bed transitional shelter that offers housing with supportive services. Single-men, single-women, and single-women with children are served by this program. Residency is on a month-to-month basis for a period up to six months, provided residents are meeting their program goals and following policies outlined in the resident handbook.

In addition to this program, emergency vouchers are available through multiple sources in the City to provide emergency shelter. Finally, the City has implemented a HOME Tenant Based Rental Assistance (TBRA) program targeted at chronically homeless individuals and families that also serves to rapidly re-house these households and initially provides up to 12 months of rental assistance to allow these families to remain stably housed while receiving needed supportive services.

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 affordable permanent housing program consists of 76 units of affordable housing that offers optional aftercare supportive services. Tenancy is ongoing provided the tenant adheres to polices outlined in the tenant lease. In addition, the City has worked in cooperation with Mercy House Living Centers, the County of San Bernardino Department of Behavioral Health, and the Housing Authority of the County of San Bernardino to develop Project Gateway which provides up to 12 units of Permanent Supportive Housing within the inventory of the 76 permanent housing units. These units are available to mentally ill, chronically homeless individuals with supportive housing services.

In addition, as noted above, the City has implemented a HOME Tenant Based Rental Assistance (TBRA) program targeted to providing permanent housing through a 12-month voucher to chronically homeless individuals and families.

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

The City works with a variety of non-profit service providers that provide a range of services for extremely low-, very low- and low-income households to help these households maintain their housing and prevent them from becoming homeless. These programs provide a variety of household goods, such as laundry detergent, diapers, hygiene products, groceries, school supplies, etc., to help defray household costs to allow funds that may have been used to purchase these household items to be used for housing expenses. In addition, the City works in cooperation

with the San Bernardino County Department of Behavioral Health and the HACSB to provide Shelter Plus Care vouchers to the severely mentally ill, which may include those being discharged from a publicly funded institution.

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

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

The City undertakes a range of activities to address the problem of lead-based paint in housing, including outreach, assessment, and abatement. The City conducts housing inspection to determine if various types of housing are safe, sanitary, and fit for habitation.

In addition, the City works in cooperation with the San Bernardino County Department of Child and Family Health Services that implements the Childhood Lead Poisoning Prevention Program (CLPPP). The mission of the program is to eliminate childhood lead poisoning by educating the public, identifying and caring for lead burdened children, and preventing environmental exposures to lead.

When the City uses federal funds to perform rehabilitation work on a property, an assessment for lead-based paint hazards will be conducted. Appropriate action is taken to address the lead-based paint hazards based upon the level of investment.

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

As indicated in the Market Analysis section, 64% of the City's owner-occupied housing units were constructed prior to 1979 and have a potentially higher risk for lead-based paint hazards. Given this high percentage of City will focus its efforts on continuing to assess any property being rehabilitated with federal funds for lead-based paint hazards.

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

The City uses the table below to ensure compliance with HUD's Consolidated Lead-Based Paint Regulations.

Requirements	< \$5,000	\$5,000 - \$25,000	> \$25,000
Approach to Lead Hazard Evaluation and Reduction	Do no harm	Identify and control lead hazards	Identify and abate lead hazards
Application to Program	Application reviewed and approved; agreement determines commitment	Application reviewed and approved; agreement determines commitment	Application reviewed and approved; agreement determines commitment
Scope of Work  Scope of work to determine if painted surfaces will be disturbed; begin to identify lead hazards		Scope of work to determine if painted surfaces will be disturbed; begin to identify lead hazards	Scope of work to determine if painted surfaces will be disturbed; begin to identify lead hazards

Requirements	< \$5,000	\$5,000 - \$25,000	> \$25,000
Notification	Lead hazard pamphlet; notification to buyers; notify of evaluation; notify of reduction	Lead hazard pamphlet; notification to buyers; notify of evaluation; notify of reduction	Lead hazard pamphlet; notification to buyers; notify of evaluation; notify of reduction
Lead Hazard Evaluation	Paint testing required by certified paint inspectors* or risk assessors* for surfaces disturbed during rehabilitation	Paint testing required by certified paint inspectors* for surfaces disturbed during rehabilitation; risk assessment on entire dwelling and soil	Paint testing required by certified paint inspectors* for surfaces disturbed during rehabilitation; risk assessment on entire dwelling and soil
Relocation Requirements	Relocation from work area	Relocation from unit may be required when extensive rehabilitation occurs in kitchens, bathrooms, etc.	Relocation from unit may be required when extensive rehabilitation. occurs in kitchens, bathrooms, etc.
IF LEAD IS PRESENT OR PRESUMED: Lead Hazard Reduction	Repair lead-based paint disturbed during rehabilitation and apply a new coat of paint; Safe Work Practices (SWP) that restrict types of paint removal methods, provide for occupant protection, and require cleaning after lead hazard reduction activities.	Interim Controls on lead- based paint include addressing friction and impact surfaces, creating smooth and cleanable surfaces, encapsulation, removing or covering lead- based paint and paint stabilization throughout unit; SWP	Abatement to lead-based paint involves permanently removing lead-based paint hazards, often through paint and component removal, and enclosure and interim controls on exterior surfaces not disturbed by rehabilitation; SWP
Clearance	Clearance testing on repaired surfaces by certified professional*	Clearance testing performed unit-wide and on soil	Clearance testing performed unit-wide and on soil
Options	Presume lead-based paint; SWP	Presume lead-based paint; use standard treatments	Presume lead-based paint; abate all applicable surfaces
Contractor Qualifications SEP-contractors familiar with Safe Treatment Methods and Prohibited Treatment Methods		Interim Controls or Standard Treatments - accredited lead- based paint worker course or lead-based paint abatement supervisors course	Abatement contractors - trained and state-certified abatement supervisors and accredited lead abatement worker training

<sup>\*</sup>Certified Paint Inspectors must successfully complete an Environmental Protection Agency (EPA) or state-accredited training program and receive state certification; Certified Risk Assessors must successfully complete an Environmental Protection Agency (EPA) or state-accredited training program, receive state certification, and have related experience.

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

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

The City's goal is to help families that are self-sufficient yet still at-risk to increase their financial stability. The focus of the anti-poverty strategy is three-fold: (1) to help these families accumulate

assets, (2) to help these families address issues, such as substance abuse and domestic violence that may threaten the family's stability, and (3) to provide these families with employment-related supportive services such as child-care. This focus will be incorporated into the programs and policies undertaken by the City as part of this Consolidated Plan.

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

The City is considering a variety of programs to be implemented over the course of this five-year plan. Activities will be described in detail in each Annual Action Plan. Potential programs may include:

- 1. Affordable Housing: support the preservation, rehabilitation, and development of suitable, extremely low-income housing units.
- 2. Family Stability: provide counseling services, substance abuse services, and domestic violence prevention services.
- 3. Employment Related Supportive Services: provide job training and child care programs.

