



CITY OF CHULA VISTA

CONSOLIDATED PLAN 2020-2024

ANNUAL ACTION PLAN FY 2020-2021

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EXECUTIVE SUMMARY

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

Introduction

The Consolidated Plan is a five-year planning document required by the U.S. Department of Housing and Urban Development (HUD) to be submitted by all participating jurisdictions that receive HUD formula entitlement grant funds. It is designed to help grantees assess their affordable housing needs, community development needs, market conditions, and in-turn make strategic investment decisions to meet those needs. It also includes the Annual Action Plan which serves as the City's official application to HUD for the following federal resources:

Community Development Block Grants (CDBG): CDBG is a flexible funding source that can be used for both housing and non-housing activities, including neighborhood revitalization, workforce and economic development, community and nonprofit facilities, and infrastructure and public services in low-moderate income communities. The City anticipates approximately \$10 million in CDBG funds for the Consolidated Plan period.

HOME Investment Partnerships (HOME): HOME is used for building, acquiring, and rehabilitating affordable housing for rent and homeownership. It may also be used for direct rental assistance to low-income residents. The City anticipates approximately \$2.5 million in HOME funds for the Consolidated Plan period.

Emergency Solutions Grants (ESG): ESG funds programs and services supporting homeless individuals and families. This includes operating shelters, providing essential services to shelter residents, offering Rapid Rehousing, and preventing homelessness. The City anticipates approximately \$800,000 in ESG funds for the Consolidated Plan period.

CARES Act (CDBG-CV and ESG-CV): Both CDBG-CV and ESG-CV funding was created to assist in community-level recovery, prevention and preparation efforts relating to the coronavirus. During FY 2020-2021, the City received \$8,437,574 combined.

Annual Action Plans (one for each of the five years covered by the Consolidated Plan) provide a concise summary of the actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. Grantees report on accomplishments and progress toward Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER) required to be submitted to HUD annually. The Consolidated Plan is carried out through Annual Action Plans (one for each of the five years covered by the Consolidated Plan) which provide a summary of the actions, activities, and the specific resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan's Strategic Plan.

Grantees then report on annual and cumulative accomplishments and progress toward meeting the identified Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER), which is required to be submitted to HUD annually 90 days after the fiscal year ends. As the City's fiscal year ends June 30th, the CAPER is due to HUD on or around September 28th.

As an entitlement jurisdiction, the City must submit the Five-Year Consolidated Plan, as required by HUD, by the due date of "no less than 45 days prior to the start of the grantee's program year start date". As Chula Vista's fiscal year begins July 1st, this means the Consolidated Plan and each subsequent Annual Action Plan is due to HUD on or around May 15th each year. However, due to the COVID-19 Coronavirus pandemic, the deadline was extended, and the City will submit to HUD in May of 2021.

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

The Consolidated Plan contains a Needs Assessment and Market Analysis that provide insight into the different levels of need within the community and the market in which grant-funded programs will be implemented. The Needs Assessment incorporates national data from the American Community Survey (ACS) 5-Year Estimates and Comprehensive Housing Affordability Strategy (CHAS) data, in addition to specific local data. Based on this data and input from citizen participation, the Strategic Plan identifies the City's priority needs, including the rationale for establishing allocation priorities and specific measurable goals to be addressed during the five-year period.

Regulations governing the CDBG program require that each activity undertaken with CDBG funds meet one of the following three broad national objectives: 1) Benefit people with low- and moderate-incomes; 2) Aid in the prevention or elimination of slums and blight; 3) Meet an urgent need (such as earthquake, flood, or hurricane relief). Additionally, activities funded must also meet one of HUD's eligible use categories.

According to HUD's Consolidated Plan Final Rule, the overall goal of community planning and development programs is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons as follows:

Outcomes and Objectives

- **Decent Housing (DH):** includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including

persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

- **A Suitable Living Environment (SL):** includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower-income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.
- **Expanded Economic Opportunities (EO):** includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

In addition to meeting one of the General Objective Categories above, HUD requires that project activities funded with entitlement funds also meet one of the following General Outcome Categories: **Availability/Accessibility (1), Affordability (2), or Sustainability (3)**. Each activity funded will thus have a combination of the Objective and Outcome Category listed in the description (i.e. DH-2 would be Decent Housing that is Affordable), which allows for measuring of accomplishments for each of the Consolidated Plan's five years.

FY 2020-2024 Priorities

The needs identified in this Consolidated Plan focus on housing, homelessness prevention and response, economic development, public services, and public facilities and infrastructure. The COVID-19 pandemic has exacerbated needs already existing within the community and will also be addressed during the first few years of the plan. Specifically, during development of the FY 2020-2024 Consolidated Plan, the following seven (7) priorities, all of which were established as a High Priority Need:

Priority 1: Affordable Housing (DH-2) [High Need]- Promote, preserve, and assist in the development of affordable housing for low- and moderate- income residents, special needs groups, those at-risk of homelessness, and disproportionately impacted residents. **The quantifiable five- year goal is to assist 500 households (100 households annually).**

Priority 2: Infrastructure and Facilities (SL-1) [High Need]- Improve and expand infrastructure and facilities that benefit primarily residential low- and moderate-income neighborhoods. **The quantifiable five- year goal is to improve 10 public facilities/infrastructure projects to benefit 5,000 low- and moderate-income residents in the eligible areas (2 projects/1,000 annually).**

Priority 3: Public Services (SL-1) [High Need]- Provide and improve access to public services for low- and moderate-income persons and those with special needs. Public Services will be funded based on applications received for a variety of services, including, but not limited to: Senior Services, Disabled Services, Youth Services, General Public Services, Homeless Facilities/ Supportive Services, Victims of Domestic Violence Services, Abused and Neglected Children, Foster Youth, Illiterate Adults, and other special needs. **The quantifiable five- year goal is to serve 5,000 people (1,000 people annually).**

Priority 4: Economic Development (EO-1) [High Need]- Provide for the economic development needs of low- and moderate-income persons and neighborhood target areas. **The quantifiable five- year goal is to assist 5 businesses (1 business annually) and create/retain 50 jobs (10 annually).**

Priority 5: Administration and Planning (SL-1) [High Need]- Provide for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs in the Consolidated Plan in accordance with HUD regulations and provide Fair Housing services for all residents. **The quantifiable five- year goal is to assist 600 households (120 households annually).**

Priority 6: Address Homelessness (SL-1) [High Need]- Provide for programs to address the needs of the homeless population. **The quantifiable five- year goal is to assist 600 households (120 households annually).**

Priority 7: Address the COVID 19 Coronavirus Pandemic (SL-1) [High Need]- Provide for programs needed to carry out actions that address identified needs pertaining to the COVID 19 Coronavirus Pandemic. **The quantifiable five- year goal is to assist 1,600 households (320 households annually).**

Evaluation of past performance

The City's CDBG funded programs implemented over the last two Consolidated Plan Cycles have aided in solving neighborhood and community problems by provided a funding source for underserved needs. Specifically, the Capital Improvement Projects have given low-income neighborhoods an improved infrastructure system; public services have helped the City's elderly, youth, homeless, at-risk, victims of domestic violence, and other special needs groups; residents have benefitted from Fair Housing and Tenant/Landlord Counseling Services; residents have been provided affordable housing through construction of new housing units and down payment assistance; the housing stock has been sustained through rehabilitation of housing units/lead-based paint testing and abatement, and code enforcement; and emergency shelter and supportive services have been provided to homeless persons/families and/or those at risk of becoming homeless.

All of these projects and experiences have helped guide the City in choosing the goals and projects for the new Consolidated Plan Cycle. The City will continue the priorities and projects from the previous Consolidated Plan, as there are still unmet needs due to the limited amount of grant funds received each year. It is anticipated that funding received in the next five years will not be sufficient to complete the

remaining infrastructure projects needed within the low- and moderate-income areas identified in the City's Capital Improvement Plan (CIP). Moreover, affordable housing, public services, fair housing and administration are still High priority needs in the community and will therefore receive continued funding. As economic development has somewhat more restrictive regulations attached to it, it will be included in the Consolidated Plan as a High priority need, but it may not be funded with CDBG funds during this cycle. Instead, the City will seek to fund economic development using leveraged resources and will consider CDBG funding should funds become available.

Summary of citizen participation process and consultation process

In accordance with the City's adopted Citizen Participation Plan, the City facilitated citizen participation through surveys, community meetings and public hearings. Efforts were made to encourage participation by low- and moderate-income persons, particularly those living in slum and blighted areas and in areas where HUD funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City also made efforts to encourage the participation of minorities and non-English speaking persons, as well as persons with disabilities. The consultation process with various stakeholders in the community include: representatives of the Continuum of Care (CoC), the local Public Housing Authority (PHA), and other specified groups who completed surveys, provided local data, and assisted the City to ensure strategies were coordinated to maximize impact and avoid duplication of efforts.

A Community Needs Survey was conducted to solicit input from residents, business owners and providers in the City of Chula Vista. Respondents were informed that the City was updating the Consolidated Plan for federal funds that primarily serve low- to moderate-income residents and areas. The survey polled respondents about the housing and community development needs in their community for various types of improvements that can potentially be addressed using entitlement funds. A total of 210 survey responses were collected in English and in Spanish.

Consolidated Plan Community Forums were conducted to introduce the City's Five-Year Consolidated Plan and federal programs, and to solicit input on the level of need for various types of improvements that can potentially be addressed by the Consolidated Plan. The forums were held primarily in low- to moderate-income communities and sought to obtain broad input from the City's diverse communities. To promote attendance at the forums, targeted social media posts were implemented to reach a broader audience as well as press releases promoted the events. Additionally, two City Council Public hearings were held. A total of 260 individuals participated in the forums and provided feedback on what they considered as the housing, economic, and community development priorities within the City.

- 01/08/20: Commission on Aging
- 01/23/20: Housing Advisory Commission
- 02/11/20: Chula Vista Community Collaborative
- 02/18/20: CV Public Hearing
- 06/23/20: CV Public Hearing

Further description of the consultation and citizen participation efforts can be found in Sections PR-10, PR-15, and Appendices C through F.

Summary of public comments

Qualitative feedback collected through the community survey, community forums, and stakeholder meetings provided insight into priority needs. Top priority needs were identified through public participation as:

- Development of affordable housing
- Rehabilitation of owner-occupied housing
- Homelessness and supportive services
- Public services
- Public improvements and infrastructure
- Economic development
- Workforce development

Community residents and stakeholders attended several outreach events/meetings and received a presentation on the importance of the Consolidated Plan and Action Plan. In addition, the Community Needs Survey was distributed. The Citizen Participation process is described in greater detail in section PR-15. Feedback received during public hearings, the public comment period between May 22, 2020 and June 23, 2020, along with full detail of the City's Citizen Participation Plan, all public comments, outreach efforts, and proof of publication can be found in Appendices C through F.

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

All comments and views received by the City in the development of the Consolidated Plan were accepted and taken into consideration in the development of the Consolidated Plan.

Summary

The City's Consolidated Plan process examined several data sources including the 2011-2015 and 2013-2018 American Community Survey (ACS) 5-Year Estimates, the 2013-2018 and Comprehensive Housing Affordability Strategy (CHAS) data, local data, and consultation with citizens and stakeholders. The process resulted in establishing seven (7) priority needs to be addressed through the investment of CDBG, HOME, and ESG funds over the five-year period of the FY 2020-2024 Consolidated Plan. Activities submitted for consideration in response to any solicitation or Notice of Funds Availability (NOFA) process must conform with one of the five (5) Strategic Plan priorities and related measurable goals/outcome indicators in order to receive consideration for inclusion in any of the five (5) annual action plans.

During the course of the next five years the City anticipates receiving approximately \$10,000,000 of CDBG funds, \$5,000,000 of HOME funds, and \$1,000,000 of ESG funds per year to undertake the following

activities to meet the priorities and corresponding goals of the Consolidated Plan, all of which were determined to be a High Priority needs level:

Projects and Goals Table

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding		Goal Outcome Indicator	Annual	ConPlan (5 Years)
1	Affordable Housing	2020	2024	Affordable Housing	City-Wide	Priority 1: Affordable Housing	HOME	\$2,518,823	Homeowner Housing Added: Household Housing Unit	60	300
									Homeowner Housing Rehabilitated: Household Housing Unit	10	50
									Direct Financial Assistance to Homebuyers: Households Assisted	10	50
									Tenant-based rental assistance / Rapid Rehousing: Households Assisted	20	100
2	Capital Improvement Infrastructure and Facilities	2020	2024	Non-Housing Community Development	CDBG Low/Mod Area Census Tracts	Priority 2: Infrastructure and Facilities	CDBG	\$1,556,682	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted Other:	1000	5000
							1		5		
3	Public Services	2020	2024	Non-Homeless Special Needs	City-Wide	Priority 3: Public Services	CDBG	\$140,100	Public service activities other than Low/Moderate Income Housing Benefit:	1000	5000
4	Economic Development	2020	2024	Non-Housing Community Development	City-Wide CDBG Low/Moderate Area Census Tracts	Priority 4: Economic Development	CDBG	\$200,000	Jobs created/retained: 60 Jobs	10	50
							CDBG-CV	\$60,000			
5	Administration and Planning/Fair Housing	2020	2024	Planning and Administration/Fair Housing	City-Wide CDBG Low/Mod Area Census Tracts	Priority 5: Administration and Planning	CDBG	\$450,951	Other: 100 Other	120	600
							HOME	\$232,661			
							ESG	\$375,000			
6	Address Homelessness	2020	2024	Homeless	City-Wide	Priority 6: Address Homelessness	ESG	\$201,139	Tenant-based rental assistance / Rapid Rehousing: Households Assisted	10	50
							ESG-CV	\$4,953,937	Homeless Person Overnight Shelter: Persons Assisted	50	250
									Homelessness Prevention: Persons Assisted	50	250
									Housing for Homeless added: Household Housing Unit	10	50
7	Address the COVID 19 Coronavirus Pandemic	2020	2024	Prevent, prepare for, and respond to the Coronavirus	City-Wide	Priority 7: Address the COVID 19 Pandemic	CDBG-CV	\$3,483,637	Public service activities other than Low/Moderate Income Housing Benefit: Persons Assisted	100	500
							ESG-CV	\$4,953,937	Tenant-based rental assistance / Rapid Rehousing: Households Assisted	10	50
									Homeless Person Overnight Shelter: Persons Assisted	50	250
									Homelessness Prevention: Persons Assisted	50	250
									Jobs created/retained: Jobs	10	50
									Housing for Homeless added: Household Housing Unit	10	50

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	Angelica Davis, Sr Management Analyst	Development Services Department Housing Division
HOME Administrator		
ESG Administrator		

Table 1 – Responsible Agencies

Narrative

As shown in Table 1, the City of Chula Vista has established the Development Services Department- Housing Division (DSD-Housing) as the primary entity responsible for administering the City’s HUD federal grant programs (CDBG, HOME, ESG). DSD-Housing coordinates the planning process, works closely with agencies and nonprofit organizations on both planning and implementation, manages the CDBG, HOME and ESG programs and resources to assure that HUD requirements are met, evaluates project progress and reports on performance to the City Council and HUD. A wide range of local housing and services providers partner with the City to carry out activities identified in the Annual Action Plan and the Public Housing and Section 8 Housing Choice Voucher Program Contact is below:

Public Housing and Section 8 (Housing Choice Voucher) Information
 County of San Diego
 Housing Authority of the County of San Diego
 3989 Ruffin Road
 San Diego, CA 92123
 (858) 694-4801 or toll free at (877) 478-LIST

Consolidated Plan Public Contact Information

The primary contact for CDBG, HOME and ESG programs and the Consolidated Planning process is: Angelica Davis, Senior Management Analyst; (619) 691-5036; adavis@chulavistaca.gov

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

Introduction

As part of the Consolidated Plan Process, jurisdictions must consult and coordinate with continuum of care and appropriate public and private agencies, such as the State and other local jurisdictions; public and private agencies that provide assisted housing, health services, social and fair housing services (including services to children, elderly persons, homeless persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons, and other categories of residents), and among its own departments, to assure that its consolidated plan is a comprehensive document and addresses statutory purposes.

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

The City recognizes the importance of careful coordination and alignment among various service providers to maximize the effectiveness of their programs. As a result, during the development of this Consolidated Plan, the City consulted closely with organizations that provide assisted housing, health services and other community-focused agencies, as shown in Table 2 below.

The City of Chula Vista also participates in several working groups that are comprised of public/private agencies to enhance regional coordination on a variety of issues in San Diego County. These groups include the San Diego Regional Continuum of Care Council (RCCC), San Diego Regional Alliance for Fair Housing (SD RAFFH), San Diego Association of Government's (SANDAG's) Regional Planning Technical Group, SANDAG's Regional Housing Working Group, SANDAG's Cities/Counties Transportation Advisory Committee (CTAC), South County Economic Development Council, San Diego Housing Federation, and San Diego County's CDBG Coordinator's Group.