The City will comply with Section 3 of the Housing and Community Development Act. Section 3 helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. This set of regulations require that to the greatest extent feasible, the City will provide job training, employment, and contracting opportunities for low- and very low-income residents in connection with housing and public construction projects.

Firms that accept City contracts for public services that are implemented using federal funds are encouraged to adopt affirmative hiring policy that gives local area hiring preferences.

# **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

As the lead agency for the CDBG, HOME, and ESG programs, the Housing and Neighborhood Preservation Agency("Agency") is continuously refining monitoring procedures to ensure that all projects have measurable outcomes. This refinement also allows assessment of progress toward the specified goals and objectives of the projects, as well as ensuring long-term compliance with all applicable program regulations and statutes. The Agency understands that monitoring the Consolidated Plan and the annual activities must be carried out regularly to ensure that statutory and regulatory requirements are met and that, where appropriate, information submitted to HUD is correct and complete.

To ensure that the City's CDBG, HOME, and ESG programs further Consolidated Plan goals, the Agency incorporates the Consolidated Plan's strategies, objectives, and activities into its work plan. The Agency will measure its achievement of Consolidated Plan goals by the same standards used to evaluate all programs and activities. The Agency will continue to analyze operations and controls to determine whether risks are being identified and reduced, acceptable policies and

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procedures are being followed, established standards are being met, resources are used efficiently and economically, and that objects are achieved.

The Agency prepares documentation and reports as required by HUD, including the Consolidated Annual Performance and Evaluation Report (CAPER). Using a substantial citizen participation and consultation process, the CAPER describes each year's performance regarding Consolidated Plan strategies, objectives, actions, and projects.

As a condition of receiving HOME funds, recipients agree to maintain all HOME-assisted units as affordable housing and in compliance with local housing standards. A site visit is made to each development and multifamily rehabilitation project in order to conduct mandatory tenant file reviews and physical inspections.

Monitoring standards for HOME-assisted projects will be as follows:

- For projects where funds were committed prior to the publication of the 2013 HOME Final Rule on July 24, 2013, inspections and tenant file reviews will be conducted for the greater of 10 units or 10 percent of the total development units.
- For projects where funds were committed after the publication of the 2013 HOME Final Rule on July 24, 2013:projects with more than four HOME-assisted units, inspections and tenant file reviews will be conducted for at least 20 percent of the HOME-assisted units and at least one unit in every building; and projects with four or fewer HOME-assisted units, all the HOME-assisted units will be inspected and all tenant files will be reviewed.

All sampling is performed randomly. Tenant file reviews consist of evaluating documentation for eligibility and conformance to the affordability agreement.



# 2020-24 Consolidated Plan and 2020-21 One Year Action Plan

FY 2020-21
One-Year Action Plan

# **Expected Resources**

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

## Introduction

The table on the following page identifies funds expected to be received and available for programming during FY 2020-21, which is the first year of this Consolidated Plan.

# **Anticipated Resources**

•	Uses of Funds	Expected Amount Available Year 1				Expected	Narrative Description
of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements	1 864 502	0	242 106	2 206 788	7 200 000	The CDBG allocation for FY 2020-21 is \$1,864,592. A total of \$342,196 of unallocated CDBG funds is available from prior years. An estimated average allocation for the next four years of \$1.8 million makes \$7,200,000 in CDBG funds available for the remaining four years of this Consolidated Plan.
public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership						The HOME allocation for FY 2020-21 is \$746,910. No uncommitted HOME funds are available from prior years. An estimated average allocation for the next four years of \$700,000 makes \$2,800,000 in HOME funds available for the remaining four years of this Consolidated Plan.
	public - federal public -	public - Acquisition federal Admin and Planning Economic Development Housing Public Improvements Public Services  public - Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction	public - federal Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services 1,864,592  public - federal Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	public - Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services 1,864,592 0  public - Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	Annual Allocation: S S S S S S S S S S S S S S S S S S S	public - Acquisition Admin and Planning Economic Development Housing Public Services 1,864,592 0 342,196 2,206,788  public - Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services 1,864,592 0 342,196 2,206,788  public - Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	Prior Year Resources: Total: \$  public - federal Prior Year Resources: \$  public Development Housing Public Improvements Public Services Public Services Public Services Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership

Program	Source	Uses of Funds	Expe	cted Amoun	t Available Ye	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation:	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional	460 200			450 200	500,000	The ESG allocation for FY 2020-21 is \$160,290. An estimated average allocation for the next four years of \$150,000 makes \$600,000 in ESG funds available for the remaining four years of this Consolidated Plan.
		housing	160,290	0	0	160,290	600,000	

Table 53 - Expected Resources – Priority Table

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

The City will seek available funding opportunities to leverage federal funds in meeting the goals established by this One Year Action Plan. Potential funding sources that could be used to leverage federal funds include Low Income Housing Tax Credits, Transformative Climate Communities (TCC) Grant, Affordable Housing and Sustainable Communities funds, CalHome funds, and local in-lieu fees for the development of affordable housing. HOME funds require a 25% match for each dollar spent. Ontario has previously been designated as a distressed community and anticipates receiving a 50% HOME match reduction for FY 2020-21. HOME match will be provided from available match on hand and from non-federal funding sources used for housing projects. ESG funds require a dollar for dollar match for each dollar spent. Ontario works in partnership with the agencies receiving ESG funds to provide match from eligible sources.

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

The City and the Ontario Housing Authority identified and acquired land for future housing projects pending additional funding to make the projects feasible. At the time of publication, the publicly owned sites shown in the table below have been identified and proposed for future housing development.

Project Name/Property Address(es)	Assessor's Parcel Number(s)
221 N. Mountain Ave.	1010-521-28
Euclid In-fill (110 E. Maitland St., 1004 S.	1049-511-03, 1049-563-10, 1049-531-02, 1049-531-01
Euclid Ave., 1325 S. Euclid Ave., 1329 S. Euclid	
Ave.)	
Emporia and Fern Sites	1049-054-02, 1049-054-03, and 1049-054-06
905 East Holt Boulevard	1048-481-08
1038 East Fourth Street	1048-131-52

The City has entered into Development and Disposition Agreements with National Community Renaissance of California (National CORE) and Ontario Emporia Partners, L.P., an affiliate of Related California, for the development of 176 affordable housing units for families. National CORE are under construction building a 101-unit project on the Holt and Virginia site which will consist of 69 two-bedroom units and 32 three-bedroom units restricted for tenants with household incomes from 30% Area Median Income (AMI) to 60% AMI with estimated rents ranging from \$444 to \$1,038. Ontario Emporia Partners, L.P. are nearly complete with construction for a 75-unit project on the Emporia Family Project site which will consist of 13 one-bedroom units, 39 two-bedroom units, 20 three-bedroom units, and 3 four-bedroom units restricted for tenants with household incomes from 30% AMI to 60% AMI with estimated rents ranging from \$352 to \$1,174.

# **Annual Goals and Objectives**

# **AP-20 Annual Goals and Objectives**

# **Goals Summary Information**

Goal	Category	Geographic Area	Needs Addressed			Fundi	ng		
Housing Strategy	Affordable Housing	N/A	Affordable Housing – Rental Assistan	ice	CDBG	\$	0		
Goal #1					HOME	\$	336,109		
					ESG	\$	0		
	Start Year: 2020		Outcome:	Objective:					
	End Year: 2021		Affordability	Provide decer	nt afford	able ho	using		
	Description:								
	Expand affordable rental housing opportunities, particularly for low-income persons.								
	Goal Outcome Indicator		Quantity Unit						
	Tenant-based rental assistance/	Rapid Rehousing	20 Households assisted						
Housing Strategy	Affordable Housing	N/A	Affordable Housing - Rehabilitation o	of Existing Units	CDBG	\$	100,000		
Goal #2			Affordable Housing – Production of I	New Units	HOME	\$	336,110		
					ESG	\$	0		
	Start Year: 2020		Outcome:	Objective:					
	End Year: 2021		Affordability	Provide decent affordable housing			using		
	Description:								
	Preserve existing rental and owner-occupied housing resources.								
	Goal Outcome Indicator		Quantity Unit						
	Housing Code Enforcement		300 Household housing units						

Goal	Category	Geographic Area	Needs Addresse	ed		Fund	ng			
Housing Strategy	Affordable Housing	N/A	Affordable Housing – Production	of new units	CDBG	\$	0			
Goal #3					HOME	\$	0			
					ESG	\$	0			
	Start Year: 2020		Outcome:	Objective:						
	End Year: 2021		Affordability	Provide dece	nt afford	able ho	using			
	Description:									
	Increase affordable homeownersh	nip opportunities, part	cularly for low and moderate inco	me persons.						
	Goal Outcome Indicator		Qu	antity Unit						
Homeless Strategy	Homeless	N/A	Homelessness - Outreach		CDBG	\$	182,688			
			Homelessness - Emergency/Trans	itional Shelter	HOME	\$	0			
			Homelessness - Rapid Re-Housing	5	ESG	\$	148,269			
			Homelessness - Prevention							
	Start Year: 2020		Outcome:	Objective:						
	End Year: 2021		Availability/Accessibility	Create suital	ole living	environ	ments			
	Description:									
	Preserve and improve the supply of supportive housing and public services for the homeless and homelessness prevention services.									
	Goal Outcome Indicator Quantity Unit									
	Public service activities other than Low/Moderate Income Housing Benefit 1,700 Persons assisted									
	Homeless Person Overnight Shelter 65 Persons assisted									
	Homelessness Prevention			2,700 Persons ass	isted					
Special Needs	Non-Homeless Special Needs	N/A	Community Development - Public	Services	CDBG	\$	10,000			
Strategy					HOME	\$	0			
					ESG	\$	0			
	Start Year: 2020		Outcome:	Objective:						
	End Year: 2021		Availability/Accessibility Create suitable living environments				ments			
	Description:									
	Provide supportive services for special needs populations.									
	Goal Outcome Indicator	Goal Outcome Indicator Quantity Unit								
	Public service activities other than low/moderate income housing benefit 600 Persons assisted									
	1									

Consolidated Plan ONTARIO 118

Goal	Category	Geographic Area	Needs Addressed			Fundin	g		
Fair Housing Strategy	Non-Housing Community Development	N/A	Community Development - Public Services			\$ \$ \$	32,200 0 0		
	Start Year: 2020 End Year: 2021 Description:		Outcome: Availability/Accessibility	Objective: Create suitab	ole living	environn	nents		
	Continue to implement the Fair Hous	ing laws by providi	ng funding for further fair housing.						
	Goal Outcome Indicator Public service activities other than lov	w/moderate incom		ntity Unit ,500 Persons assi	sted				
Community Development Strategy Goal #1	Non-Housing Community Development	N/A	Community Development - Public I	nfrastructure	CDBG HOME ESG	\$ \$ \$	810,000 0 0		
	Start Year: 2020 Outcome: Objective: End Year: 2021 Availability/accessibility Create suitable living environments Description:								
	Provide needed public infrastructure improvements in target lower- and moderate-income neighborhoods.								
	Goal Outcome Indicator Quantity Unit Public Facility or Infrastructure Activities other than Low/Moderate Income 39,140 Persons assisted Housing Benefit								
	Other			70 Public facilit	ies				
Community Development Strategy Goal #2	Non-Housing Community Development	N/A	Community Development - Public F	acilities	CDBG HOME ESG	\$ \$ \$	519,182 0 0		
	Start Year: 2020 Outcome: Objective: End Year: 2021 Availability/accessibility Create suitable living environments						nents		
	Description:  Provide for new community facilities and improve the quality of existing community facilities to serve lower- and moderate-income neighborhoods.								
	Goal Outcome Indicator Other		Qua	ntity Unit 2 Public facilit	ies				

Consolidated Plan ONTARIO 119

Goal	Category	Geographic Area	Needs Addressed			Fundi	ng		
Community	Non-Housing Community	N/A	Community Development - Public Serv	vices	CDBG	\$	54,800		
Development	Development				HOME	\$	0		
Strategy Goal #3					ESG	\$	0		
	Start Year: 2020		Outcome:	Objective:					
	End Year: 2021		Availability/accessibility	Create suitabl	le living e	environi	ments		
	Description:								
	Provide needed community services to serve lower and moderate income residents.								
	Goal Outcome Indicator Quantity Unit								
	Public service activities other than low/moderate income housing benefit 12,305 Persons assisted								
Community	Non-Housing Community	N/A	Community Development - Economic	Development	CDBG	\$	125,000		
Development	Development				HOME	\$	0		
Strategy Goal #4					ESG	\$	0		
	Start Year: 2020		Outcome:	Objective:					
	End Year: 2021		Availability/accessibility	Create suitabl	le living e	environi	ments		
	Description:								
	Expand the City's economic base and promote greater employment opportunities.								
	Goal Outcome Indicator	Quantit	Quantity Unit						
	Businesses Assisted		4 Businesses Assisted						

Table 54 - Goals Summary

# **Projects**

# **AP-35 Projects – 91.220(d)**

#### Introduction

Based upon the local priorities and available funding, the City Council has determined to distribute CDBG, HOME, and ESG funds to the following projects.