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

A Continuum of Care (CoC) is an integrated system of care that guides and tracks homeless individuals and families through a comprehensive array of housing and services designed to prevent and end homelessness. A CoC must have community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. That plan should include action steps to end homelessness and prevent a return to homelessness. HUD identifies four necessary parts of a continuum:

1. Outreach, intake and assessment
2. Emergency shelter

3. Transitional housing with supportive services
4. Permanent & permanent supportive housing with services if needed

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

As stated above, the City coordinates with the San Diego Regional Continuum of Care Council and other public and private organizations within the Continuum of Care that serve Chula Vista. Staff from various departments will continue to work together with the COC to develop performance standards that provide a measure to evaluate each ESG subrecipients effectiveness, such as how well the service provider succeeded at 1) targeting those who need the assistance most; 2) reducing the number of people living on the streets or emergency shelters; 3) shortening the time people spend homeless; and 4) reducing each program participant’s housing barriers or housing stability risks. These performance standards will be incorporated into the City’s Subrecipient Agreements, and to the extent possible, will be tracked and measured in HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COUNTY OF SAN DIEGO HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City partners with this organization to provide affordable rental housing in the community. The City consulted with the organization to obtain data needed for the Housing Needs Assessment and Strategic Plan.
2	Agency/Group/Organization	SOUTH BAY COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City partners with this organization to provide services to the most vulnerable in the community. The City consulted with the organization by distributing a survey containing the proposed Housing and Community Development funding priorities. In addition, the City receives quarterly updates on the services provided by the organization to meet the needs with the resources available.
3	Agency/Group/Organization	CHULA VISTA COMMUNITY COLLABORATIVE
	Agency/Group/Organization Type	Services-Children Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City partners with this organization to provide services to the most vulnerable in the community. The City consulted with the organization by distributing a survey containing the proposed Housing and Community Development funding priorities. In addition, the City receives quarterly updates on the services provided by the organization to meet the needs with the resources available.
4	Agency/Group/Organization	FAMILY HEALTH CENTERS OF SAN DIEGO
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City partners with this organization to provide services to the most vulnerable in the community. The City consulted with the organization by distributing a survey containing the proposed Housing and Community Development funding priorities. In addition, the City receives quarterly updates on the services provided by the organization to meet the needs with the resources available.
5	Agency/Group/Organization	Meals on Wheels of Greater San Diego
	Agency/Group/Organization Type	Services-Elderly Neighborhood Organization Persons

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City partners with this organization to provide services to the most vulnerable in the community. The City consulted with the organization by distributing a survey containing the proposed Housing and Community Development funding priorities. In addition, the City receives quarterly updates on the services provided by the organization to meet the needs with the resources available.
6	Agency/Group/Organization	Interfaith Shelter Network
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City partners with this organization to provide services to the most vulnerable in the community. The City consulted with the organization by distributing a survey containing the proposed Housing and Community Development funding priorities. In addition, the City receives quarterly updates on the services provided by the organization to meet the needs with the resources available.
7	Agency/Group/Organization	San Diego Food Bank
	Agency/Group/Organization Type	Services-Children Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City partners with this organization to provide services to the most vulnerable in the community. The City consulted with the organization by distributing a survey containing the proposed Housing and Community Development funding priorities. In addition, the City receives quarterly updates on the services provided by the organization to meet the needs with the resources available.
8	Agency/Group/Organization	CHULA VISTA
	Agency/Group/Organization Type	Other government - Local Grantee Department

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Chula Vista City Departments were consulted to provide insight into various housing and community development needs.</p>

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

The City attempts to maintain a current and comprehensive list of agencies, organizations, and other stakeholders to invite representatives from each entity to participate in the planning process at multiple points in the planning process. As shown in Table 2, the City consulted with approximately 16 different organizations. Given the amount of time needed to consult additional agencies and organizations and the limited amount of staff and resources available, several agencies may not have been consulted that would have provided valuable information; however, the number and types of agencies contacted represent a relevant spectrum of detail related to the City’s needs. Moreover, the City provides several opportunities for consultation throughout each fiscal year that would allow for additional input.

Table 3 below illustrates the City’s efforts in coordinating with Other local / regional / federal planning efforts.

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 Diego Regional Continuum of Care Council	The Emergency Shelter/Homeless Prevention / Rapid Re-Housing goals of the Strategic Plan are consistent with the County goals and planning efforts.

Table 3 – Other local / regional / federal planning efforts

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

In the development of the FY 2020-2024 Consolidated Plan, the City afforded the following other public entities with the opportunity to provide input on the Consolidated Plan and welcomed their input concerning the future implementation of projects to address the City's Strategic Plan goals:

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

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

Summarize citizen participation process and how it impacted goal setting

In the development of the FY 2020-2024 Consolidated Plan, the City developed and implemented a comprehensive citizen participation and consultation process and conducted a needs assessment and market analysis to identify levels of relative need regarding affordable housing, homelessness, special needs, and community development. This information was gathered through consultation with public officials and local agencies, public outreach, community meetings, review of demographic and economic data, and housing market analysis.

The City's Citizen Participation Plan, which can be found in Appendix C, provides for a variety of efforts to broaden public participation in the development of the Consolidated Plan, Annual Action Plan and various other aspects of the overall Program. Several opportunities for input were available, which are described in the Table 4 below. Further details of these efforts can be found in Appendix D.

The process implemented by the City impacted goal setting as it incorporated citizen input at various stages throughout the development of the plan. Specifically, the Community Development Needs Survey results were tabulated and weighted in order to assign a High, Medium, Low, or No Such Needs to the various activity categories. All comments were also reviewed by staff to ensure the needs assessment and strategic plan incorporated those comments as appropriate. The outreach materials, survey, and results can be found in the Appendix E, while the proof of publications pertaining to the public notices can be found in Appendix F.

At each step in the process, the City was careful to ensure that low- and moderate-income residents, members of minority groups, agencies involved in the provision of services to these populations, and others who are directly impacted by the programs and activities supported by the Consolidated Plan programs had the opportunity to be actively involved.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	The City held a public meeting for the Commission on Aging regarding the Consolidated Plan Needs Assessment on January 8, 2020.	There were no comments received.	There were no comments received that were not accepted.	
2	Public Meeting	Non-targeted/broad community	The City held a public meeting for the Housing Advisory Commission regarding the Consolidated Plan Needs Assessment on January 23, 2020.	There were no comments received that were not accepted.	Not applicable.	
3	Newspaper Ad	Non-targeted/broad community	The City published a Notice of Funding Availability (NofA) in the Star News on February 7, 2020, which also announced the February 18, 2020 Public Hearing.	There were no comments received.	There were no comments received that were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	The City held a public meeting for the Chula Vista Community Collaborative regarding the Consolidated Plan Needs Assessment on February 11, 2020.	There were no comments received.	There were no comments received that were not accepted.	
5	Public Hearing	Non-targeted/broad community	The City held a public hearing regarding the Consolidated Plan Needs Assessment on February 18, 2020, which was noticed in the Star News February 7, 2020.	There were no comments received.	There were no comments received that were not accepted.	
6	Newspaper Ad	Non-targeted/broad community	The City published a Notice in the Star News on May 22, 2020, which announced the June 23, 2020 Public Hearing and 30-day public review and comment period to be held May 22, 2020 through June 23, 2020.	There were no comments received.	There were no comments received that were not accepted.	

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)
7	Public Hearing	Non-targeted/broad community	The City held a public hearing regarding the Consolidated Plan Needs Assessment on June 23, 2020, which was noticed in the Star News May 22, 2020.	There were no comments received.	There were no comments received that were not accepted.	
8	Community Needs Survey	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	The City conducted a Community Needs on-line survey (available in English and in Spanish) from January through February of 2020.	The Community Needs on-line survey (available in English and in Spanish) returned 260 responses, the results of which can be found in the Appendix.	There were no comments received that were not accepted.	
9	Public Meeting	Non-targeted/broad community	The City held a public meeting regarding the adoption of the FY 2020-24 Consolidated Plan and Annual Action Plan on April 20, 2021 and approval to submit to HUD.	There were no comments received.	There were no comments received that were not accepted.	

Table 4 – Citizen Participation Outreach

NEEDS ASSESSMENT

NA-05 Overview

The Needs Assessment of the Consolidated Plan identifies the City's needs as they relate to housing, homelessness, community development, and special needs populations. The housing needs assessment section evaluates household income, tenure (renter or owner), housing cost as a function of household income, disproportionate need amongst racial and ethnic groups and public housing needs. The homeless needs assessment examines the sheltered and unsheltered homeless population in San Diego County to inform the City's strategy to address homelessness during the next five years. The non-homeless special needs assessment section evaluates the needs of people who are not homeless, but due to various reasons are in need of services including but not limited to: elderly, frail elderly, severe mentally ill, developmentally disabled, physically disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS and victims of domestic violence. The non-housing community development needs assessment section discusses the need for public facilities, public infrastructure improvements and public services to benefit low- and moderate-income residents.

From this Needs Assessment, the City will identify those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered during the five-year Consolidated Plan for FY 2020-2024. Information contained in the assessment is gathered through data analysis, consultations, and citizen participation. To assess community needs, the City examined data, held community meetings, conducted a Consolidated Plan Survey and consulted with local stakeholders.

The Needs Assessment primarily relies on the following sources of data:

- American Community Survey (ACS)(2008-2012, 2011-2015, and 2013-2017 5-year estimates).
- Comprehensive Housing Affordability Strategy (CHAS data) (2011-2015 5-year estimates).
- ESRI Economic Data.
- 2019/2020 Point- in- Time Homeless Count/Regional Task Force on the Homeless.
- The California Association of Realtors (CAR) website was accessed to obtain information on current market trends and affordability.
- CRMLS was used to obtains sales and rental data.
- The Housing Element and Development Codes were reviewed to provide insight on zoning and land use policies and units at risk of conversion.
- Previous Consolidated Plans and other Community Strategic Plans were used to provide supporting data on demographics, City programs, needs, and strategies.
- Various data requests were sent to County level staff from the Department of Health Services and Public Housing Authority.

Consolidated Plan Survey for Residents to Rate City Needs

Chula Vista residents had the opportunity to respond to the FY 2020-2024 Consolidated Plan Survey to rate the need for housing facilities, housing services, community services, services for special needs populations, neighborhood services, community facilities, infrastructure, business, and jobs services. The results of the 260 residents who responded to the survey can be found in Appendix E.

As shown, nearly all categories listed resulted in residents placing a High Priority Level for funding need; Economic Development and Affordable Housing were the highest ranked, followed by Facilities for the Homeless. Public Service Needs ranked the highest included: Anti-crime Programs, Homeless Services, and Youth Services. As such, these types of programs will receive priority funding recommendations during the next five years.

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

Summary of Housing Needs

The following section describes the estimated housing needs projected for the next five-year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost burden, severe cost-burden, substandard housing, and overcrowding (especially large families).

To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, an assessment of that specific need is completed. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Table 5 below illustrates percent change for population, households and median income since the last Census.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	243,916	257,300	5%
Households	67,262	78,065	16%
Median Income	\$62,581.00	\$65,185.00	4%

Table 5 - Housing Needs Assessment Demographics

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

Population Growth

Since the last Consolidated Plan, which looked at Census data covering 2000 to 2011, the City's population increased by 5 percent from 243,916 to 257,300 (13,384 people); the number of households increased by 16 percent from 67,262 to 78,065 (10,803 households); and the Median Income increased only 4 percent from \$62,581 to \$65,185 (\$2,604).

More current data shows the current population growth at 12.5 percent in 2019 (274,492 people), compared to 7.8 percent growth in San Diego County during the same time period. The San Diego Association of Governments (SANDAG) has forecasted that the City of Chula Vista's population will increase by approximately 40 percent by 2050. Median Income for 2019 is also somewhat higher at \$81,272; slightly higher than the County median income of \$78,980. The current growth trend is substantially slower than during the last Consolidated Plan, which reported growth of 36 percent population, 28 percent households, and 46 percent median income from 2000 to 2010.

Race and Ethnicity

It is important that the City consider the racial and ethnic composition of residents when planning for housing and community development needs, including fair housing.

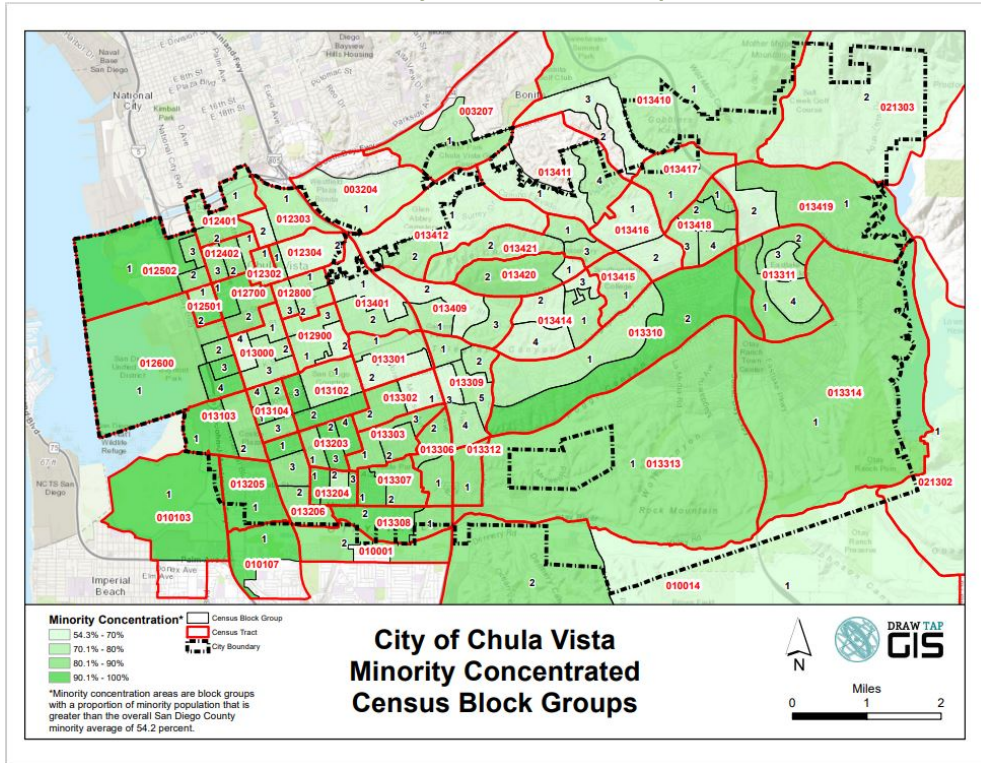
The City's current Racial/Ethnic composition is mostly Hispanic (60 percent), White (17 percent), and Asian (16 percent). This differs from the County, where percentages are 34 percent Hispanic, 45 percent White, and 13 percent Asian.

Racial/Minority Concentration

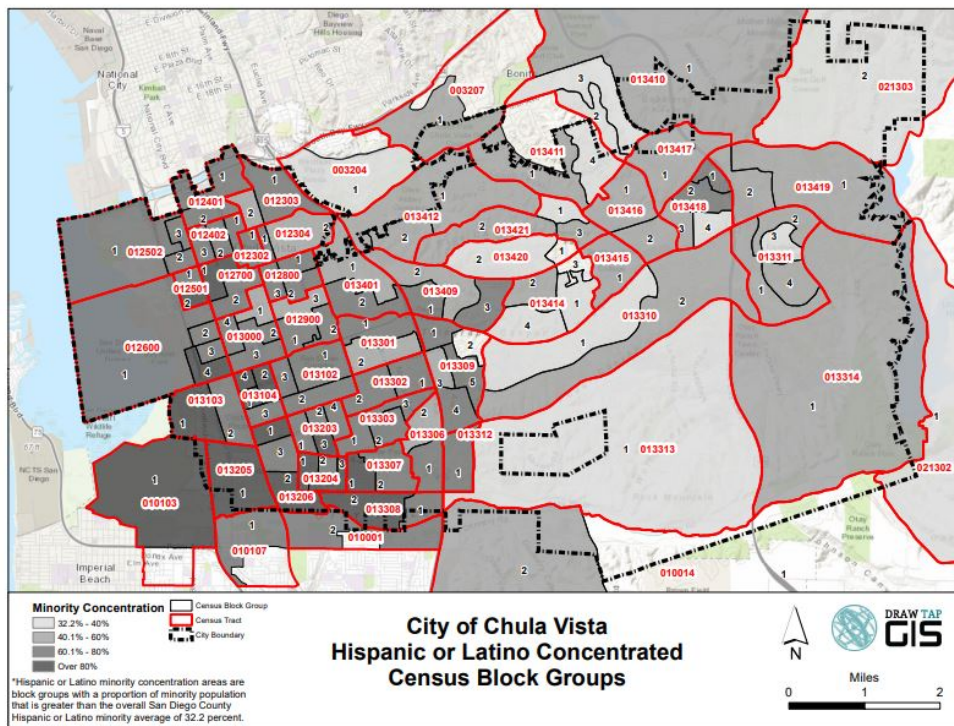
HUD typically defines a minority concentration as any tract where the neighborhood's total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole. However, some sources have defined a concentration as twice the percentage of the County or ten percentage points more than the citywide proportion.