#### **Projects**

#	Project Name
1	Tenant Based Rental Assistance
2	Community Improvement Team
3	Single-Family/Multi-Family New Construction and
4	Homeless Outreach, Shelter, Prevention, and Administration
5	Continuum of Care Manager
6	Senior Support Services
7	Fair Housing (AFFH) Program
8	Landlord/Tenant Mediation
9	Pavement Management Rehabilitation
10	Alley Pavement Management Rehabilitation
12	LED Streetlight Conversion
12	Wheelchair Ramp Installation
13	Park Improvement Project
14	Ontario On The Go
15	Neighborhood Preservation Program
16	COVID-19 Recovery Response Team
17	Child Care, Family, and Youth Subsidies Program
18	Mission and Mountain Storefront Façade Improvement Program
19	Administration

Table 55 - Project Information

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

The projects selected for funding represent programs designed to meet needs identified as high within the consolidated plan. Funding is limited, so not all projects requesting funding were able to be funded. The City strives to have a broad spectrum of programs to meet the needs of as many populations throughout Ontario as possible.

## **Substantial Amendment**

The City has amended the 2020 One Year Action Plan to reallocate funds from two public services activities: (1) COVID-19 Recovery Response Team and (2) Enhanced Homeless Services. These activities have been funded through CARES Act funding resources. In addition,

a new Public Service program, the Continuum of Care Manager Project, has been created with a total funding amount from CDBG of \$126,364.

The Continuum of Care Manager project is a new activity being proposed in the 2020-21 One Year Action Plan. The project will consist of the new Continuum of Care Manager position, responsible for coordinating and overseeing the daily activities of Ontario's Continuum of Care, as well as strategically leading the growth and development of future Continuum of Care initiatives and goals.

# **AP-38 Project Summary**

# **Project Summary Information**

1	Project Name	Tenant Based Rental Assistance
	Target Area	
	Goals Supported	Housing Strategy Goal #1
	Needs Addressed	Affordable Housing – Rental Assistance
	Funding	HOME: \$336,109
	Description	
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 households will be assisted through this program.
	Location Description	
	Planned Activities	Program will provide no more than a two-month security deposit and minimum utility deposits. No pet security deposits or rental increases due to pet costs will be allowed. Assistance will be provided for 12 months with an option for a 12-month extension, dependent upon availability. All deposits will be provided as a grant to the tenant.

Project Name	Community Improvement Team
Target Area	
Goals Supported	Housing Strategy Goal #2
Needs Addressed	Affordable Housing - Rehab of Existing Units
Funding	CDBG: \$100,000
Description	The Community Improvement Team has been specifically designed to proactively implement an intensive code compliance program to address serious code violations within eligible targeted low/mod areas that have been identified as deteriorated areas that are having significant impact on the existing neighborhoods. The boundaries of the area where CIT activities are eligible for CDBG funding are in the following census tracts/block groups CT 001400, BG 1 and 2; CT 001501, BG 1 and 2; CT 001503, BG 1 and 2; CT 001504, BG 1 and 2; CT 001600, BG 1, 3, 4, and 5; CT 001702, BG 1; CT 001706, BG 1, 2, and 3; CT 001702, BG 1; CT 001706, BG 1, 2, and 3; CT 001707, BG 1 and 2; CT 001812, BG 1 and 2; and CT 001813, BG 1 and 2. Costs incurred for inspections of code violations and the enforcement of code requirements for properties located within eligible focus block groups are eligible for CDBG funding. In addition, costs incurred for inspections to monitor the condition of restricted affordable housing units within Ontario. To ensure long term program solutions, the team coordinates the resources available with various City departments, including but not limited to: Police, Planning, Housing and Code Enforcement.
Target Date	06/30/2021
Estimate the num and type of famil that will benefit f the proposed act	Approximately 300 housing units will be inspected under this program.  lies from livities
Location Descript	This project is restricted to Census Tracts CT 001400, BG 1 and 2; CT 001501, BG 1 and 2; CT 001503, BG 1 and 2; CT 001504, BG 1 and 2; CT 001600, BG 1, 3, 4, and 5; CT 001702, BG 1; CT 001706, BG 1, 2, and 3; CT 001702, BG 1; CT 001706, BG 1, 2, and 3; CT 001707, BG 1 and 2; CT 001812, BG 1 and 2; and CT 001813, BG 1 and 2.
Planned Activities	Astinition that are he founded under this present include increasing and

3	Project Name	Single-Family/Multi-Family New Construction and Rehabilitation
	Target Area	
	Goals Supported	Housing Strategy Goal #2
	Needs Addressed	Affordable Housing – Production of New Units
	Funding	HOME: \$336,110
	Description	This program is designed to preserve, enhance, and improve existing neighborhoods through acquisition, rehabilitation, and/or new construction activities. The Housing and Neighborhood Preservation Agency will seek opportunities to leverage available funding sources to produce high quality housing projects that will enhance the City's efforts to create and preserve a variety of housing opportunities for Ontario residents with a range of affordability requirements.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

4	Project Name	Homeless Outreach, Shelter, Prevention, and Administration
	Target Area	
	Goals Supported	Homeless Strategy
	Needs Addressed	Homelessness - Outreach Homelessness - Emergency/Transitional Shelter Homelessness - Rapid Re-Housing Homelessness - Prevention
	Funding	<b>CDBG: \$56,324</b> ESG: \$160,290
	Description	This project represents five separate programs and related administration that provide services to the homeless and those at-risk for homelessness in Ontario. Mercy House operates a complete continuum of care within Ontario, including an Access Center, transitional housing, and affordable permanent housing designed to meet the needs of the homeless at every stage of their struggle. Inland Valley Hope Partners' Family Stabilization Program at SOVA Program Center helps families living in poverty maintain their health, stretch their food dollars, and avoid homelessness by providing emergency food, support services, and advocacy. Enhanced Homeless Services will allow Mercy House to provide additional street outreach, motel vouchers, and utility assistance. House of Ruth is a non-profit domestic violence agency, serving battered women and their children for more than 35 years.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Assisi House will serve approximately 65 Ontario Access Center will serve approximately 1,100 persons; Inland Valley Hope Partners' Family Stabilization Program at SOVA Program Center will serve approximately 2,700 persons; House of Ruth's Services for Battered Women and Their Children will serve approximately 100 persons; and
	Location Description	517/521/525 N. Virginia Ave., Ontario, California 435 S. Bon View Ave., Ontario, California 904 E. California St., Ontario, California

#### **Planned Activities**

- ASSISI HOUSE: Assisi House transitional shelter provides transitional housing and supportive services to single men, single women, and single mothers with their children. The affordable permanent housing programs, housing voucher programs, including the Shelter Plus Care program, and aftercare program in Ontario provide continued care and support to those in need, a lasting end to their homelessness.
- ONTARIO ACCESS CENTER: The Ontario Access Center provides safety-net
  and housing stabilization services to the homeless and at-risk of homeless.
  Services at the Center include lockers, laundry facilities, food distribution,
  showers, and meeting spaces.
- 3. FAMILY STABILIZATION AT SOVA PROGRAM CENTER: The program provides low and very low income and homeless individuals and families with emergency food supplies and support services. Participants are able to obtain a four- or five-day supply of basic staple foods, enough to provide approximately 10-15 meals for each family member, every 30 days. Clients are also able to access additional support, such as hygiene products, diapers, and paper products. Utility and rental assistance may be accessed, as well as 3- to 5-day emergency motel vouchers (when available). Information and referral resources are available, especially in the areas of health services, housing, and other food programs.
- 4. SERVICES FOR VICTIMS OF DOMESTIC VIOLENCE AND THEIR CHILDREN: Services are provided through the agency's 24-hour crisis hotline, at conveniently located walk-in centers in Ontario and Pomona, and at House of Ruth's emergency and transitional shelters. Safety and self-sufficiency are the focus of all of House of Ruth's programs. The hotline provides crisis counseling, intake to shelter and referral to community services. Women in both residential and non-residential programs are provided with case management, individual and group counseling, safety planning, assistance with accessing mainstream social services, assistance with filing a restraining order, and help with employment and housing needs. Their children may be referred to House of Ruth's Child Abuse Treatment program for therapeutic counseling. Women at the Emergency Shelter also receive emergency transportation, clothing, and all meals. Domestic violence prevention education brings awareness of domestic violence to local communities.
- ENHANCED HOMELESS SERVICES: This project will provide additional street outreach, motel vouchers, and a utility assistance program as needed to enhance the Ontario Continuum of Care Programs. This program is being alternatively funded through CARES Act funding sources.
- 6. ADMINISTRATION: Funds will be utilized by the City and Mercy House Living Centers to pay for administrative costs related to the provision of programs and services funded by the ESG program.

5	Project Name	Continuum of Care Manager
	Target Area	
	Goals Supported	Homeless Strategy
	Needs Addressed	Homelessness – Outreach Homelessness - Prevention
	Funding	CDBG: \$126,364
	Description	The City of Ontario will create a new Continuum of Care Manager. This position will manage all aspects of the homeless services Continuum of Care, providing resources to assist individuals and families experiencing homelessness move into transitional and permanent housing, as well as leading the growth and development of future Continuum of Care initiatives and goals.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 350 persons will benefit from this project.
	Location Description	
	Planned Activities	

6	Project Name	Senior Support Services
	Target Area	
	Goals Supported	Special Needs Strategy
	Needs Addressed	Community Development – Public Services
	Funding	CDBG: \$10,000
	Description	Inland Fair Housing and Mediation Board (IFHMB) has provide application-based services to seniors in the City for the State of California's Home Energy Assistance Program (HEAP) for over 20 years. This project will allow for an expansion of the existing program and provide application assistance to senior citizens to complete and submit the HEAP application and all required documentation. IFHMB will also assist senior citizens with any complaints or information that they may need during the workshop.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 600 unduplicated persons will benefit from this project.
	Location Description	
	Planned Activities	The Senior Program Coordinator ensures that only appropriate copies of sensitive documents are submitted to the State as part of the HEAP application, returns the original documents and a copy of the application to the senior, and mails the application to the State. Rebates are returned directly to the applicant.

7	Project Name	Fair Housing (AFFH) Program
	Target Area	
	Goals Supported	Fair Housing Strategy
	Needs Addressed	Community Development – Public Services
	Funding	CDBG: \$22,000
	Description	Inland Fair Housing and Mediation Board (IFHMB) will assist the City with the conversion from the Analysis of Impediments to the Assessment of Fair Housing tool, using HUD provided regional and national data that will improve fair housing assessment, planning, and decision-making; incorporate fair housing planning into existing planning processes; encourage and facilitate regional approaches to addressing fair housing issues, including effective incentives for collaboration across jurisdictions; bring people historically excluded because of characteristics protected by the Fair Housing Act into full and fair participation, and establish an approach to Affirmatively Furthering Fair Housing (AFFH) that calls for coordinated efforts to combat illegal discrimination, so individuals and families can make decisions about where to live, free from discrimination, with necessary information regarding housing options.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 people will benefit from this project.
	<b>Location Description</b>	
	Planned Activities	

8	Project Name	Landlord/Tenant Mediation Program
	Target Area	
	Goals Supported	Fair Housing Strategy
	Needs Addressed	Community Development - Public Services
	Funding	CDBG: \$10,200
	Description	It is from the landlord/tenant complaints that trained mediators at Inland Fair Housing and Mediation Board (IFHMB) assess the validity of the claims made to tenants by landlords (and vice-versa) to determine whether potential fair housing violations have occurred. IFHMB also investigates whether there are systemic elements in policies and procedures that compound the reported violations. These instances provide IFHMB the opportunity to educate landlords on their own rights and responsibilities, preventing future fair housing violations for renters and assisting renters in resolving their housing issues.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,400 persons will benefit from these services.
	Location Description	
	Planned Activities	

9	Project Name	Pavement Management Rehabilitation
	Target Area	
	Goals Supported	Community Development Strategy Goal #1
	Needs Addressed	Community Development - Public Infrastructure
	Funding	CDBG: \$300,000
	Description	This project provides pavement rehabilitation in various low- and moderate-income areas throughout Ontario to extend the useful life of the street surfaces for at least ten years. Locations include various areas between Berlyn and Vineyard Avenues and Holt Boulevard and Fourth Street.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10,660 persons will benefit from this program.
	Location Description	Census Tracts and Block Groups: CT: 001309, BG: 2 and 3; CT: 001310, BG: 2 and 3; CT: 001501, BG: 1; CT: 001503, BG: 1 and 2; and CT: 001504, BG: 1 and 2.
	Planned Activities	

10	Project Name	Alley Pavement Rehabilitation
	Target Area	
	Goals Supported	Community Development Strategy Goal #1
	Needs Addressed	Community Development - Public Infrastructure
	Funding	CDBG: \$235,000
	Description	This project includes reconstruction of alleys that are in very poor condition, including removal of badly damaged asphalt, replacement of concrete ribbon gutter and new asphalt pavement, and reconstruction of alley approaches to be ADA compliant. Reconstructed alleys are projected to last 20 to 25 years. Locations include alleys north of Nevada Street between Cypress and San Antonio Avenues, north of California Street between Cypress and Oakland Avenues, and north of Park Street between Vine and Laurel Avenues.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,130 persons will benefit from this activity.
	Location Description	Census Tracts and Block Groups: CT: 001600, BG: 3
	Planned Activities	

11	Project Name	LED Streetlight Conversion Project
	Target Area	
	Goals Supported	Community Development Strategy Goal #1
	Needs Addressed	Community Development - Public Infrastructure
	Funding	CDBG: \$100,000
	Description	This project will include the installation of new LED streetlights at critical locations within residential CDBG areas.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Location TBD prior to project start
	Planned Activities	

12	Project Name	Wheelchair Ramp Installation
	Target Area	
	Goals Supported	Community Development Strategy Goal #1
	Needs Addressed	Community Development - Public Infrastructure
	Funding	CDBG: \$175,000
	Description	This project will include the installation of approximately seventy (70) wheelchair ramps and replacement of adjoining sidewalks.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