Figure below shows racial/minority concentrations in the City that are greater than the County percentage of 54.2 percent. As shown in the map, ethnic concentrations exist in most of the City, with high concentrations in only a few tracts. The areas of ethnic concentrations are also tracts with concentrations of low-and moderate-income and housing problems. These concentrations indicate that while the City is diverse, housing patterns have developed which may need to be considered when addressing housing needs and fair housing planning.

Minority Concentration Map



Hispanic Concentrations



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	12,020	10,305	14,305	7,890	33,545
Small Family Households	4,955	4,265	6,935	4,705	19,575
Large Family Households	1,190	1,465	2,420	1,495	5,465
Household contains at least one person 62-74 years of age	2,330	2,070	2,430	1,175	6,775
Household contains at least one person age 75 or older	2,050	1,610	1,760	735	2,585
Households with one or more children 6 years old or younger	2,500	2,405	3,230	1,680	5,300

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Household Type Assessment

Table 6 above illustrates the number of different household types in the City for different levels of income. Small Family Households consist of 2-4 family members, while large family households have more than 5 persons per household.

Household characteristics of a community are important indicators of both current and future housing needs. According to the data, the following are characteristics of the household types in Chula Vista:

- Small Families make up most households representing 40,435 households (52 percent).
- Large families represent 15 percent of the households with 12,035 households.
- An additional 14,780 households contained one or more elderly (person 62-74 years of age) and 8,740 contained one or more frail elderly (person 75 years of age or older). This indicates that approximately 30 percent of households contain an elderly person.
- Approximately 15,115 households have one or more children under age six, representing about 19 percent of the total households.
- Approximately 36,630 households (47 percent) earn less than 80 percent of the HAMFI.

This data is relatively the same as during the last Consolidated Plan, where it was reported that approximately 32,570 households earned less than 80 percent of the HAMFI. Thus, there are an additional 4,060 households in need for the current planning period.

Age Characteristics

Age characteristics of a community are important indicators of both current and future housing needs. For example, a large elderly population may indicate a need for affordable senior housing units in the

current market, while a large middle-aged population may indicate need for such housing type in the future.

Per Census data, the median age in Chula Vista is 34.6, and seniors over age 60 represent 17 percent of the population (44,818 people). There are an additional 32,081 people (nine percent) in the 50-59 age category who will be eligible for senior housing in the next few years. Thus, as the population appears to be aging and the need for affordable senior housing will be greater than other groups in the near future. Additionally, youth make up a significant portion of the population representing 31.6 percent of the population reported as being under 18. In comparison, San Diego County reported a median age of 36, while youth made up 27.5 percent and seniors represented 14.5 percent.

Household Type by Income Level

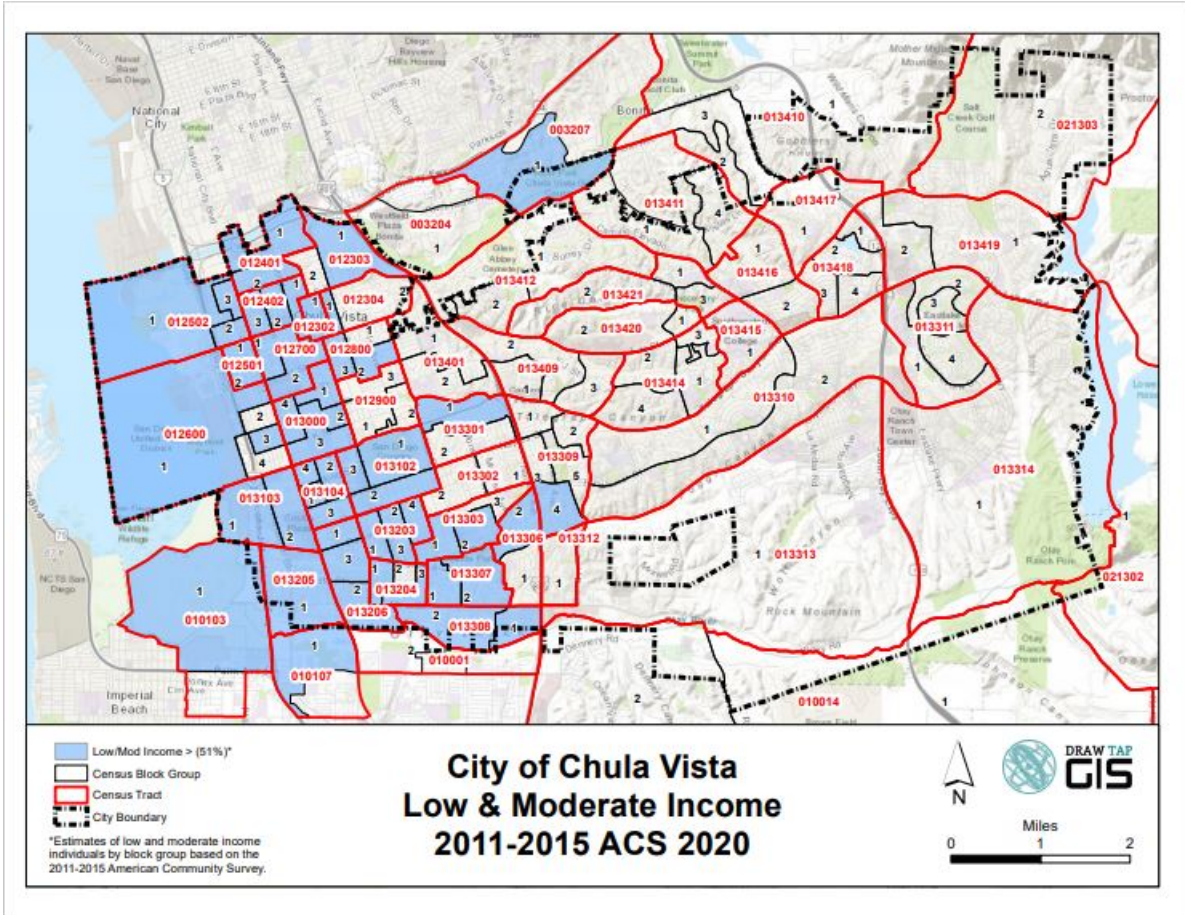
Household income is an important consideration when evaluating housing and community development needs because low-income typically constrains people’s ability to procure adequate housing or services.

Census data reported median household income for Chula Vista as \$81,272 compared to \$78,980 in San Diego County. For planning and resource allocation purposes of federal programs, households are typically grouped into the following categories in relation to the different HUD Area Median Family Income (HAMFI) levels corresponding with HUD income definitions as follows:

HUD Area Median Family Income	Households
Extremely Low Income (0-30% of AMI)	12,020
Low Income (31 – 50% of AMI)	10,305
Moderate Income (51 – 80% of AMI)	14,305
Medium Income (81 – 100% of AMI)	7,890
Above Medium (101% +)	33,545

Often, household income varies by household type; however, in Chula Vista, approximately 47 percent of households fall into the low- and moderate-income categories.

Figure below shows low- and moderate-income areas by income level category. As shown, most of the tracts in the Western half of the city earn low- and moderate-incomes.



Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	4	30	0	84	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	515	345	335	170	1,365	4	120	65	95	284
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	980	950	795	285	3,010	290	225	375	225	1,115
Housing cost burden greater than 50% of income (and none of the above problems)	4,910	2,605	1,080	110	8,705	1,850	1,490	2,060	780	6,180

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	750	1,625	2,875	830	6,080	405	770	1,655	1,800	4,630
Zero/negative Income (and none of the above problems)	355	0	0	0	355	250	0	0	0	250

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

Housing Problem Assessment

According to HUD’s 2017 Report to Congress on Worst-Case Housing Needs, households with the worst-case needs are 1) renters with very- low-income (less than 50 percent of the Area Median Income) AND 2) do not receive housing assistance. The report further states that two types of priority problems determine whether households have worst case needs: 1) Severe rent burden- a renter household is paying more than one-half of its income for gross rent (rent and utilities) and 2) Severely inadequate housing refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance.

As related to Tables 7 and 8, HUD defines four (4) different housing problems as:

- 1) Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
- 2) Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
- 3) Overcrowding / severe overcrowding: A household is considered to be overcrowded if there are more than 1.01 people per room. A household is considered severely overcrowded if there are more than 1.5 people per room.

4) Cost burden / severe cost burden: A household is considered cost burdened if the household pays more than 30 percent of its total gross income for housing costs. A household is considered severely cost burdened if the household pays more than 50 percent of its total income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Based on the data above in Table 7, the following housing problems exist in Chula Vista:

- 84 households are living in Substandard Housing - Lacking complete plumbing or kitchen facilities, all of which are renters.
- 1,649 households are Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing), the majority of which are renters.
- 4,125 households are Overcrowded - With 1.01-1.5 people per room (and none of the above problems), majority of which are renters.
- 14,885 households experience Housing cost burden greater than 50% of income (and none of the above problems), with both renters and owners experiencing.
- 10,710 households experience Housing cost burden greater than 30% of income (and none of the above problems), with both renters and owners experiencing.
- 605 households have zero/negative Income (and none of the above problems).

In addition to renters being more impacted than owners, data in Table 7 above also illustrate that low- and moderate-income households are disproportionately impacted by housing problems, compared to those earning higher income; thus, there is a high need for housing assistance targeted at 17,888 households earning at or below 80 percent of AMI experiencing housing problems.

Those with worst-case housing needs are identified in the current plan as:

- 50 extremely- low-income and 4 very-low-income renter-households in substandard housing
- 4,910 extremely- low-income and 2,605 very-low-income renter-households paying more than 50 percent of their income for housing costs.

Tables 7 and 8 indicates the number of renter- and owner-occupied households for different Area Median Income (AMI) levels that are experiencing housing problems.

As shown in Table 8, renters are more impacted than owners with one or more housing problems (13,175 Renters compared to 7,575 Owners). Moreover, low- and moderate-income households are disproportionately impacted by housing problems as 96 percent of renters and 85 percent of owners with a problem earned less than 80 percent HAMFI. Specifically, there are 12,610 low- and moderate- income renters and 6,475 low- and moderate- income owners with one or more housing problem. Thus, as stated, there is still a high need for housing assistance to address affordability, overcrowding, and substandard housing.

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	6,455	3,910	2,245	565	13,175	2,145	1,830	2,500	1,100	7,575
Having none of four housing problems	1,615	2,290	5,440	2,330	11,675	1,195	2,270	4,120	3,890	11,475
Household has negative income, but none of the other housing problems	355	0	0	0	355	250	0	0	0	250

Table 8 – Housing Problems 2
 Data 2011-2015 CHAS
 Source:

Tables 7 and 8 indicates the number of renter- and owner-occupied households for different Area Median Income (AMI) levels that are experiencing housing problems.

As shown in Table 8, renters are more impacted than owners with one or more housing problems (13,175 Renters compared to 7,575 Owners). Moreover, low- and moderate-income households are disproportionately impacted by housing problems as 96 percent of renters and 85 percent of owners with a problem earned less than 80 percent HAMFI. Specifically, there are 12,610 low- and moderate- income renters and 6,475 low- and moderate- income owners with one or more housing problem. Thus, as stated, there is still a high need for housing assistance to address affordability, overcrowding, and substandard housing.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,460	2,760	2,395	8,615	890	795	1,935	3,620

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	785	685	675	2,145	339	400	820	1,559
Elderly	1,780	780	280	2,840	855	880	860	2,595
Other	1,125	1,025	1,020	3,170	390	405	385	1,180
Total need by income	7,150	5,250	4,370	16,770	2,474	2,480	4,000	8,954

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

Cost Burden

As shown in Table 9, approximately 16,770 low- and moderate-income renter households experienced overpayment in excess of 30 percent compared to 8,954 low- and moderate-income owner households, which is reflective of high rents throughout the City, as well as lower income levels. In fact, nearly half (48 percent) of the City’s total households are low- and moderate-income cost burdened households. Small families appear overrepresented as nearly 50 percent of all small families are cost burdened. This is especially important based on the increased costs other than housing that these families incur.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,235	1,390	610	5,235	795	575	1,060	2,430
Large Related	660	375	75	1,110	335	285	275	895
Elderly	1,335	375	65	1,775	600	380	475	1,455
Other	1,025	750	335	2,110	340	375	260	975
Total need by income	6,255	2,890	1,085	10,230	2,070	1,615	2,070	5,755

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

Severe Cost Burden

As shown in Table 10, approximately 10,230 low- and moderate-income renter households experienced overpayment in excess of 50 percent compared to 5,755 low- and moderate-income owner households, which is reflective of high rents throughout the City, as well as lower income levels. Low- and moderate-income renter households disproportionately experienced severe overpayment in excess of 50 percent

compared to owner households earning the same income, which is reflective of high rents throughout the City and lower income levels that may not allow for ownership housing opportunities. It is interesting to note that elderly renters and owners are severely cost burdened at nearly the same amount. In addition, large and elderly owner households in the 50-80% AMI experienced severe cost burden more than renters in the same income category.

There are 4,625 small family renter households, 1,035 large family renter households, 1,710 elderly renter households, and 1,775 other renter households for a total of 9,145 households that qualify as those with worst case housing need (earning less than 50 percent). The majority of these households (68 percent) fall under the extremely- low-income category and would qualify for the Section 8 Voucher rental assistance program; however, there are currently only 2,610 vouchers available; illustrating the severe gap in resources available to meet affordable housing needs.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,355	1,125	860	405	3,745	254	255	220	160	889
Multiple, unrelated family households	160	170	260	55	645	40	80	220	160	500
Other, non-family households	0	0	14	0	14	0	10	0	0	10
Total need by income	1,515	1,295	1,134	460	4,404	294	345	440	320	1,399

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

Crowding (More than one person per room)

While overcrowding is typically caused by low-income and high housing cost, cultural practices also contribute to larger household sizes in certain communities. Overcrowding rates also vary significantly by income, type, and size of household. Generally, low- and moderate-income households and large families experience a disproportionate share of overcrowding. Lack of adequate housing stock to accommodate larger families may also be an issue as only 32 percent of the City’s rental housing stock has three (3) or more bedrooms.

As shown in Table 11 above, mostly low-income renters from single-family households are impacted with overcrowding (76 percent of all overcrowded renters).

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Per the 2019 ACS data, there are 10,760 male households with no spouse or partner present and 19,395 female headed households with no spouse or partner present. Of 6,069 single male households living alone, there are approximately 1,524 elderly over the age of 65. Of the 6,966 female headed households living alone, 3,972 were 65 years and over.

In addition to the elderly, single-parent households are typically in need of housing assistance. There are approximately 1,222 male householders with no wife present and own children under 18, plus 5,546 female householders with no husband present and own children under 18, and 1,988 grandparents responsible for their own grandchildren under 18.

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.

Disabled: According to the 2019 ACS Data, approximately 25,515 Chula Vista residents (9.7 percent of the population) have a disability. Of the non-institutionalized population with a disability over 16, only 21 percent is employed. Of the population over 25 with a disability, 30.4 percent have less than a high school graduate education and median earnings are slightly less than the rest of the population at \$26,591 compared to \$37,720. Of those with a disability the majority are Hispanic and White (similar to the overall demographics of the city), 2,181 are under the age of 18, and 4,806 are elderly/7,195 are frail elderly. Disability types were reported as follows: 6,467 have a hearing impairment, 4,269 have a vision impairment, 10,828 have cognitive difficulty, 13,446 have ambulatory disability, 7,507 have a self-care limitation, and 11,577 have an independent living limitation.

Victims of Domestic Violence: Domestic Violence (DV) is one of the top crimes in the City of Chula Vista. It is the number two type of police call for service. Each year, there are more than 3,700 incidents, with about 1,200 of those incidents resulting in actual crimes. Assuming each of the crime calls referenced is an unduplicated household, it is likely that approximately 1,200 households in Chula Vista may need to relocate, possibly with minor children and may require temporary housing assistance. According to the

City's last CAPER, the South Bay Community Services Family Violence Program assisted 513 victims of domestic violence, which indicates that many victims may not seeking help and/or there may be a barrier to obtaining legal help.

Dating Violence, Sexual Assault and Stalking: According to the Centers for Disease Control (CDC) In the United States, an estimated 19.3% of women have been raped during their lifetime as well as an estimated 1.7% of men; an estimated 15.2% of women have experienced stalking during their lifetime as well as an estimated 5.7% of men; and 15.8% of women experienced other forms of sexual violence by an intimate partner during their lifetimes. In 2019, the Chula Vista Police Department reported 61 rapes in the City. Citi-Data reported 182 registered sex offenders living in Chula Vista, California as of March 15, 2021. Applying an estimated ratio of 19 percent of women experiencing these problems to the population of females over age 15 in the City (108,115), approximately 20,542 residents could have a need for services.