13	Project Name	Park Improvements Project
	Target Area	
	Goals Supported	Community Development Strategy Goal #2
	Needs Addressed	Community Development - Public Facilities
	Funding	CDBG: \$519,182
	Description	This project will include various projects to make CDBG-eligible improvements to CDBG-eligible parks and community centers. Maintenance of parks and/or community centers is not eligible under this project. Typical projects would include community center capital improvements (i.e., improvements to community rooms, lobby areas, kitchen areas, roofing, mechanical systems, etc.). Additionally, ADA improvements to replace or update existing restroom facilities or access to community centers could be funded under this project. Park improvements to recreation facilities, such as improvements to sporting facilities, park shelters, or playground equipment, installation of water conserving landscaping and irrigation systems, or installation of new sporting facilities would also be eligible under this project.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 public facilities will be improved by this project.
	Location Description	Specific locations to be determined, but all activities will take place at parks whose service areas are CDBG-eligible.
	Planned Activities	Eligible parks based on service area include the following: Bon View Park/Dorothy Quesada Community Center, Cypress Park, De Anza Park and Community Center, Grove Memorial Park, James Bryant Park, James Galanis Park, John Galvin Park, Nugent's Park, and Sam Alba Park.

14	Project Name	Ontario On The Go
	Target Area	
	Goals Supported	Community Development Strategy Goal #3
	Needs Addressed	Community Development - Public Services
	Funding	CDBG: \$15,000
	Description	This project will offer mobile outreach that will provide positive educational activities and exciting programs to underserved neighborhoods locate within predesignated areas in the City. This targeted outreach will build confidence in Ontario's youth through educational and physical activities such as arts and crafts, athletic skills classes, homework help, and literacy instruction. These pre-designated areas demonstrate a greater need due to distance from established community center and library facilities. Ontario On The Go will spread excitement and education resources in a safe and fun environment and ultimately will lead to a better and stronger community.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5,000 persons will be served by this activity.
	Location Description	Ontario Neighborhood Preservation Strategy target neighborhoods and CDBG-eligible parks.
	Planned Activities	

15	Project Name	Neighborhood Preservation Program
	Target Area	
	Goals Supported	Community Development Strategy Goal #3
	Needs Addressed	Community Development - Public Services
	Funding	CDBG: \$17,800
	Description	This project will be implemented by the Neighborhood Action Team and is designed to build community and support the City's Neighborhood Preservation Strategy Plan. Projects would be provided within designated target neighborhoods and may include: "pop-up" Community Life & Culture, job training, marketing of community programs, financial literacy/homebuyer education training, community clean-up days, participating in community fairs and other community events, support for a neighborhood ambassador program, and other public service activities. In addition, the Neighborhood Action Team would work within the target neighborhoods to address "flash-point" issues as they arise.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 people would benefit from this program.
	Location Description	Target neighborhoods identified in Ontario's Neighborhood Preservation Strategy Plan.
	Planned Activities	

16	Project Name	COVID-19 Recovery Response Team
	Target Area	
	Goals Supported	Community Development Strategy Goal #3
	Needs Addressed	Community Development – Public Services
	Funding	CDBG: \$0
	Description	This project will provide public service activities, including rental assistance, utility assistance, mortgage assistance, job training, legal assistance, motel vouchers, and other public service activities in response to COVID-19 pandemic.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	COVID-19 Recovery Response Team CDBG funding will be reallocated.
	Location Description	
	Planned Activities	

17	Project Name	Child Care, Family, and Youth Subsidies
	Target Area	
	Goals Supported	Community Development Strategy Goal #3
	Needs Addressed	Community Development – Public Services
	Funding	CDBG: \$22,000
	Description	The Ontario-Montclair YMCA provides a before and after school childcare program for school aged boys and girls, who come from families of low to moderate incomes in the Ontario-Montclair and Mountain View School Districts.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 unduplicated persons will be served by this activity.
	Location Description	950 N. Elderberry St., Ontario, CA 91762 2825 E. Walnut St., Ontario, CA 91761
	Planned Activities	Children are provided with childcare before school, delivered to school, picked up after school, and transported to childcare sites in the afternoon. Throughout the year, programs for youth and families are provided that are both sport related and non-sport related. Families are not denied program entrance for their lack of ability to pay.

18	Project Name	Mission and Mountain Storefront Façade Improvement Program
	Target Area	The state of the s
	Goals Supported	Community Development Strategy Goal #4
	Needs Addressed	Community Development – Economic Development
	Funding	CDBG: \$125,000
	Description	This project is intended to provide financial assistance to property owner and/or tenants to renovate commercial façade buildings and structures within the Mission and Mountain area by matching the amount put into the renovation by the tenant/owner 1:1 up to \$25,000. Eligible improvements include: removal of old signs and awnings, exterior painting, repair/replacement of exterior siding, installation of new entry doors to meet ADA accessibility requirements, installation of anti-graffiti display windows, installation of new canvas awnings, installation of new signs, installation of new exterior lighting, and installation of permanent landscaping.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4 businesses will benefit from this activity.
	Location Description	This program is limited to the businesses located within the Mission-Mountain intersection. Census Tracts and Block Groups: CT: 001600, BG: 3; CT: 001702, BG: 1; and CT: 001706, BG: 2.
	Planned Activities	

19	Project Name	Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$372,918 HOME: \$74,691
	Description	This activity will be used to pay for salaries and benefits for those persons administering the CDBG and HOME Programs.
	Target Date	06/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

# AP-50 Geographic Distribution – 91.220(f)

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

The specific location of housing and community development projects is a crucial issue. It is important that projects designed to clear blighting conditions are conducted in areas that are actually blighted, and that public service programs are provided at locations convenient to their clients. All HUD funded activities will be implemented in low- and moderate-income service areas, as defined by HUD, with the exception of some public service projects, which are intended to serve CDBG-eligible persons on a citywide basis.

The City has established as a high priority, the investment of CDBG funds into targeted neighborhoods to help the City eliminate slum and blight conditions and improve the living conditions of the residents.

In order for an area to be considered as deteriorated or deteriorating the following conditions shall be met:

- A significant number of the properties located within the area must contain visible code violations affecting the property values in the area (such as lack of or insufficient landscaping, deteriorated paint, accumulations of debris, evidence of deferred maintenance, etc.);
- Infrastructure conditions that require attention (such as lack of sidewalks or sidewalks in disrepair, streets in disrepair, lack of or unmaintained street trees, etc.);
- May contain areas designated as targeted project areas;
- At least three of the five identified factors contributing to deterioration available through Census data shall be met
  - % of population below the poverty level ≥ 20%
  - o % of vacant structures ≥ 5%
  - % of total occupied housing units that are overcrowded ≥ 20%
  - % of units lacking complete plumbing and/or kitchen facilities ≥ 1%
  - o % of renter and/or owner occupied units experiencing a cost burden ≥ 30%

Area must demonstrate that both public or private improvements and/or services will occur within the area.