What are the most common housing problems?

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of overpayment and overcrowding, as is the case in Chula Vista. The most common housing problem in the City is cost burden. This problem primarily affects renter households earning 0-30 percent of AMI and who pay 50 percent of their income for rent and utilities, as well as for homeowner households earning between 30-80 percent of AMI who experience a cost burden or severe cost burden. Per the CHAS data:

- 14,885 households experience Housing cost burden greater than 50% of income (and none of the
- 10,710 households experience Housing cost burden greater than 30% of income (and none of the above problems), with both renters and owners experiencing.

The second most common housing problem in the City is overcrowding, where the CHAS data shows:

- 5,803 households are Overcrowded with 1.01-1.5 people per room (and none of the other problems)
- 1,649 households are Severely Overcrowded with more than 1.51 people per room (and none of the other problems)

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

Low- and moderate-income households are disproportionately impacted by housing problems, compared to those earning higher income; thus, there is a high need for housing assistance targeted at the 19,085 households earning at or below 80 percent of AMI experiencing housing problems. In addition, special needs groups like victims of domestic violence, the disabled, and those at risk of homelessness are more affected by these problems, as they tend to need supportive services in addition to affordable housing. Given the fixed incomes of many elderly and disabled coupled with increased health care and housing costs generally affecting these types of households, the impact may be severe. Single parents are affected

as they have only one income to support two or more people in the household. Victims of domestic violence are often severely impacted by these problems as well, as their incomes may drastically change if they have to leave their job for safety and lose a partner, whom they may be sharing expenses with.

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

Families with incomes below the poverty level, typically those households with extremely- low and very-low- incomes, are at greatest risk of becoming homeless and typically require special programs to assist them in meeting their rent and mortgage obligations to prevent homelessness. The Census estimated 9.6 percent of the residents in Chula Vista as living in poverty. In comparison, the County of San Diego had 10.3 percent. Those with a disability in Chula Vista experience poverty at 16.7 percent. These households need assistance with housing subsidies, utility and other living expense subsidies, as well as other supportive services.

Single-parent households, particularly female-headed families with children, often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their relatively lower-incomes and higher living expenses, single-parent households usually have more limited options for affordable, decent, and safe housing. As a result, single parents are considered to be among the most at-risk groups facing poverty and would be at imminent risk of either residing in shelters or becoming unsheltered. There are approximately 1,222 male householders with no wife present and own children under 18, plus 5,546 female householders with no husband present and own children under 18, and 1,988 grandparents responsible for their own grandchildren under 18.

Rapid re-housing is a solution to homelessness designed to help individuals and families to quickly exit homelessness and return to permanent housing. It is offered without preconditions (such as employment, income, absence of criminal record, or sobriety) and the resources and services provided are typically tailored to the unique needs of the household.

Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing termination of that assistance are similarly at risk of homelessness, if the socioeconomic conditions that contributed to the original incidence of homelessness have not been adequately addressed, as they will be faced with providing for their household without assistance. To increase the likelihood that recipients of rapid re-housing assistance are able to remain housed, the provision of case management services that connect assisted households with mainstream resources and employment opportunities is essential.

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:

Many extremely- low and low-income households are considered at risk of becoming homeless because they often overpay for housing and would likely lose their homes if they were to become unemployed. Victims of domestic violence, persons with HIV/AIDS, youth recently released from the foster system, parolees, and other persons released from medical facilities may also be considered at-risk.

HUD has provided criteria for the definition of At-Risk of Homelessness based on the Emergency Solutions Grants program rule. This definition allows for certain groups to qualify as at-risk of homelessness under three categories, including: 1) individuals and families; 2) unaccompanied children and youth; and 3) families with children and youth. Federal agencies typically define those who are at risk of homelessness as individuals and families who:

- 1) Have an annual income below 30 percent of median family income for the area, as determined by HUD, and
- 2) Do not have sufficient resources or support networks, immediately available to prevent them from moving to an emergency shelter or place not meant for habitation, and
- 3) Exhibit one or more risk factors of homelessness, including recent housing instability or exiting a publicly funded institution or system of care such as foster care or a mental health facility

The assessment of at-risk populations is based on ACS and CHAS data in the Consolidated Plan using HUD definitions for household types and housing problems. Given the extensive research needed to accurately estimate the at-risk based on the above criteria, the City has chosen only to quantify those at risk of homelessness as the 204,262 (9.4 percent) the population that were living below the poverty level. It can be presumed that any of the sub-populations described above would be included in this group.

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

Per the Office of The Assistant Secretary for Planning and Evaluation (ASPE), who advises the Secretary of the Department of Health and Human Services, there are five different housing conditions that contribute to the definition of housing instability: (1) high housing costs, (2) poor housing quality, (3) unstable neighborhoods, (4) overcrowding, and (5) homelessness.

- 1) High housing costs refers to housing that takes up more than thirty percent of a household's gross monthly income. Since poor families must pay higher proportions of their income on rent, high housing costs disproportionately affect this population (Housing Assistance Council 1997).

2) Poor housing quality refers to housing that is lacking complete plumbing or a kitchen, has inadequate heating, has inadequate electricity, or has "upkeep problems" (such as leaks, holes, or peeling paint) (Housing Assistance Council 1997).

3) Unstable neighborhoods are those characterized by conditions such as poverty, crime, and lack of job opportunities. Most subsidized housing is located in neighborhoods with these characteristics (Brandon 1995). Other problems that characterize unstable neighborhoods include noise, traffic, litter, poor or very limited city services, and undesirable neighbors (Newman and Schnare 1993).

4) Overcrowding refers to more than one person living in a room (Housing Assistance Council 1997). Overcrowding is often the result of high housing costs or the lack of housing assistance.

5) Homelessness refers to the lack of a fixed, regular, and adequate nighttime residence.

The City of Chula Vista struggles with these conditions and therefore has a high need to address these issues. Housing instability itself, which can be broadly defined as falling behind on rent, moving frequently, or experiencing a period of homelessness, is associated with enormous health consequences: poorer self-reported health and more frequent hospitalizations for both parents and children, which means more need for services.

Housing instability can cause a continued reliance or return to public assistance. Welfare agencies have begun to address several issues related to housing instability that can impede a successful transition from welfare to work: the financial burden of meeting the cost of housing and limited housing options in areas near job opportunities or served by local transit systems. Left unaddressed, welfare clients' successful transition to economic self-sufficiency is jeopardized by these issues. Self-sufficiency, if attained, is often temporary in the face of such obstacles. If agencies are to successfully support clients, they must consider approaches to dealing with a range of housing barriers to employment caused by unstable housing conditions as well.

Discussion

Homelessness and poverty go hand in hand; people experiencing poverty are frequently unable to pay for housing, food, childcare, health care, and other basic necessities. Lower-income families, especially those earning extremely low- income (those earning less than 30 percent of the median), are considered to be at- risk of becoming homeless. These families are often living below the poverty level and are generally experiencing a housing cost burden, paying more than 30 percent of their income for housing. In more severe cases, some families pay more than 50 percent of their income for housing. Households paying a greater portion of their income for housing are at a higher risk of becoming homeless due to financial setbacks and a lack of savings, created as a direct result of their housing cost burden.

As discussed earlier, there are approximately 4,910 extremely- low-income and 2,605 very-low-income renter-households paying more than 50 percent of their income for housing costs, plus 50 extremely- low-

income and 4 very-low-income renter-households in substandard housing who are currently housed, but who may be at imminent risk of either residing in shelters or becoming unsheltered. These are the households with the worst-case housing needs.

For those with special needs, care facilities are one way to serve the needs of the disabled. According to the State Community Care Licensing Division, within the City there are licensed adult day care facilities, adult residential care facilities, residential care facilities for the elderly and small family homes. Given the limited capacity of the mentioned above and the aging population who tend to develop disabilities as they age, additional facilities are likely to be needed. The disabled population may also need fair housing services, as disability discrimination is generally on the rise in California and denial of reasonable accommodation is prevalent.

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.

A disproportionate need exists when members of a racial/ethnic group experience *housing problems* at a rate of 10 percentage points or greater than the proportion of the jurisdiction/income level as a whole. The following 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 for population of low- and moderate-income households.

The four housing problems are:

- 1) Lacks complete kitchen facilities;
- 2) Lacks complete plumbing facilities;
- 3) More than one person per room; and/or
- 4) Cost Burden greater than 30%.

The housing problems experienced by race identified in Tables 13-17 below analyze disproportionate need by income level.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,755	1,655	605
White	1,515	435	180
Black / African American	415	20	10

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
Asian	555	115	105
American Indian, Alaska Native	0	4	10
Pacific Islander	95	50	0
Hispanic	6,970	985	305

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

Extremely- Low-Income Disproportionate Need

As shown in Table 13, there are approximately 9,755 extremely-low-income households with one or more housing problems, which represents about 81 percent of the households in this income group. Disproportionate greater need in this income group exists for Blacks who represented 93 percent of those with housing problems.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,140	2,170	0
White	1,550	785	0
Black / African American	495	55	0
Asian	755	240	0
American Indian, Alaska Native	25	10	0
Pacific Islander	0	35	0
Hispanic	5,160	1,025	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

Very- Low-Income Disproportionate Need

As shown in Table 14, there are approximately 8,140 very-low-income households with one or more housing problems in Chula Vista, which represents about 79 percent of the households in this income group. Disproportionate greater need in this income group exists for Blacks who represented 90 percent of those with housing problems.

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	9,275	5,025	0
White	1,830	1,650	0
Black / African American	580	175	0
Asian	845	210	0
American Indian, Alaska Native	0	30	0
Pacific Islander	35	0	0
Hispanic	5,825	2,925	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

Low-Income Disproportionate Need

As shown in Table 15, there are approximately 9,275 low-income households with one or more housing problems, which represents about 66 percent of the households in this income group. Disproportionate greater need in this income group exists for Black / African American (77 percent), Asian (80 percent), and Pacific Islander (100 percent) of those with housing problems.

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	4,295	3,595	0
White	940	1,095	0
Black / African American	165	120	0
Asian	645	275	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	35	0
Hispanic	2,375	1,935	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

Moderate- Income Disproportionate Need

As shown in Table 16, there are approximately 4,295 moderate-income households with one or more housing problems in Chula Vista, which represents about 54 percent of the households in this income group. Disproportionate greater need in this income group exists for Asian and American Indian, Alaska Natives who represented 70 and 100 percent respectively of those with housing problems.

Discussion

Typically, as income increases, the number of housing problems decreases for the overall jurisdiction. Based on the analysis above, disproportionate greater need is as follows:

Extremely- low-income Black households, Very- low-income Black households, Low-income Black / African American, Asian, and Pacific Islanders households, and Moderate-income Asian and American Indian, Alaska Natives households. When looking at the maps and jurisdiction as a whole, lower income is concentrated in the western half of the City; however, when looking at housing problems by income, concentration patterns move towards the eastern section of the City, which is where the newer developments are located.

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.

A disproportionate need exists when members of a racial/ethnic group experience *severe housing problems* at a rate of 10 percentage points or greater than the proportion of the jurisdiction/income level as a whole. The following 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 for the population of low- and moderate-income households.

Assessing housing conditions in the City provides the basis for developing strategies to maintain and preserve the quality of the housing stock. The ACS defines a “selected condition” as owner- or renter-occupied housing units having at least one of the following conditions:

- 1) lacking complete plumbing facilities;
- 2) lacking complete kitchen facilities;
- 3) more than 1.5 occupants per room; and
- 4) selected monthly housing costs greater than 50 percent of household income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,600	2,810	605
White	1,355	595	180
Black / African American	380	55	10
Asian	465	205	105
American Indian, Alaska Native	0	4	10
Pacific Islander	75	65	0
Hispanic	6,115	1,835	305

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

Extremely- Low-Income Disproportionate Need

As shown in Table 17, there are approximately 8,600 extremely-low-income households with one or more housing problems, which represents about 72 percent of the households in this income group. Disproportionate greater need in this income group exists for Blacks who represented 85 percent of those with housing problems.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,740	4,560	0
White	1,090	1,250	0
Black / African American	355	190	0
Asian	600	400	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	35	0
Hispanic	3,610	2,575	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

Very- Low-Income Disproportionate Need

As shown in Table 18, there are approximately 5,740 very- low-income households with one or more housing problems, which represents about 56 percent of the households in this income group. Disproportionate greater need in this income group exists for Blacks who represented 65 percent (one percentage point short).

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	4,745	9,560	0
White	860	2,620	0
Black / African American	315	445	0
Asian	485	575	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	35	0
Hispanic	3,005	5,740	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

Low-Income Disproportionate Need

As shown in Table 19, there are approximately 4,745 low-income households with one or more housing problems, which represents about 33 percent of the households in this income group. Disproportionate greater need in this income group exists for Asians at 46 percent and Blacks at 41 percent (two percentage points short).

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	1,665	6,220	0
White	350	1,685	0
Black / African American	125	160	0
Asian	160	755	0
American Indian, Alaska Native	0	45	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	35	0
Hispanic	975	3,335	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

Moderate- Income Disproportionate Need

As shown in Table 20, there are approximately 1,665 moderate-income households with one or more housing problems, which represents about 21 percent of the households in this income group. Disproportionate greater need in this income group exists for Blacks at 44 percent.

Discussion

Typically, as income increases, the number of severe housing problems decreases for the overall jurisdiction. Based on the analysis above, disproportionate greater need is as follows:

Extremely- low-income Black / African American households, Very- low-income Black / African American households, Low-income Black / African American and Asian, and Moderate-income Black / African American households.

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.

HUD defines cost burden as the extent to which gross housing costs, including utility costs, exceeds 30 percent of a given household’s gross income. A household is considered severely cost burdened if gross housing costs, including utility costs, exceeds 50 percent of a household’s gross income.

A disproportionate need exists when members of a racial/ethnic group experience *cost burden* problems at a rate of 10 percentage points or greater than the proportion of the jurisdiction/income level as a whole. The following 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 for the population of low- and moderate-income households.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	41,320	18,755	17,360	625
White	13,090	3,675	3,615	180
Black / African American	2,050	1,010	1,145	10
Asian	5,705	2,965	1,620	105
American Indian, Alaska Native	95	80	0	10
Pacific Islander	225	50	75	0
Hispanic	19,430	10,520	10,530	315

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Cost Burden by Race/Ethnicity and Income

Table 21 shows that the majority households experiencing overpayment/housing cost burden earn less than 50 percent of the median income (77 percent), which is similar for all races except American Indian/Alaska Native, 95 percent of whom earn *under* 50 percent of the AMI; though they only represent 185 households. As a jurisdiction, households that experience cost burden (pay more than 30 percent or more of their income on housing were identified as follows:

- 41,320 (53 percent) of all households earn extremely low-income. Disproportionate need exists for White and Pacific Islander (64 percent each respectively).
- 18,755 (24 percent) of all households earn Very- low-income. Disproportionate need exists for Native American/Alaskan Natives (43 percent).
- 17,360 (22 percent) of all households earn above Low- and moderate-income or above 50 percent of the AMI. Disproportionate need exists for Native American/Alaskan Natives (95 percent), though they only represent 185 households.

Discussion

According to the cost burden map, approximately four tracts are impacted the most with cost burden whereby more than 58 percent pay over 30 percent of their income for housing costs. These tracts include: 013310 BG2, 013203 BG 1-4, 012401 BG 1-2, and 012303 BG1-2. These tracts also contain high minority concentrations and with the exception of 013310 BG2, are also all low- and moderate-income areas. One tract also contains a high concentration of disabled residents- 012303 BG1-2.

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?

Based on the preceding analysis, the following racial or ethnic groups were found to have a disproportionately greater level of housing problems relative to the percentage of all households in the given income category experiencing housing problems:

- Extremely- low-income Black households.
- Very- low-income Black households.
- Low-income Black / African American, Asian, and Pacific Islanders households; and
- Moderate-income Asian and American Indian, Alaska Natives households.

When looking at the maps and jurisdiction as a whole, lower income is concentrated in the western half of the City; however, when looking at housing problems by income, concentration patterns move towards the eastern section of the City, which is where the newer developments are located.

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

As the majority of the housing stock is old and the majority of housing problems appear to be severe overpayment/cost burden and potentially overcrowding to accommodate for the lack of affordable housing of the appropriate size. Thus, increased economic opportunity to access higher median income and/or increased availability of affordable housing appears to be the major needs for those disproportionately impacted.

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

Based on the data presented in section NA-15, there are several households in the City of Chula Vista who experience one or more of the four housing problems. Examination of CPD Maps reveals the following for each of the racial or ethnic groups determined to have a housing problem or a severe housing problem:

- **White:** There are three tracts with small concentrations along the North, which are in the higher income areas.
- **Black:** There are two tracts with small concentrations on the West (lower income areas), and thirteen tracts with small concentrations on the East (higher income areas).
- **Asian:** There is one tract that has a moderate concentration in the South, and eight tracts with smaller concentrations all on the East, interestingly all of these tracts are considered to have higher income.
- **American Indian/Alaska Native:** There are no concentrations of this race in any area of the City.

- **Native Hawaiian/Pacific Islander:** There is one tract with a high concentration, which is also considered a low- and moderate-income tract.
- **Hispanic:** Reflective of the City's population demographics, there are several tracts with high concentrations; however, all are in the lower income areas along the Western half of the City. Areas of moderate concentrations are adjacent to the lower income areas and cluster around the 805 Freeway; though, there are two tracts in the Eastern area (higher income areas) with moderate concentrations. Smaller concentrations exist as you move East of the 805 freeway, but there are no tracts without some level of concentration above 28 percent.
- **Other Race:** There is one tract in the North East (higher income area) that has a high concentration, two tracts with moderate concentrations in the Eastern higher income areas, and one tract with a small concentration in the North East (higher income area).
- **Two or More Races:** There are three tracts with high concentrations in the Eastern higher income areas.

According to the cost burden map, approximately four tracts are impacted the most with cost burden whereby more than 58 percent pay over 30 percent of their income for housing costs. These tracts include: 013310 BG2, 013203 BG 1-4, 012401 BG 1-2, and 012303 BG1-2. These tracts also contain high minority concentrations and with the exception of 013310 BG2, are also all low- and moderate-income areas. One tract also contains a high concentration of disabled residents- 012303 BG1-2.

Based on the foregoing analysis of maps, these concentrations indicate that while the City is diverse, housing patterns have developed which may need to be considered when addressing housing needs and fair housing and community planning. For funding target area purposes, there are also several tracts that have small concentrations of non-English speakers, which also happen to be the same tracts that have a high concentration of Hispanics, households living in poverty, and have low- and moderate-income.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the San Diego (HACSD) owns and administers 4 public housing rental complexes located in the City of Chula Vista; with a total of 121 units. The units are available to low- income families, senior citizens and disabled persons:

- Dorothy Street Manor (22 family units located in Chula Vista)
- L Street Manor (16 family units located in Chula Vista)
- Melrose Manor Apartments (24 family units located in Chula Vista)
- Town Centre Manor (59 senior units located in Chula Vista)

In addition, the HACSD manages the Housing Choice Voucher program in the City of Chula Vista. As of the period ending December 31, the following numbers of people are leased under the HCV Program.

According to Table 22, there are approximately 10,566 Vouchers in use in the County, mostly tenant-based, and 152 are special purpose vouchers (110 Veterans Affairs Supportive Housing, 0 Family Unification Program, and 42 Disabled).

Data from CPD Maps indicate that only two Census tracts have a moderate concentration of vouchers (one in a low- and moderate-income area and one in the higher income area), none are highly concentrated, and smaller concentrations are scattered. In addition, most of the housing developments (18 Low-Income Housing Tax Credit (LIHTC) units, one HUD Multi-family Development, and one public housing development) are scattered throughout the City and are not concentrated in any one area of the City; though, more than half are located West of the 805 Freeway and may be one reason those tracts are determined to be low- and moderate-income areas.

According to Table 23, of the Vouchers, 3,465 are held by elderly program participants age 62 or older, 2,885 are disabled, and 3 program participants were homeless at the time of admission. The majority of Vouchers are held by families identified in Table 24 as White (81 percent), 15 percent Black/African American, 2 percent Asian 1 percent Native, and 1 percent Pacific Islander. Ethnic composition of vouchers is non-Hispanic 66 percent and 34 percent Hispanic.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	83	117	10,566	0	10,411	110	0	42

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	12,491	18,844	15,253	0	15,270	13,174	0	
Average length of stay	0	3	6	6	0	6	0	0	
Average Household size	0	2	2	2	0	2	1	0	
# Homeless at admission	0	0	2	3	0	3	0	0	
# of Elderly Program Participants (>62)	0	18	47	3,465	0	3,432	14	0	
# of Disabled Families	0	12	23	2,885	0	2,828	33	0	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project based	Tenant based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	83	117	10,566	0	10,411	110	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	71	98	8,511	0	8,408	66	0	35
Black/African American	0	6	15	1,603	0	1,555	41	0	6
Asian	0	4	2	297	0	294	2	0	1
American Indian/Alaska Native	0	0	1	84	0	84	0	0	0
Pacific Islander	0	2	1	71	0	70	1	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	24	73	3,644	0	3,619	17	0	8
Not Hispanic	0	59	44	6,922	0	6,792	93	0	34

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The Housing Authority of the County of San Diego (HACSD) has 121 public housing units in the region. Four of the units are occupied by resident managers (one per development). Of the 117 units available to low-income tenants, there are 12 accessible units. Two accessible units are located at each of the three public housing family developments (two two-bedroom units and four three-bedroom units) and six one-bedroom units are located at the senior/disabled public housing development. The HACSD July 2019 Public Housing Authority Plan indicates that there were 4,089 families with disabilities on the HACSD's public housing waiting list. According to the San Diego County Regional Analysis of Impediments to Fair Housing Choice, 22.8 percent of the region's disabled population had mobility disabilities. Based on that percentage, it is estimated that of its 4,089 public housing waiting list families with disabilities, up to 932 applicants may need accessible units.

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

As of January 2020, there were 39,893 families on its HCV Program waiting list (this includes HCV and Project-Based lists). About 80 percent of Households were under extremely low-income, 16 percent very low-income, three percent low-income. The following provides statistics on other attributes:

- 48 percent with children
- 14 percent elderly
- 20 percent disabled
- 66 percent White
- 21 percent black/African American
- 2 percent American Indian/Alaska Native
- 6 percent Asian/Pacific Islander
- 33 percent Hispanic/Latino
- 67 percent Hispanic/Latino

The Public Housing waiting list had 22,071 households who were:

- 80 percent extremely low-income
- 16 percent very low-income
- 3 percent low-income
- 52 percent with children
- 11 percent elderly
- 20 percent disabled
- 64 percent White
- 23 percent black/African American

- 2 percent American Indian/Alaska Native
- 5 percent Asian/Pacific Islander
- 42 percent Hispanic/Latino
- 58 percent non-Hispanic/Latino

In order to ascertain the needs of residents of HACSD’s Public Housing Program and participants of its HCV Program, the HACSD’s Resident Advisory Board meets at least twice per year. Annually, at least one meeting is held with the residents of public housing. The areas of interest and immediate needs of public housing residents and HCV holders included:

- Transportation services for medical appointments and stores; services for domestic violence victims, seniors and disabled; transportation to special events and on weekends; emergency food assistance; family self-sufficiency employment services; fair housing information including tenant rights; clothing assistance; tax preparation services; employment training; information on employment; tutoring; emergency preparation, and scholarships for college.

HCV holders have indicated the following issues when searching for eligible rental units to initiate their assistance: high rents, low vacancy rates, landlords not interested in participating in the program, overly strict credit worthiness standards, and amount of security deposits.

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

It is difficult to compare the housing needs of public housing residents and HCV holders to the population at large because participants of these affordable housing programs are not encountering the challenges of those not receiving the benefit of public housing programs. While monthly housing costs are limited for program participants of the HACSD’s rental assistance programs, according to the 2017 American Community Survey, 57 percent of the County’s renters were considered burdened by their housing cost. About 28 percent of renters spent more than half of their income on rent and utilities in 2017. According to RentCafe, an online data aggregator, rent increased in the HACSD’s jurisdiction between three percent to seven percent from the previous year.

Discussion

The vast number of people on waiting lists for public housing programs clearly show the high need for affordable housing. The voucher system places no rent limits on the units and the voucher holder can choose housing that rents at levels higher than the Fair Market Rents (FMRs), making it a very popular program. While the voucher system allows households to have greater access to housing since they may choose to live anywhere that accepts Section 8, many landlords tend to dislike accepting the vouchers based on their fear of having lower-income tenants. Advertisements containing discriminatory phrases such as “No Section 8” are one area where voucher holders may experience bias; another is when they physically visit complexes that will not accept their voucher. Thus, fair housing services may be needed by residents using the voucher program.

NA-40 Homeless Needs Assessment – 91.205(c)

One of the goals of the Consolidated Plan is to coordinate services and facilities available for the homeless as a continuum of care. A continuum of care begins with a point of entry in which the needs of a homeless individual or family are assessed. Once a needs assessment is completed, the individual/family may be referred to permanent housing or to transitional housing where supportive services are provided to prepare them for independent living. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living.

Homelessness is addressed regionally through the Continuum of Care (CoC), which is a regional or local planning body that coordinates housing and services funding for homeless families and individuals. The Regional Task Force on the Homeless (Task Force) is San Diego County's leading agency for information on issues of homelessness. According to the Task Force, the San Diego region's homeless population can be divided into two general groups: 1) urban homeless and 2) rural homeless, including farm workers and day laborers who live in the hillsides, canyons, and fields of the northern regions of the county. It is important to recognize that homeless individuals may fall into more than one category (e.g., a homeless individual may be a veteran and a substance abuser), making it difficult to accurately quantify and categorize the homeless.

The homeless population is also very difficult to quantify. Census information on homeless populations is often unreliable due to the difficulty of efficiently counting a population without permanent residences. Given this impediment, local estimates of the homeless and anecdotal information are often where population numbers of the homeless come from. The Task Force produces estimates that are obtained using observations of homeless service providers; estimates local officials; reports from local surveys and studies; utilization rates of homeless facilities, services, and meal programs; and estimated counts of persons observed at known location.

The Regional Task Force on the Homeless conducted a Point-In-Time (PIT) count in 2020 which resulted in an estimate of 7,658 individuals who were homeless in the San Diego region (both sheltered and living on the street). This was a 5 percent decrease from 2019. In Chula Vista, 313 homeless persons were identified during the count (8 people less than in 2019). Among neighboring cities, the City of Imperial Beach had the lowest homeless count (12), while City of San Diego had the highest homeless count (5,082).

In addition to the homeless population living in shelters or on the streets, many residents—due to high housing cost, economic hardships, or physical limitations—live on the brink of homelessness yet are housed temporarily through friends or families. Experts estimate that 2 to 3 families are on the verge of homelessness for every family staying in a homeless shelter. The “at-risk” population is comprised of families and individuals

living in poverty, who, upon loss of employment or other emergency requiring financial reserves, would lose their housing and become homeless. These families are generally experiencing a housing cost burden, paying more than 30 percent of their income for housing. According to the 2009-2013 American Community Survey estimates, 24.20 percent of the City’s renters earn less than \$19,999 per year and may fall under the extremely low- income renter- households category (0-30% AMI).

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	218	1,201	2,385	1,735	475	398
Persons in Households with Only Children	145	54	858	774	170	122
Persons in Households with Only Adults	4,113	2,371	13,333	8,224	1,665	1,050
Chronically Homeless Individuals	917	666	4,406	2,911	534	1,944
Chronically Homeless Families	48	81	185	131	41	1,467
Veterans	448	667	2,568	1,837	475	850
Unaccompanied Child	145	54	43	764	168	115
Persons with HIV	67	82	440	313	84	937

Table 26 - Homeless Needs Assessment

Data Source Comments: 2019 PIT

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):

A chronically homeless individual is an unaccompanied homeless individual (living in an emergency shelter or in an unsheltered location) with a disabling condition that has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. Of the 1,519 homeless individuals that were reported as chronically homeless 854 individuals were sheltered, and 665 individuals were unsheltered.

Families with children include at least one household member age 18 or over and at least one household member under the age of 18. According to the 2020 PIT Count, there were 381 homeless families, with 366 sheltered and 15 unsheltered in need of housing assistance.

Veterans are persons who have served on active duty in the Armed Forces of the United States. This does not include inactive military reserves or the National Guard unless the person was called up to active duty. The 2020 PIT Count revealed 623 sheltered veterans and 317 unsheltered veterans.

Unaccompanied youth are individuals under the age of 18 years old, who are presumed to be emancipated if they are unsheltered without an adult. According to the 2020 PIT, there were 236 unaccompanied youth who were sheltered and 323 unaccompanied youth who were unsheltered.

The 2020 PIT Count indicates that 37 percent of the homeless population were mentally ill, meaning that they have mental health problems that are expected to be of long, continued and indefinite in duration and will substantially impair their ability to live independently.

Nature and Extent of Homelessness:

Race:	Sheltered:	Unsheltered (optional)
White	2,277	3,100
Black or African American	939	986
Asian	89	60
American Indian or Alaska Native	69	168
Pacific Islander	34	68
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1,143	1,209
Not Hispanic	2,483	3,267

Data Source
Comments:

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

The National Alliance to End Homelessness has found that veterans are more likely than civilians to experience homelessness. According to the San Diego Military Advisory Council’s 2019 San Diego Military Economic Impact Study, San Diego is home to seven military bases and over 143,000 active military personnel, the largest concentration of military in the world. It is estimated that more than 240,000 veterans reside in San Diego County, resulting in the region having the third-highest veteran population in the United States, behind only Los Angeles and Maricopa (Arizona) Counties.³ Given this high population, San Diego has historically had a large population of veterans experiencing homelessness. According to the most recent HMIS data from July 1, 2019 to September 30, 2019, 228 veteran families were served.

Most veterans and their families require services similar to the civilian population. Their housing crises are due to a lack of affordable housing and economic hardship, but it is coupled with the unique challenges brought on by having experienced multiple and/or extended deployments. Many of these families can be housed through rapid re-housing by receiving housing location services, rental and move-in assistance, and case management to end their housing instability. A smaller percentage of veteran families need to be served through HUD Veterans Affairs Supportive Housing (VASH), which combines a Housing Choice Voucher (HCV) rental assistance with clinical case management from the Department of Veteran Affairs (VA).

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

Per the 2020 We All Count Report, when comparing the homeless population to the general population it is evident that racial disparities exist. The most striking disproportionality can be found among Black/African Americans, who make up 21 percent of the homeless population despite only representing 4.7 percent of the general population. Hispanics make up a significant share of the general population in San Diego at 34 percent but notably they make up only 28 percent of the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Per the 2020 We All Count Report, individuals with disabilities including chronic illness, physical disabilities, learning and developmental disabilities, and mental health and substance use disorders are overrepresented in San Diego's unsheltered population. Disabilities can pose challenges for individuals seeking to access and remain stable in housing, find employment, and perform activities of daily living.

Discussion

Throughout the country homelessness has become an increasing problem. Factors contributing to the rise in homelessness include a lack of housing affordable to low- and moderate-income persons, increases in the number of persons whose income fall below the poverty level, reductions in subsidies to the poor, drug/alcohol abuse, and the deinstitutionalization of the mentally ill. The County suffers from a severe lack of affordable housing for both renters and buyers. The inability of homeless people to afford housing is compounded by the limited employment and entitlement options available to homeless people. With limited working skills, homeless people earn only modest wages. Moreover, cutbacks in federal assistance programs also play a critical part in the plight of the homeless. This has been particularly true with public assistance programs, where benefit levels have not kept pace with the cost of living.

Those who are at-risk of homelessness are those who are experiencing extreme difficulty maintaining housing and have no reasonable alternatives of obtaining subsequent housing. Contributing factors putting people at-risk include eviction, loss of income, low-income, disability, unaffordable increase in the cost of housing, discharge from an institution without subsequent housing in place, irreparable damage or deterioration to residence, and fleeing from family violence.

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

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special needs. Special needs populations consist of persons who are not homeless but due to various reasons need services and supportive housing. These "special needs" groups include large households, single-parent households, the elderly and frail elderly, disabled persons, victims of domestic violence, persons with substance abuse problems, young people aging out of the foster system, and persons living with HIV/AIDS and related diseases. These special need populations have difficulty finding appropriate housing and services to meet their needs due to economic, social, mental, and/or physical conditions.

The gap between rental costs and median family income has been one of the largest contributing factors to the number of individual and families homeless in the County. The City will continue allocating CDBG public service funding to various programs that provide services to special needs populations, including but not limited to those serving the elderly, frail elderly, developmentally disabled, physically disabled, mentally disabled, persons with HIV/AIDS and victims of domestic violence.

Describe the characteristics of special needs populations in your community:

Large Households: Large households are defined as having five or more members. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. In order to save for necessities such as food, clothing and medical care, low- and moderate-income large households typically reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. According to the Census, approximately x percent of the households in Chula Vista were large households.

Single-Parent Households: Single-parent households, particularly female-headed families with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Female-headed families with children are a particularly vulnerable group because they must balance the needs of their children with work responsibilities, often while earning limited incomes. As of 2019, an estimated 22.3 percent of Chula Vista households were headed by single parents; 6.0 percent of were headed by males, and 16.3 percent were headed by females.

Elderly and Frail Elderly: The U.S. Department of Housing and Urban Development (HUD) defines elderly as a person who is 62 years of age or older. A frail elderly person is an elderly person who is unable to perform at least three “activities of daily living” including eating, bathing, or home management activities. Generally, elderly persons have lower incomes than the population at large and need assistance with daily routine: mobility, transportation, nutrition, medication, personal care, etc. Based on CHAS data, x households contained one or more elderly (person 62-74 years of age) and x contained one or more frail elderly (person 75 years of age or older).