#### Geographic Distribution

Ccog. apine Distribution		
Target Area	Percentage of Funds	

Table 62 - Geographic Distribution

## Rationale for the priorities for allocating investments geographically

The City has reviewed proposed projects and designed a program to arrest the decline in qualified areas. This approach includes targeting several projects to a specific area to have the biggest impact on that neighborhood. By allocating CDBG funds geographically, the City is able to change the overall conditions within targeted areas and leverage the use of CDBG funds with other resources.

# **Affordable Housing**

# AP-55 Affordable Housing – 91.220(g)

#### Introduction

The tables below delineate the affordable housing goals by population type and program type for FY 2019-20. The City will utilize several programs to achieve these goals, including the Tenant Based Rental Assistance (TBRA) program.

One Year Goals for the Number of Households to be Supported	
Homeless	12
Non-Homeless	0
Special-Needs	0
Total	12

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	12
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	12

Table 65 - One Year Goals for Affordable Housing by Support Type

#### Discussion

It is anticipated that some participants assisted through the TBRA Program may qualify as special needs (elderly or disabled) households, however, without specific information the goal for special needs populations is estimated to be zero.

# **AP-60 Public Housing – 91.220(h)**

## Introduction

The City will continue to support the HACSB Five-Year Goals/Accomplishments.

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

Public housing programs in Ontario are conducted through an agreement with the HACSB. The HACSB manages approximately 777 voucher program units within Ontario. In addition, HACSB is an owner partner in another 390 units in Ontario. During FY 2020-21, the Housing and Neighborhood Preservation Agency will continue to monitor affordable housing units at risk for conversion to market rate. Accordingly, it is the objective of the City that all assisted housing units that are eligible for conversion to non-low-income housing should be preserved. In addition, the HACSB will continue to administer the Family Self-Sufficiency Program within the City during FY 2020-21. In this program, residents sign a five-year contract with the HACSB. As incomes rise with new employment, savings accounts are established. After five years, the savings account is available to the household to pay for costs associated with independent living.

The City worked in collaboration with HACSB and the Ontario Housing Authority to secure Permanent Supportive Housing (PSH) funding. Twelve (12) PSH vouchers have been awarded to assist qualified households through an application referred to as "Project Gateway." As stated earlier, the City and the Ontario Housing Authority are actively pursuing additional opportunities to secure project-based vouchers to assist in neighborhood revitalization strategies that also support Ontario's Continuum of Care for the homeless.

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

The City works closely with the HACSB and will provide marketing information when homeownership programs are available for the HACSB to distribute to appropriate public housing residents. In addition, HACSB has one of the most successful Public Housing Agency Homeownership programs on the west coast and continues to promote and progress this very successful program.

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

The public housing authority is considered a high performer.

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

#### Introduction

The City supports a variety of activities to address the needs of homeless persons and the special needs of persons that are not homeless but require supportive housing and special assistance. As part of the One-Year Action Plan, the City will support several programs and projects conducted by non-profit social service providers. Each of these activities was specifically selected for funding through CDBG and ESG programs to address each step along the Continuum of Care. The City sought out proposals and applications from a variety of homeless and social service providers prior to allocating CDBG and ESG resources.

This region is fortunate to have a number of organizations, which serve both the general homeless population and specific special segments within the homeless community. In developing the funding allocation, the City supported a diverse selection of providers and cultivated cooperation among those groups in the delivery of their services.

During FY 2005-06, the City began implementing a new Continuum of Care program in coordination with Mercy House Living Centers to assist homeless individuals and families transition from homelessness to permanent housing. The Continuum provides a comprehensive homeless strategy to assist homeless individuals and families to become self-sufficient. The programs within the Continuum include the following services: the Ontario Access Center, 34 transitional housing units, permanent housing units, and an aftercare program. To date, the City and Mercy House have completed comprehensive rehabilitation on the transitional housing units and 76 permanent housing units.

The City worked in collaboration with HACSB and the Ontario Housing Authority to Permanent Supportive Housing (PSH) funding. Twelve (12) PSH vouchers have been awarded to assist qualified PSH households through an application referred to as "Project Gateway."

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

The Ontario Access Center provides referral services, emergency shelter, food, lockers, laundry facilities, showers, clothing, restrooms, telephone, transitional shelter services, and supportive housing services.

The Family Stabilization Program at SOVA Program Center provides food, a service referral database, emergency and transitional shelter information and referrals, and client services.

House of Ruth provides emergency and transitional shelter services, client case management services, domestic violence counseling, and childcare.

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

Mercy House's Assisi House program provides a 34-bed transitional housing facility with program stays up to 24 months to homeless families to overcome problems and conditions causing homelessness, life skills, education, budgeting, parenting education, day care, and family support.

The House of Ruth provide shelter and special services for victims of domestic violence.

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 multi-family housing program, Tenant Based Rental Assistance Program, and the Housing Choice Voucher program, administered by the HACSB, provide rental housing vouchers and affordable housing units. In addition, the City works with other agency partners that offer downpayment assistance homeownership programs for low- and moderate-income families.

The Mercy House Continuum of Care provides permanent affordable housing units with after-care services to assist formerly homeless individuals and families retain permanent housing. In addition, twelve Shelter Plus Care vouchers are available for use in Continuum of Care properties.

The Continuum of Care Manager position has been created to coordinate housing and services for individuals and families experiencing homelessness, and to oversee the daily activities and long-term planning of the Continuum of Care.

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

Several programs, including the Ontario Access Center, the Family Stabilization Program at SOVA Program Center, and House of Ruth, provide referral services, counseling, case management, and household goods to families at-risk of homelessness, especially those living in poverty or with extremely

low incomes. The City works in partnership with the San Bernardino County Department of Behavioral Health, Social Services Department, and Parole and Probation Department to provide referrals and resources to these agencies to assist individuals who are being discharged from mental health facilities, health care facilities, and other institutions.

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

#### Introduction

In addition to the housing activities already discussed in the One-Year Action Plan, the City will address key fair housing recommendations and objectives identified in Assessment of Fair Housing (AFH).

The AFH addresses five specific target groups, tenants and property purchasers, property owners and managers, realtors, lenders and local government. Recommendations, actions, and a time period for completion will be completed for each target group.

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

Although the City does not have control over a number of factors that present barriers to affordable housing, the City does implement many programs to help facilitate the construction of affordable housing and assist renters and homeowners.

The City implements various housing programs to reduce or modify development standards that add costs to constructing affordable housing. These may include modification of parking, open space, and other standards through administrative exceptions. Moreover, considerable fee reductions are offered in return for affordability agreements. Finally, developers of affordable housing are also able to secure density bonuses that work to increase the cash flow of a project and indirectly mitigate the cost of construction, land costs, and financing constraints.