Persons with Disabilities: HUD defines a disabled person as having a physical or mental impairment that substantially limits major life activities. The obstacle to independent living for these adults is not only their disability, but also the lack of financial resources. Additionally, persons with disabilities have high dependency on supportive services and may require accessibility modifications to accommodate their unique conditions. According to the Census, approximately x residents (x percent of the population) have a disability. Care facilities are one way to serve the needs of the disabled. According to the State Community Care Licensing Division, within the City there are x licensed adult day care facilities with a capacity of x, x adult residential care facilities with a capacity of x, x residential care facilities for the elderly with a capacity of x, and x small family home with a capacity of x. Given the limited capacity of the mentioned above and the aging population who tend to develop disabilities as they age, additional

facilities are likely to be needed. The disabled population may also need fair housing services, as disability discrimination is generally on the rise in California and denial of reasonable accommodation is prevalent.

Victims of Domestic Violence: Many single women and women with children become homeless as the result of domestic violence. According to the 2020 PIT Count for the County, it is estimated that nearly x homeless adults were a victim of domestic violence at some point in the past, and an estimated x adult domestic violence victims were unsheltered on the night of the count.

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

Supportive services required for special needs populations include case management, medical or Affordability needs of special needs groups can usually be addressed through rental subsidies and affordable housing development. These households tend to have lower-incomes and as a result often have greater needs for affordable housing, healthcare, and child-care. Without access to affordable housing, many of these households may be at risk of becoming homeless. These groups are also particularly vulnerable to discrimination, as confirmed by complaints received by the Fair Housing Foundation, which identifies familial status and disability as prevalent discrimination complaint issues.

Affordable housing with childcare centers or in close proximity to schools, public transportation, and recreation facilities can address critical needs of lower-income single-parent families. Households with an elderly head-of-household have special housing needs due to three concerns: fixed income, health care costs, and physical disabilities. Seniors are often retired and have relatively lower, fixed incomes. At the same time, however, health costs are rising. Many may have become disabled and require special home care or assistance with daily chores and home tasks. These characteristics indicate a need for smaller, lower cost housing units with easy access to public transportation and to health care facilities. Persons with disabilities have a greater need for affordable housing as well as supportive services. In addition to health care services, persons with disabilities need affordable and accessible housing as well as accessible transportation. In order to provide accessible housing, special designs and/or accommodations may be necessary. These may include ramps, holding bars, wider doorways, lower sinks and cabinets, and elevators. Housing should be accessible through the use of special design features to accommodate wheelchairs and persons with mobility limitations. Due to their specific housing needs, persons with disabilities are vulnerable to discrimination by landlords, who may not be familiar with the reasonable accommodation protections contained in the Fair Housing Act.

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

Persons with HIV/AIDS are considered a special needs group due to their need for affordable housing, health care, counseling and other supportive services. Persons with HIV/AIDS sometimes face bias and misunderstanding about their illness that affect their access to housing. Such persons may also be targets of hate crimes, which include crimes committed because of a bias against sexual orientation. These

households may also have special needs in that they may have trouble balancing their incomes with medical expenses due to their illness, putting them at-risk of becoming homeless and making access to affordable housing imperative. According to the HIV/AIDS Surveillance and Monitoring Program of the County the end of 2017, the number of persons living with HIV/AIDS in the County has increased steadily since 2006. Males currently represent about 88 percent of persons living with HIV/AIDS in Los Angeles County. Approximately 75 percent of persons living with HIV/AIDS are 40 years or older. The median age of persons living with HIV/AIDS in Los Angeles County is 48 years. About 41 percent of persons living with HIV/AIDS in the County are Latino, 33 percent White, 20 percent African American, and 3 percent Asian/Pacific Islander.

Discussion

Residents with special needs include, but are not limited to the elderly, frail elderly, severe mentally ill, developmentally disabled, physically disabled, persons with alcohol and other drug addictions, persons with HIV/AIDS and victims of domestic violence. Challenges these special needs populations face includes low -income and high housing cost. This segment of the population also struggles for a decent quality of life that includes basic necessities, adequate food and clothing and medical care.

In the last five years, the City has provided CDBG public service funds for activities including support services for victims of domestic violence, homeless persons and those at-risk of becoming homeless, as well as nutritional meals program for low-income seniors, medical, dental, and development/anti-crime services for low-income youth, therapeutic services for the disabled, and literacy services for illiterate adults. Based on the prevalence of special needs groups in the city, there will be a high need to continue providing these types of services during the next five (5) years.

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

Describe the jurisdiction's need for Public Facilities

The Non-Housing Community Development Needs section is based on consultation with staff from the City, interviews with social service providers and public agencies, comments provided through Consolidated Plan Community Outreach, resident surveys, and information from various existing documents.

Under the CDBG Program, grantees may use funds to undertake a variety of public facilities and public improvement projects. In general, public facilities and public improvements are interpreted to include all facilities and improvements that are publicly owned, or that are owned by a nonprofit and open to the general public. Examples include: 1) Infrastructure improvements (construction or installation) including, but not limited to streets, sidewalks, curbs, and water and sewer lines; 2) Neighborhood facilities including, but not limited to public schools, libraries, recreational facilities, parks, playgrounds; and facilities for persons with special needs such as facilities for the homeless or domestic violence shelters, nursing homes, or group homes for the disabled.

The City places a High Priority level on non-housing community development needs including those associated with neighborhood services such as graffiti removal and code compliance, public facilities improvements such as park and community center rehabilitation or ADA improvements and infrastructure improvements including sidewalks, curbs, gutters, driveway approaches, alleys and pedestrian crossings.

In addition, Persons who are physically disabled often have accessibility needs. The Americans with Disabilities Act (ADA) provides comprehensive civil rights protection to persons with disabilities in the areas of public accommodation, employment, state and local government services, and telecommunications. The design, implementation, and maintenance of all park facilities must comply with ADA. Persons of all abilities must have the opportunity to participate in recreational activities. The City will continue to work toward compliance with ADA. CDBG funds may be budgeted for pedestrian ramps and toward upgrading of public facilities, community parks, and other areas where accessibility improvements are identified.

During the implementation of the FY 2020-2024 Consolidated Plan, the City will use CDBG funds to address some of these needs and provide a suitable living environment for low- and moderate-income people living in low- and moderate-income areas.

To address the City's infrastructure needs and other City facilities and services, the City Council placed a funding measure on the November 2016 ballot to address high priority infrastructure projects. On November 8, 2016 Chula Vista voters approved Measure P, authorizing a temporary ½ cent sales tax increase on retail sales within the City for a period of ten (10) years. Staff prepared the Infrastructure, Facilities and Equipment Expenditure Plan to identify the recommended allocation of the temporary ½ cent sales tax revenues which will generate an estimated \$16 million per year and expires in 10 years.

How were these needs determined?

The needs identified for Infrastructure and Public Facilities were determined through citizen participation meetings, responses from the Consolidated Plan Survey, review of citizen comments online and in other recent planning document, and maps were analyzed along with Census data. In addition, the City Manager's Office, Parks and Recreation Department, Public Works Department, and Community Development Department were consulted to provide insight and the City's three-year Capital Improvement Plan was reviewed. Capital projects that affect public health and safety, and/or federal-state legal mandates are given the highest priority. Emphasis is placed on capital projects that maintain existing service levels or prevent damage to critical property or disruption of service to the community. Projects that would enhance existing services or improve efficiency beyond industry standards receive secondary priority.

The recommended funding is based on the criteria established through the Asset Management Program which identifies the major citywide infrastructure systems considered in critical need of repair or replacement. Analysis conducted by consultants experienced in evaluating infrastructure

system conditions, ranked infrastructure from lowest to highest probability of failure, identified a timeline for repair and replacement and estimated associated cost. The sales tax revenues generated over the 10-year timeframe could address all infrastructure assets designated with the highest probability of failure which, if not addressed, could result in significant impact to public safety response or availability of highly used community infrastructure.

Describe the jurisdiction's need for Public Improvements:

The sidewalks, curbs, gutters, driveway approaches, alleys, pedestrian crossings and street lights located within the city's low- and moderate-income areas are among the oldest infrastructure in the City and are in need of improvement to preserve neighborhood aesthetics, increase pedestrian and motorist safety, promote more efficient traffic circulation and deter crime while promoting a safe and suitable living environment. Public facilities improvements of this nature undertaken to benefit low- and moderate-income primarily residential Census Tract Block Groups are consistent with the goals of the Strategic Plan.

How were these needs determined?

The needs identified for public infrastructure improvements in the City were determined in consultation with the Public Works Department, Engineering Department, Water Department, Community Development, and City Manager's Office. Respondents to the Consolidated Plan Survey also indicated that improvements to sidewalks, streets and alleys are a High priority need.

Within the Consolidated Plan, High priority is given to public infrastructure improvement projects that primarily benefit and accommodate the needs of low-income residents. The City's public infrastructure improvement priorities are to construct, expand or rehabilitate infrastructure for the primary benefit of low-income persons. Only public infrastructure projects that meet CDBG eligibility requirements align with the goals of the Strategic Plan, and address a CDBG National, will be considered for funding in the Annual Action Plans during the FY 2020-2024 Consolidated Plan.

Describe the jurisdiction's need for Public Services:

Public service activities are consistently ranked as a High priority by residents and other stakeholders. Pursuant to CDBG regulations, only 15 percent of the City's annual grant allocation (plus 15 percent of prior year program income) can be used for public service-type activities. Based on the Needs Assessment, the City proposes to focus funds on lower-income households in order to establish, improve, and expand existing public services, such as: crime prevention, youth and senior services, mental health services, transportation and childcare for working families. The City has several initiatives that the CDBG program can complement and consider when determining projects to fund in the next five years, below are a few that align with the Needs Assessment:

How were these needs determined?

Public service needs are based on the City's desire to ensure that high quality services are provided to residents to maintain a high quality of life and to promote the well-being of all residents- particularly low- and moderate-income residents. As a result of the citizen participation and consultation process and in consideration of the local nonprofits and City Departments offering services, the City considers public services benefitting low- and moderate-income residents a high priority in the Strategic Plan.

Residents rated anti-crime programs, homeless services, and youth services as high priority needs in the Consolidated Plan Survey.

Also, a review of the City's FY 2019-2020 Consolidated Annual Performance Report (CAPER), shows that the City partnered with several non-profits, which confirms need and use of the services.

Within the Consolidated Plan, High priority is given to public service projects that primarily benefit and accommodate the needs of low- and moderate-income residents, special needs groups in particular. Only public service projects that meet CDBG eligibility requirements align with the goals of the Strategic Plan, and address a CDBG National, will be considered for funding in the Annual Action Plans during the FY 2020-2024 Consolidated Plan.

HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview:

Based on the data reviewed in the Needs Assessment and the following Market Analysis, several characteristics of Chula Vista’s housing market have indicated that affordable housing is a key issue in the City. As such, the City has given this Need a High Priority level in the Consolidated Plan. Currently there is high demand for larger homes to accommodate large families and alleviate significant overcrowding that disproportionately impacting low- and moderate-income residents. As the City’s population continues to age, there may be less pressure on the housing market for larger homes and greater need for smaller, more affordable homes, so balance will be needed when approving development projects.

In the last decade, the City has continued to pursue affordable housing development; however, the elimination of local Redevelopment Agencies by the State of California resulted in the loss of a crucial resource for the development and preservation of affordable housing, as well as staff to implement housing programs. With a lack of monetary resources available to create new affordable housing units of adequate size and lack of current inventory, housing affordability and overcrowding problems will continue to be a challenge to the community during the period of the FY 2020-2024 Consolidated Plan.

According to the 2015-2019 American Community Survey Estimates, there are 80,735 residential properties in Chula Vista (not including Mobile Home, boat, or RV units) available in the community. As shown in the following Housing Market Analysis section, extremely low-income and low-income households generally cannot afford to own or rent market rate housing and require assistance to obtain decent and affordable housing. As previously discussed in the Needs Section, a large percentage of households are at or below the area median income and experiencing a disproportionate housing need.

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

A housing unit is defined as a house, an apartment, or a single room, occupied as a separate living quarter or, if vacant, intended for occupancy as a separate living quarter. A community's housing stock is the compilation of all its housing units. A community’s housing stock characteristics can provide an indicator of overall housing conditions and needs. Housing diversity is an important factor in ensuring adequate housing opportunities for residents. This section addresses the housing characteristics of the housing supply in Chula Vista including growth, type and tenure, age, condition, costs, affordability, and availability.

According to 2013-2017 ACS data, 65 percent of the City’s housing stock is comprised of single-family attached/detached housing units, with an additional five (5) percent (4,475 units) of 2-4 units. Multifamily housing (5+ units) accounts for 26 percent of total housing (21,225 units) in the City and a majority of

these dwelling units are in larger multifamily structures containing more than 20 units. Mobile homes comprise the smallest portion of the housing stock in the City with 3,950 units (5 percent).

Tables 27 and 28 below illustrate the number of residential properties in the City by property type, unit size, and tenure. Data in this section automatically generates using the older 2011-2015 ACS data, though the percentages are similar to the newer 2013-2017 and 2019 ACS data discussed above.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	44,685	53%
1-unit, attached structure	10,350	12%
2-4 units	4,475	5%
5-19 units	7,200	9%
20 or more units	14,025	17%
Mobile Home, boat, RV, van, etc	3,950	5%
Total	84,685	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	365	1%	790	2%
1 bedroom	970	2%	8,500	26%
2 bedrooms	6,415	14%	12,710	39%
3 or more bedrooms	37,755	83%	10,565	32%
Total	45,505	100%	32,565	99%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

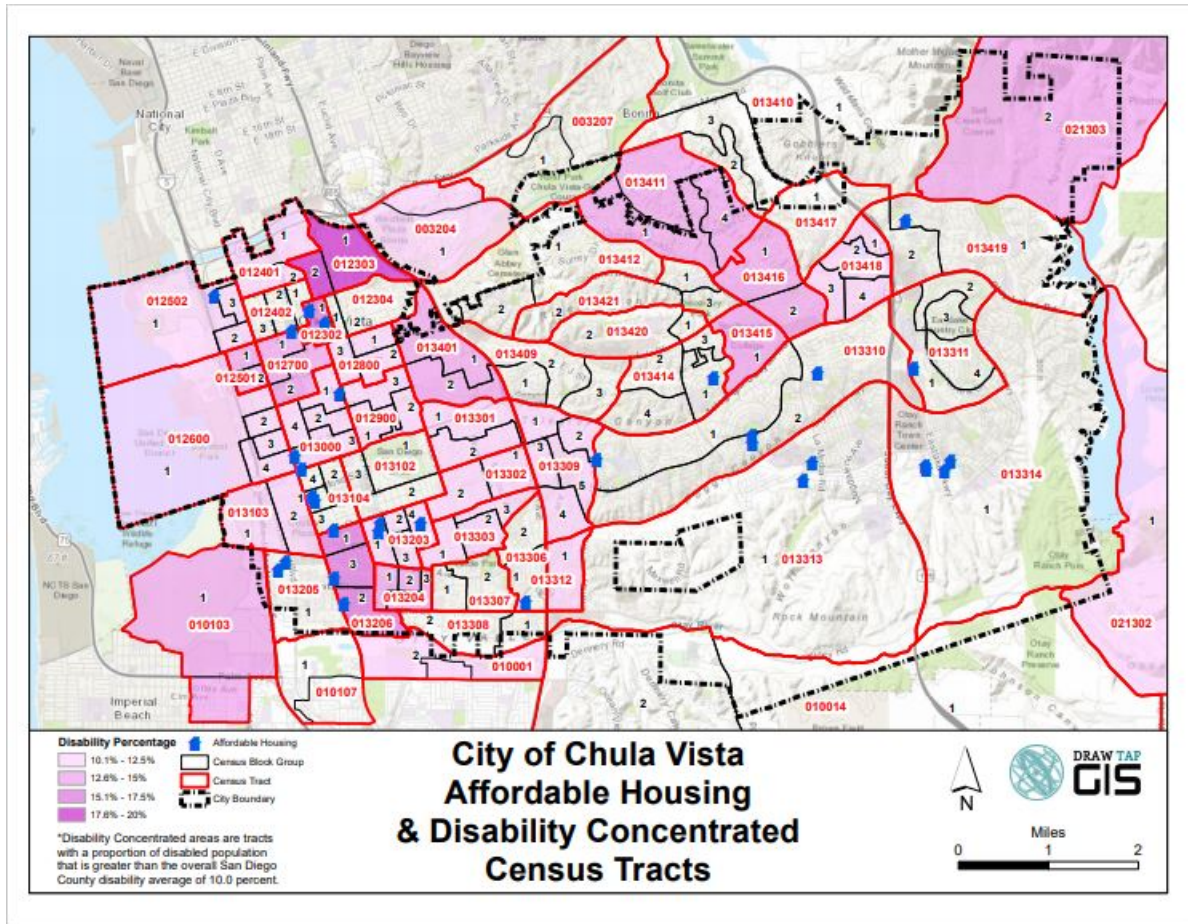
Affordable Housing Developments

Affordable housing is housing which is deemed affordable to those with a median household income or below as rated by the national government or a local government by a recognized housing affordability index. For Chula Vista and San Diego County the current 2020 median income is \$92,700. The U.S. Department of Housing and Urban Development (HUD) defines "affordable" as housing that costs no more than 30 percent of a household's monthly income. Public agencies usually define affordable housing as units with rent restrictions or price restrictions to maintain affordability as defined by HUD for the longest feasible time. There are currently 43 affordable housing developments in Chula Vista as shown below that provide 2,384 subsidized units of affordable housing. As shown in the map, affordable housing developments are scattered throughout the City and are not concentrated in any one area. Additionally,

there appears to be opportunity for affordable housing development in the North and Eastern sections of the City that would also increase opportunities for tracts with disability concentrations.

PROJECT NAME	Address	Type	DEVELOPER	AFFORDABILITY EXPIRES	FUNDING SOURCE	TOTAL UNITS	City/HA RESTRICTED UNITS	AFFORDABILITY DESCRIPTION
A Point of View	54 Woodlawn Av	Family	Glenn S. Thomas, James E. Evans, Richard W. Ninde	6/22/2013	Density Bonus	19	6	80% AMI Income, 60% Rent Limit
Lofts on Landis	240 Landis Av	Family	Wakeland	1/15/2071	HOME and NSP	32	31	30%, 45%, 50%, 60%
Congregational Tower	288 F St	Senior 62+	Retirement Housing Foundation	3/13/2068	Bond/LIHTC	186	184	Senior 62+
Town Center Manor	434 F St	Senior 62+	County of San Diego	Perpetuity	Public Housing	52	0	Senior 62+, Project Based Vouchers
Silvercrest	636 Third Av	Senior 62+	Salvation Army	Perpetuity	HUD 202	75	0	Senior 62+, Project Based Vouchers
Seniors on Broadway	845 Broadway	Senior 62+	MAAC Project	1/15/2063	LIHTC/HOME	41	40	30%, 45%, 50%, 60%
L Street Manor	584 L St		County of San Diego	Perpetuity	Public Housing	16	0	Public Housing
St. Regis Apartments	1025 Broadway	Family	Chelsea Investment Co.	6/27/2074	Bond/LIHTC/RDA	119	118	50% and 60% AMI
Vista Point Apartments	1051 Broadway	Family	VISTA POINT C A M L L C NAPASUCA TRUST ET AL	7/12/2013	Density Bonus	60	13	80% and 120% AMI (Low and Moderate)
Oxford Terrace Apts.	537 Oxford St	Family	Alpha Project	11/1/2062	LIHTC/Bond/Project Based Section 8 Vouchers	132	105	50%, 60%, Project Based Section 8
Trolley Terrace Townhomes	750 Ada St	Family	South Bay Community Services	1/18/2074	LIHTC/Bond/HOME	18	17	40% AMI
Dorothy Street Manor	778 Dorothy St	Family	County of San Diego	Perpetuity	Public Housing	22	0	Public Housing
Los Vecinos	1501 Broadway	Family	Wakeland	4/13/2064	LIHTC/RDA /Density Bonus	42	41	30%, 45%, 50% 60% AMI
Brisa del Mar	1689 Broadway	Family	Main Plaza	5/12/2058	LIHTC/Bond/RDA/HOME/Joe Serna	106	105	50% and 60% AMI
Garden Villas Apts	1260 Third Av	Senior 62+	RAHD Group	6/1/2069	LIHTC/Bond	100	99	50% and 60% AMI, Senior 62+ Project Based Vouchers
Park Village Apts	1246 Third Av	Family	Civic Center Barrio Housing	6/4/2021	LIHTC/RDA/HCD Family Demonstration Program	27	26	50% and 80% AMI
Palomar Apts	171 Palomar St	Family	Palomar VOA Affordable Housing, LP.	2/16/2066	LIHTC/Bond	168	0	50% 50% and 116@ 60% AMI
Melrose Manor	1678 Melrose Av		County of San Diego	Perpetuity	Public Housing	14	0	Public Housing
Villa Serena Apts	1201 Medicin Center Dr	Senior 55+	Chelsea Investment Co.	5/1/2051	LIHTC/Bond	132	131	50% and 60% AMI Senior 55+
Cordova Apts	1280 E J St	Family	South Bay Community Services	1/18/2074	LIHTC/Bond	40	39	50% and 60% AMI
Sunrose Apts	1325 Santa Rita	Family	Standard Properties	12/1/2056	LIHTC/Bond	90	89	50% and 60% AMI
Harvest Ridge Apts	1388 E. Palomar St	Senior 55+	Standard Properties	12/1/2056	LIHTC/Bond	180	179	50% and 60%, Seniors 55+
Teresina Apts	1250 Santa Cora Av	Family	EQR-Teresina (Equity Residential)	4/1/2061	Bond	90	90	50% AMI
Rosina Vista	1551 Summerland St	Family	Rosina Vista, LP	7/27/2030	Inclusionary	240	24	60% & 80% AMI and 110@120 AMI
The Landings I	2122 Burdock Way	Family	Chelsea Investment Co.	10/1/2063	LIHTC/Bond/MHP/HOME/Inclusionary	92	91	30%. 50%, 60% AMI
The Landings II	1768 Java Way	Family	Chelsea Investment Co.	6/30/2066	LIHTC/Bond/HOME/RDA/Inclusionary	143	141	50% and 60% AMI
Rancho Buena Vista	2155 Corte Vista	Family	Chelsea Investment Co.	10/1/2058	LIHTC/BOND/Inclusionary	150	149	50% and 60% AMI
Rolling Hills Ranch Garden Apts	2290 Mackenzie Creek Rd	Senior 55+	Pacific Bay Homes	3/22/2022	Inclusionary	116	104	Senior 55+
Duetta	1715 Orion Ave	Family	Chelsea Investment Co.	12/31/2087	LIHTC/BOND/Inclusionary/HOME/RDA	87	86	50%, 60%
Volta	1734 Solstice	Senior 62+	Chelsea Investment Co.	12/31/2087	LIHTC/BOND/Inclusionary/RDA	122	121	50% and 60%, Senior 62+
Tavera	1465 Santa Victoria	Family	Monarch at Tavera	3/11/2033	Inclusionary	187	10	Moderate Income
Village of Escaya Residences	1925 Escaya Av	Family	HOME FED	9/25/2039	Inclusionary	30	30	Moderate Income
Kingswood Manor	94 Kingswood Dr	Family	Hamilton Plaza LTD	9/12/2049	Density Bonus	40	10	80% AMI Income, 60% Rent Limit
Casa Nueva Vida I	31 4th Av	Special Needs	South Bay Community Services	08/17/2023*		13	13	Special Needs
Casa Nueva Vida II	17-19 4th Av	Special Needs	South Bay Community Services	11/14/2049	HOME and LOW MOD	12	12	Special Needs
Muncey Manor	1194 Trenton Av	Special Needs	South Bay Community Services	7/28/2065	CDBG	7	7	Special Needs
Regency	1147 Regency Way #D	Special Needs	South Bay Community Services	11/10/2028*	HOME	1	1	Special Needs
Concord	1524 Corcord Way #B	Special Needs	South Bay Community Services	11/10/2028*	HOME and LOW MOD	1	1	Special Needs
Trolley Trestle	746 Ada	Special Needs	South Bay Community Services	12/7/2054	HOME/RDA	18	17	Transitional Housing-Former Foster Youth
Colorado Apts	809 Colorado Av	Special Needs	San Diego Community Housing Corp	3/30/2065	NSP	2	2	Special Needs
Glover Apts	563-567 Glover	Special Needs	San Diego Community Housing Corp	4/10/2065	NSP	4	4	Special Needs
Oak Terrace Apts	423 Church Av	Senior 55+	G& Church Limited Partnership	3/23/2021	Density Bonus	36	36	Senior Housing
CV Scattered Site	Various Units	Special Needs/Families	Chula Vista Housing Division	Perpetuity	HOME and NSP	7	7	50% AMI NSP Units (2), 60% AMI HOME Units

Affordable Housing Developments



Affordable Housing Developments Map

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

Housing developments/projects can receive housing assistance from a variety of sources in order to ensure that rents are affordable to low- and moderate-income households, though typically funding is provided by the federal and/or state government. These units are referred to as “Assisted Units” and contain special covenants to ensure affordability.

The City uses various funding sources to preserve and increase the supply of affordable housing through new construction and the acquisition and/or rehabilitation of renter-occupied units. Affordability covenants in Chula Vista include developments that hold federal subsidy contracts, received tax credits or mortgage revenue bonds, were created through the City’s Balanced Community’s Policy, and/or were financed by redevelopment funds or non-profit developers.

The inventory of affordable housing developments in Chula Vista is shown above and includes affordable units to lower-income households (senior and non-senior). Additional units are set aside for special needs populations (former foster youth, victims of domestic violence, and other special needs).

There are currently 43 affordable housing developments in Chula Vista that have received mortgage assistance through the federal government/State of California/local government, which are targeted to 2,384 subsidized units as shown above. The inventory is comprised of 7 complexes for Special Needs (44 units), 8 complexes for Seniors (917 units), and 21 for families (1,407 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.

According to the City's Housing Element, two projects are eligible to convert to market-rate units due to expiring affordability restrictions during the Consolidated Plan Period and are considered to be "at risk": Park Village Apartments for families and Rolling Hills Garden apartments for seniors (developed under a State of California Housing and Community Development Family Demonstration Program, with financial assistance from the City's former Redevelopment Agency, and another under the City's Balanced Communities Policy). These two rental complexes provide 132 affordable housing units at risk of conversion to market rate housing.

The City has strived to provide affordable housing for both owners and renters over the last few decades, though there is still a huge need. The City is currently working on the following affordable housing developments that will provide a minimum of 476 additional affordable units to the housing stock:

- Millenia II (200 units)
- Meta Housing (173 units)
- Anita Street (96 units)

Preservation of assisted units is an issue because the subsidy periods of projects constructed over 20 years ago are beginning to come up for renewal or termination. The expiration of affordability restrictions on government assisted rental units are the typical reason of this potential loss. Much of the housing at-risk of conversion from expiring contracts in Chula Vista affects low- income seniors (104 units) and families (28 units). According to the City's Housing Element, there are two strategies that could be used for preservation 1) provide rental subsidies to the existing units, which would cost approximately \$51,705,720 to provide subsidies for 55 years (\$940,104 annually); or 2) provide for new construction replacement of 132 units, which would cost \$39,039,000.

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

Chula Vista's housing stock primarily consists of single-family housing units (65 percent), leaving limited choices for renters seeking multi-family units. The vast majority (75 percent) of homes were built prior to 1980 indicating a significant need for residential rehabilitation. While housing built prior to 1950 is similar for both renters and owners (5 percent and 4 percent respectively), 54% of renter occupied housing was developed between 1950 and 1979. Only 15 percent of renter occupied housing is in new stock developed after 2000.

Per the 2019 ACS, the City's occupied housing is comprised of 60 percent ownership units (49,726 units) and 40 percent renter (33,190 units). This indicates that single family homes are likely being rented out and there may be a significant number of small landlords given that only 31 percent of the housing stock is multi-family. Comparison of tenure by bedrooms shows only three (3) percent of smaller (0-1 bedroom) units are available for ownership (1,335 units), compared to 28 percent of rental units (9,290 units). The 2019 Census reported 13,879 one-person households (6,359 owner and 7,520 renter). Of these, 5,454 households are over 65 years of age (3,365 owner and 2,089 renter). Given there are only about 10,625 small units available for the 13,879 single households there are clearly not enough units to meet the need. As the population ages this will become an increasingly important issue.

While most of the housing stock is more than 3 bedrooms, 83 percent is ownership housing; leaving limited choices for renters (32 percent). As a result, single households will be challenged to find ownership opportunities of appropriate size within the City and large households will face challenges finding larger more suitable units to rent. The 2013-2017 ACS breaks out bedroom data to include 4- and 5-bedroom units, which shows only 2,819 larger units available for renters. In contrast, there are 22,474 larger units available for owners. The 2019 Census reported 30,606 households with four or more persons (19,626 owner-occupied households and 10,980 renter-occupied households). It also reported 2,299 households with more than 1.5 persons per room (708 ownership and 1,591 renter), which is considered severe overcrowding. An additional 7,406 units were reported as overcrowded (2,464 owners and 4,942 renters) housing units have more than one person per room. Thus, finding rental housing of adequate size for large families is more severe than the other groups and is consistent with the overcrowding issues identified in the Needs Assessment section.

Describe the need for specific types of housing:

As only three (3) percent of smaller (0-1 bedroom) units are available for ownership (1,335 units), and 28 percent are rental units (9,290 units), single households are challenged to find ownership opportunities of appropriate size within the City. There are approximately 13,879 single households and 10,625 smaller units available. This is a gap of 3,254 units and impacts seniors a substantial number of seniors who make up 40 percent of single households. This number is likely to increase as the Southwestern College also generates a high demand for housing to accommodate students, many of which are of low income, independent, and are not able to secure paid work due to the commitment required to focus on coursework, leaving them with less income available to afford housing.

Large households also face challenges finding larger more suitable units to rent. The 2013-2017 ACS breaks out bedroom data to include 4- and 5-bedroom units, which shows only 2,819 units available for rental contrasted to 22,474 available for ownership. The 2019 Census reported 30,606 households with more than four members, which shows a gap of approximately 5,313 larger units. Thus, the problems for large renter families are more severe than the other groups and is consistent with the overcrowding issues from the Needs Assessment section.

In order to provide for a more diverse housing stock mix that would accommodate housing needs, the City will need to encourage smaller unit homeownership housing, that could accommodate single and elderly households. This would also likely impact generational wealth opportunities and help address income inequality issues throughout the City. Housing with four (4) or more bedrooms should also be encouraged to benefit large renter households. In addition, ADA accessible housing is a need as the disabled are often limited in their housing choices and many senior households may benefit from similar modifications. Special needs groups would also benefit from having a set-aside requirement in any of the future housing developments. Income targeting to those earning 50 percent or less of the area median would help address the worst case needs of the severely over cost burdened households.

Discussion

Housing affordability continues to be a challenge. According to Table 31 in Section MA-15, there are 1,675 renter housing units in the City affordable to those earning less than 30 percent AMI, with no information for owner households in this category, but Table 7 in Section NA-10 shows there are 12,020 households in that income bracket.

There are 5,920 housing units affordable to those in the 30-50 income category, but there are 10,305 households in that income bracket.

Thus, there is an estimated need for approximately 10,345 housing units affordable to those earning less than 30 percent AMI (though this is likely lower given the missing ownership data) and an additional 4,385 housing units that are affordable to households earning between 30-50 percent of AMI.

Per the City's Housing Element, there are new construction goals of 50 extremely low units, 100 very low units and 400 low units to be constructed by 2029. This is not nearly enough to meet the gaps, but with other programs such as rental subsidies, rehabilitation, provision of public services, and other community development programs, needs will be addressed.

During the period of the Consolidated Plan from July 1, 2020 to June 30, 2024, the City will continue to prioritize the development of additional affordable rental housing units and the preservation of both rental and ownership units that are currently affordable to low- and moderate-income households.

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

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher occurrence of overpayment and overcrowding. One of the most important factors in evaluating a community's housing market is the cost of housing and, even more significant, whether the housing is affordable to households who live there or would like to live there.

This section summarizes the cost and affordability of the housing stock to Chula Vista residents. As the Census data pertaining to housing cost can be unreliable, more accurate data sources are utilized in the discussions following these tables.

According to the Census data in Table 29 home values have decreased 23 percent and rents have increased substantially 13 percent over the last 10 years. As this default data presented in the table above is outdated, MLS and CAR data is used for the following discussion instead.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	485,500	375,700	(23%)
Median Contract Rent	1,073	1,213	13%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,615	8.0%
\$500-999	8,415	25.9%
\$1,000-1,499	11,445	35.1%
\$1,500-1,999	6,315	19.4%
\$2,000 or more	3,790	11.6%
Total	32,580	100.1%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Median Rental Costs

As stated, Tables 29 and 30 indicate the median home value and contract rent (not including utility or other associated costs). These values are self-reported by residents through the U.S. Census American Community Survey (ACS), are somewhat dated, and do not illustrate cost by bedroom. Per the City's Housing Element the 2019 average monthly rents in Chula Vista ranged from \$1,134 for a studio apartment, \$1,487 for a one-bedroom, \$1,820 for a two-bedroom, and \$2,213+ for three-bedroom apartment. To be able to afford the average two-bedroom apartment, a household would need to earn \$6,070 a month or over \$35.00 an hour.