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

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

The City will continue to seek opportunities to obtain additional funding from other resources to leverage the use of HUD funds. The City monitors funding available from the State of California and other regional governmental entities to support the construction of affordable housing. In addition, the City utilizes other resources to fund public infrastructure and public facilities and parks to enhance services provided to Ontario residents.

## Actions planned to foster and maintain affordable housing

The City continues to monitor affordable housing units within Ontario to ensure ongoing affordability. In addition, the City seeks any available funding opportunities to add affordable housing units to its inventory.

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

The City will continue to implement the HUD regulations concerning lead-based paint testing and abatement. Currently, City staff informs residents of activities in any housing rehabilitation program about lead-based paint hazards. This policy applies regardless of whether there are children present in

the households. Furthermore, all rehabilitation projects are administered in compliance with HUD regulations concerning lead-based paint testing and abatement.

Most of Ontario's housing stock was constructed prior to the 1978 ban on lead-based paint. Therefore, most units potentially contain lead-based paint. The City will continue to identify specific neighborhoods and households, which may contain lead-based paint hazards.

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

The City has included an Anti-Poverty/Vision for the Future Strategy within the Five-Year Consolidated Plan. In FY 2020-21, the City will continue to aggressively implement programs and activities that will generate jobs and tax revenue to help reduce the number of persons that are currently below the poverty level.

#### Actions planned to develop institutional structure

The City does not anticipate any gaps in the delivery of service based on the institutional structure of the City government, departments, or agencies. The Housing and Neighborhood Preservation Agency participates in a number of coalitions and collaborations to enhance coordination between the public and private housing and social service agencies providing services to Ontario residents. These coalitions include but are not limited to the following: County of San Bernardino Inter-Agency Council on Homeless, and West Valley Regional Steering Committee.

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

The Housing and Neighborhood Preservation Agency consulted with other key City departments in developing this One-Year Action Plan. These departments included: City Manager's Office, Economic Development Agency, Development Agency, Planning Department, Public Works Agency, Police Department, Fire Department, and Community Improvement Department. City staff also consulted with the following adjacent jurisdictions during the development of the One-Year Action Plan by providing them with a copy of the Draft One-Year Action Plan Executive Summary during the public review period: Upland, Chino, Rancho Cucamonga, Pomona, Fontana, and County of San Bernardino. Other key public and quasi-public agencies contacted in preparation of the plan included the County of San Bernardino Housing Authority, Upland Housing Authority, Ontario Housing Authority, and Inland Fair Housing and Mediation Board.

City staff will continue to cooperate with other organizations in order to achieve housing and community development objectives. The following list identifies organizations that the City anticipates interacting with and, in some cases, providing funds to during the next fiscal year:

- Inland Fair Housing and Mediation Board
- Inland Valley Hope Partners
- House of Ruth
- Ontario Montclair School District
- Mercy House Living Centers
- County of San Bernardino Department of Behavioral Health
- Housing Authority of the County of San Bernardino

• County of San Bernardino Interagency Council on Homelessness

# **Program Specific Requirements**

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

#### Introduction

Funding for CDBG programs is provided through evaluation of the City's infrastructure, public service, public improvement, and public facility needs, along with a competitive application process conducted every two years for public service projects. HOME funds are available for to non-profit developers, private developers, and Community Housing Development Organizations (CHDOs) on an over-the-counter basis as funding is available. Applications for HOME funding are available on the City's website. ESG funds are provided through a competitive application process conducted every two years.

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

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

<ol> <li>The total amount of program income that will have been received before the start of the nex and that has not yet been reprogrammed</li> </ol>	t program year	0	
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.			
3. The amount of surplus funds from urban renewal settlements		0	
4. The amount of any grant funds returned to the line of credit for which the planned use included in a prior statement or plan	e has not been	0	
5. The amount of income from float-funded activities		0	
Total Program Income:		0	
Other CDBG Requirements			
1. The amount of urgent need activities	0		
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan	100 00%		

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

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

The City does not use HOME funds in any other manner than those described in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City will utilize recapture provisions for HOME-funded homebuyer activities. The City will recapture net proceeds after the homebuyer has recovered the homebuyer's entire investment (homebuyer's downpayment plus allowable expenditures for capital improvements made by the homebuyer). After the homebuyer's investment has been recovered, the City will then recapture the entire HOME loan amount or the portion remaining thereof in net proceeds. The amount subject to recapture is the direct subsidy made to the homebuyer. Capital improvements are permanent real property improvements and do not include maintenance items. The following items are examples of capital improvements: room addition, patio cover, in-ground pool and kitchen remodel. The following items are considered maintenance and would be ineligible for deduction: tools, annual flowers, and light bulbs. Painting and carpeting may be considered if the receipt is within five years and it adds to the overall value of the home.

An example of the recapture calculation is shown below:

HOME downpayment assistance = \$10,000

Homebuyer downpayment = \$2,000

Eligible capital improvements = \$3,000

Net proceeds = \$12,000

Net proceeds – Homebuyers Investment = Remaining net proceeds available for recapture (\$12,000 - \$5,000 = \$7,000).

In this example, the amount of HOME funds recaptured would be \$7,000.

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

The City will ensure that any property assisted with HOME funds complies with the periods of affordability requirement found at 24 CFR 92.254(a)(4) based on the level of HOME investment. Recapture provisions are utilized for HOME downpayment assistance loan programs, however the period of affordability remains unaffected, even if the funds are repaid prior to the expiration of the affordability period.

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

The City has no plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

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

- 1. Include written standards for providing ESG assistance (may include as attachment)
  - Written standards for the provision of ESG assistance are attached in Appendix F.
- 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
  - The City is currently working in cooperation with the San Bernardino County Office of Homeless Services to administer the coordinated entry system established by the San Bernardino County Continuum of Care. The City also requires any subrecipients utilizing ESG funds to participate in the coordinated assessment system.
- 3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
  - The City has adopted a process and criteria for awarding ESG. This process is conducted as part of the overall Consolidated Plan process. The City advertises the availability of CDBG, HOME, and ESG funds in a newspaper of general circulation. The criteria to select recipients are as follows:
  - 1. Ability of service provider to meet the intended use of ESG funds;
  - 2. Proposal is eligible;
  - 3. Proposal is consistent with the Continuum of Care principals found in applications for funding; and
  - 4. Ability to meet time frames required for obligation.
- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
  - The City consults with the Continuum of Care which has formerly homeless individuals as members.
- 5. Describe performance standards for evaluating ESG.
  - The City will enter into binding agreements with subrecipients. Elements of these agreements will include the following information:
  - 1. Type of activity
  - 2. Scope of services to be provided
  - 3. Number of persons to be assisted
  - 4. Budget
  - 5. Reporting requirements
  - 6. Other terms and conditions

The City will conduct annual on-site inspections to ascertain whether the organization is actually meeting their goals and objectives. The overall goal will be to identify any deficiencies and promote corrections in order to improve performance.