Zip Codes	City/Area	Unit Type	Spring 2019 Units/Properties Surveyed	Spring 2019 Average Monthly Rent	Fall 2018 Average Monthly Rent	Spring 2018 Average Monthly Rate
91907, 09,10,11, 13,14,15	Chula Vista	Studio	12/6	\$1,134	\$1,210	\$1,157
		1Bedroom	1314/32	\$1,487	\$1,539	\$1,425
		2Bedroom	1728/38	\$1,820	\$1,850	\$1,685
		3+Bedroom	279/12	\$2,213	\$2,299	\$2,000

Source: "San Diego 2019 Vacancy & Rental Rate Survey." Socialrha.org, 2019."

Rents

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,675	No Data
50% HAMFI	3,855	2,065
80% HAMFI	18,085	5,165
100% HAMFI	No Data	8,395
Total	23,615	15,625

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,478	1,642	2,124	2,987	3,677
High HOME Rent	1,294	1,388	1,667	1,918	2,120
Low HOME Rent	1,011	10,863	1,300	1,501	1,675

Table 32 – Monthly Rent

Data Source Comments: 2021 FMRs and 2020 HOME Rents

Is there sufficient housing for households at all income levels?

According to the ACS data in Table 6, approximately 36,630 households (47 percent) earn less than 80 percent of the HAMFI in Chula Vista. According to CHAS data in Table 31, there are 30,845 housing units

in the City that are affordable to low- and moderate-income households. Thus, it would appear that there are not adequate units to support needs.

Per the Needs Assessment, there are approximately 12,020 households earning less than 30 percent of AMI reside in the City; however, there are only approximately 1,675 renter units affordable to those at this income level. Similarly, the City has 10,305 households earning between 31 and 50 percent of AMI and only 5,920 housing units affordable to those at this income level (3,855 renter and 2,065 owner). The shortage of affordable units is most prevalent for households with the lowest incomes, unlike households earning between 50 and 100 percent AMI where there is an ample amount of housing available. In order to address the disproportion, the City would need to add 6,325 units for those earning less than 50 percent AMI (10,345 units for extremely- low and 4,385 units for very-low income households).

Although a housing unit may be considered affordable to a particular income group, this does not necessarily mean that the unit is actually occupied by a household in that income group. Therefore, the affordability mismatches are likely to be more severe than presented by the data in the tables.

Housing affordability within the City is a reflection of a region-wide phenomenon. The cost of both land and housing (for sale and for rent) is high in Chula Vista, on average, higher than many areas of the county. This makes it increasingly challenging to create and maintain affordable housing.

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

Housing affordability can be inferred by comparing the cost of housing in a City with the maximum housing costs affordable to households of different income levels. This information can provide a picture of who can afford what size and type of housing as well as indicate the type of households that would likely experience overcrowding or housing cost burden. The California Association of Realtors (CAR)'s Traditional Housing Affordability Index (HAI) measures the percentage of households that can afford to purchase the median priced home in the state and regions of California based on traditional assumptions. C.A.R. also reports its traditional and first-time buyer indexes for regions and select counties within the state (FTBHAI). CAR reported the following FTB- HAI measures as shown above/below:

As shown, San Diego County is not very affordable, only 26 percent of residents can afford to buy, which is similar to the State of California (27 percent), but in contrast to the United States as a whole where 55 percent can afford to buy.

In addition, Black and Hispanic are disproportionately impacted by the affordable issue, with the HAI for Blacks in San Diego reported by CAR at 15 and Hispanic/Latinx reported at 18. In contrast The HAI of Whites was 35 and Asians 38.

A first-time buyer is assumed in the HAI to make a 20 percent down payment, which based on the median price of \$740,000 in San Diego County in December of 2019, would be \$133,200. In Chula Vista the average price of homes ranges from \$516,429 for a two-bedroom house, to \$608,844 for a three-

bedroom, \$734,758 for a four-bedroom, and \$814,265 for a five-bedroom. These prices would require a down payment of \$103,285 minimum. The average low- and moderate-income household is not likely to have a substantial savings in that amount. Moreover, the payment associated with that scenario of \$3,330 per month and an annual income needed of \$133,200 is not realistic given a median income of \$81,272. As home values and rents have continued to substantially rise, this has further exacerbated housing problems such as cost burden, severe cost burden and overcrowding—particularly for low- and moderate-income households. Given the low inventory of sales and rentals and the high percentage of residents who continue to stay in the same house per the Census, it is unlikely that affordability will increase naturally in the market.

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

Fair Market Rents (FMRs) are used to guide payment amounts under certain programs, including initial renewal rents for some expiring project-based Section 8 contracts. They also serve as a rent ceiling in the HOME rental assistance program. The 2020 and 2021 Fair Market Rents for San Diego County shown in Table 31 are much lower than the rents advertised online for the rental market survey conducted. Most extremely- low and low-income households cannot afford the fair market rents or the market rents. Thus, these income groups have a greater need for affordable housing and will be targeted in the City’s overall strategy to produce or preserve affordable housing.

To produce or preserve affordable rental housing units that carry a minimum HOME affordability period of 20 years, significant levels of subsidy are required. In addition, a substantial amount of funds is needed to assist with down payment to make a mortgage payment affordable.

Discussion

Creating new affordable housing units continues to be a challenge and housing affordability problems have become increasingly difficult. As such, the provision of Affordable Housing Opportunities will continue to be a high priority need in the FY 2020-2024 Consolidated Plan.

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

Assessing housing conditions in the City provides the basis for developing strategies to maintain and preserve the quality of the housing stock. The ACS defines a “selected condition” as owner- or renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) more than one occupant per room; and 4) selected monthly housing costs greater than 30 percent of household income. Based on the definition of selected conditions, Table 33 shows that 39 percent of owner-occupied households in the City have at least one selected condition and 55 percent of all renter-occupied households in the City have at least one selected condition. This translates to 17,840 owner households and 17,835 renter households respectively that may need some type of housing assistance.

Definitions

A substandard condition is one that affects the health and safety of a resident’s habitability. As defined by California Health and Safety Code, a substandard condition exists to the extent that it endangers the health and safety of its occupants or the public. Substandard conditions include inadequate sanitation, structural hazards, any nuisance which endangers the health and safety of the occupants or the public, all substandard plumbing, wiring, and/or mechanical equipment, unless it conformed to all applicable laws in effect at the time of installation and has been maintained in a good and safe condition, infestation of insects, vermin, or rodents as determined by a health officer, faulty weatherproofing, lack of fire resistant systems, visible mold, inadequate structural resistance to horizontal forces, buildings or portions thereof occupied for living, sleeping, cooking, or dining purposes which were not designed or intended to be used for such occupancies, and inadequate maintenance which causes a building or any portion thereof to be declared unsafe.

‘Standard’ housing condition in the City is defined as being in conformance with the California State Health and Safety codes. For the purposes of the Consolidated Plan grant programs, a unit in substandard condition is considered “suitable for rehabilitation” provided that the estimated cost of rehabilitation does not exceed the estimated cost of reconstructing the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	17,840	39%	17,835	55%
With two selected Conditions	895	2%	2,920	9%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	26,770	59%	11,770	36%
Total	45,505	100%	32,565	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	14,525	32%	4,815	15%
1980-1999	12,285	27%	8,930	27%
1950-1979	16,485	36%	17,430	54%
Before 1950	2,200	5%	1,385	4%
Total	45,495	100%	32,560	100%

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	18,685	41%	18,815	58%
Housing Units build before 1980 with children present	8,730	19%	5,330	16%

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	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Vacancy Rates

Vacancy rate is a measure of the availability of housing in a community. This rate also provides an indication of how well the housing supply is meeting housing demand. A low vacancy rate is indicative of a tight housing market and suggests that people may have difficulty finding housing in their price range. Conversely, a high vacancy rate typically suggests that there is an oversupply of housing. According to SCAG, a certain level of vacancies in the housing market is desirable. Vacancies help ensure sufficient choice among different units, moderate housing costs, and provide an incentive for unit upkeep and repair. A 1.5 percent to 2 percent vacancy rate for homes and a 4-5 percent vacancy rate for rentals are considered optimal.

According to the Census, the homeowner vacancy rate in Chula Vista was .3 percent and the rental vacancy rate was 4.7 percent, representing a tight housing market. There was a total of 8,167 vacant units reported. In the County, the rates were similar with a homeowner vacancy rate of 1.1 and a higher rental vacancy rate of 4.8 with a total of 101,489 vacant units reported.

According to the City’s Housing Element there are 120 vacant sites available to meet State Regional Housing Needs. It is difficult to find matching data to assess need for this issue.

Local officials typically learn of potential vacant and abandoned properties through registration, neighbor complaints, visual surveys, property tax delinquency, or other means, and turn first to code enforcement and tax liens to make owners take responsibility for the property and return it to productive use. Vacant and abandoned properties can quickly fall into enough disrepair that they no longer comply with local

building codes. Code enforcement officials, who are empowered to secure properties that pose a threat to public health, safety, and welfare, can then issue citations and levy fines on problem properties. One of the greatest obstacles to timely and effective code enforcement is tracking down and holding responsible the owners and servicers of loans in default. Real estate owned (REO) properties pose special challenges. Mortgage servicers, which are usually national or international companies, must contend with the local laws and codes that apply to a given property. When officials can identify the property owners and hold them responsible, they can ensure that code violations are rectified and mitigate the negative impact of the property. If the owners are not responsive, local governments can take control of the property and pursue the appropriate course: either rehabilitation or demolition and reuse.

Need for Owner and Rental Rehabilitation

The age and condition of a City's housing stock is an important indicator of potential rehabilitation needs. As housing costs are typically lower for older homes, the situation is of particular concern for low- and moderate-income homeowners who are limited in what they can afford to buy or rent. Additionally, these households are generally not in a financial position to properly maintain their homes.

Housing age is frequently used as an indicator of housing condition. Housing over 15 years of age will generally exhibit deficiencies in terms of paint, weatherization, heating / air-conditioning systems, hot water heaters and finish plumbing fixtures. Most residential structures over 30 years of age will require minor repair and modernization improvements, such as roof replacement, foundation work and plumbing systems, while units over 50 years of age are more likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. A unit is generally deemed to have exceeded its useful life after 70 years of age.

According to CHAS data, 37,975 households had at least one housing problem (16,855 owners and 21,120 renters) regardless of income. HUD defines housing problems as housing overcrowding, housing cost burden, or units that are lacking adequate kitchen or plumbing facilities. Low- and moderate- income households are those households earning less than 80 percent of Area Median Income for San Diego County, adjusted for household size as published by HUD annually.

The vast majority (85 percent) of home were built prior to 1980 indicating a significant need for residential rehabilitation (over 40 years old). The number of substandard units and vacant/abandoned units is another indicator that housing stock is in need of rehabilitation. Table 33 above shows 39 percent of owner-occupied households in the City have at least one selected condition and 55 percent of all renter-occupied households in the City have at least one selected condition. This translates to 17,840 owner households and 17,835 renter households respectively that may need some type of housing assistance. Thus, newer housing stock is needed as well as preservation of the current stock.

Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited resources to retain existing housing units that are already affordable to low- and moderate-income households in the community. Addressing

substandard housing conditions through housing preservation activities provide that all economic segments of the community have the means to ensure that their property meets local standards and that all residents can live in decent housing. Housing preservation is rated as a high priority need based on the age of the City's housing stock, number of low- and moderate-income households reporting problems, demand for service inquiries reported by the City staff, and responses to the FY 2020-2024 Consolidated Plan Needs Assessment Survey. Thus, there is a high demand and priority need level for this category.

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

Most of the City's housing stock (75 percent) was built prior 1979, making the residents of these homes at risk lead-based paint hazards. Lead can cause severe damage in young children. It attacks the central nervous system, the neurological system, and can cause brain damage, IQ reduction, learning disabilities, decreased attention span, hyperactivity, growth inhibition, comas, seizures, and in some cases, death. The most common source of child lead poisoning is exposure to lead-based paint (and lead-contaminated dust) in the child's home.

There are 37,500 housing units built before 1980, of which 18,685 are owner-occupied units and 18,815 are renter-occupied units. There are 14,060 units built before 1980 with children present, including 8,730 owner-occupied units and 5,330 renter-occupied units, though risk may be far greater than what the data reports. As 75 percent of these units might contain lead-based paint and 47 percent of the City's population is low- and moderate income, it can be estimated that 10,545 housing units with lead-based paint hazards may be estimated to be occupied by 4,956 low- and moderate-income families. Moreover, the majority of low- and moderate-income households are concentrated in the same Census Tract/Block Groups where the housing stock is generally older.

Discussion

As noted in the Needs Assessment, a large share of owner and renter households experience at least one substandard housing condition. Based on the results of the Needs Assessment, the most prevalent conditions are cost burden and overcrowding. The high number of low- and moderate- income households and special needs groups, including seniors with limited income and higher rates of disability struggling with issues more important than fixing their homes, indicate that many units in the housing stock may not be suitable for habitation. Based on the age of the housing stock, a significant need exists for the preservation of older housing units occupied by low- and moderate-income households. The City will continue to address this need through the implementation of programs designed to preserve the stock of affordable housing, which is a High Priority Need.

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

Public housing is a form of housing tenure in which the property is owned by a government authority, which may be central or local, which may be owned and managed by the state, by non-profit

organizations, or by a combination of the two, usually with the aim of providing affordable housing. Typically, this type of housing is seen as a potential remedy to housing inequality. According to HUD, public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 PHAs.

County of San Diego Housing and Community Development Services (HCDS) serves as the Housing Authority for the County. The Housing Authority of the County of San Diego administers several publicly owned rental housing units within San Diego County. These rental units are available to low-income families, senior citizens, and disabled persons. The Housing Authority participates in the Section 8 Housing Choice Voucher (HCV), Public Housing, Veteran Affairs Supportive Housing (VASH), Section 8 Project-Based Voucher (PBV), Moderate Rehabilitation, and Housing Opportunities for Persons with AIDS (HOPWA) programs. As of March 18th, 2021, the Housing Authority of the County of San Diego has 8 waiting lists that are open now or opening soon.

Totals Number of Units

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	87	121	10,905	0	10,905	1,031	0	432
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Public Housing Supply

Describe the supply of public housing developments:

As stated in the Needs Assessment section NA-35, the Housing Authority of the San Diego (HACSD) owns and administers four (4) public housing rental complexes located in the City of Chula Vista; with a total of 121 units. The units are available to low- income families, senior citizens, and disabled persons as follows:

- Dorothy Street Manor (22 family units located in Chula Vista)
- L Street Manor (16 family units located in Chula Vista)

- Melrose Manor Apartments (24 family units located in Chula Vista)
- Town Centre Manor (59 senior units located in Chula Vista)

In addition, the HACSD manages the Housing Choice Voucher program in the City of Chula Vista. According to Table 38, there are approximately 10,905 Vouchers in use in the County, mostly tenant-based, and 152 are special purpose vouchers (1,031 Veterans Affairs Supportive Housing, 0 Family Unification Program, and 432 Disabled).

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:

The City of Chula Vista does not have a public housing authority. The Housing Authority of the County of San Diego serves as the City’s public housing authority. As outlined above, the HACSD has 117 public housing units available to residents plus four resident-manager units, for a total of 121. These units are addressed in the HACSD PHA Plan.

The PHAS is an in-depth evaluation of a Public Housing Agencies (PHAs) performance including the physical condition of properties, financial health, management systems, and the effectiveness of its modernization Capital Fund Program. The HACSD received a Public Housing Assessment System (PHAS) physical score of 93 out of a possible 100 points for the fiscal year ending on June 30, 2018. The HACSD was awarded 10 points out of a maximum score of 10 for its administration of its Capital Fund Program. The HACSD continues to improve its Public Housing stock with funding from its Capital Fund Program. More current scores have not yet been released due to the Coronavirus Pandemic. HUD will resume issuing new PHAS scores beginning with PHAs with fiscal year end date of June 30, 2021. HACSD was determined to be a high performer in 2017.

HUD’s Real Estate Assessment Center (REAC) conducts physical property inspections of properties that are owned, insured or subsidized by HUD, including public housing and multifamily assisted housing. About 20,000 such inspections are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary and in good repair. REAC scores range from 1 to 100 (100 being best) and a score below 60 is considered a failed score. Scores for units within Chula Vista were all passing as of September 28, 2018 and are shown below:

Public Housing Condition

Public Housing Development	Average Inspection Score
Congregational Tower	96
Garden Villas	99
Oxford Terrace	99
Silvercrest	81
Cordova Village	91

Table 38 - Public Housing Condition

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

The approximate ages of the HACSD's four developments in Chula Vista are:

- Dorothy Street Manor—approximately 25 years.
- L Street Manor—approximately 20 years.
- Town Centre Manor—approximately 30 years.
- Melrose Manor—approximately 28 years.

As is the case with complexes of this age, major systems and components begin to meet or exceed their life expectancies and must be restored or replaced at an accelerating rate, which often exceeds the funding available to take the appropriate actions in a timely manner. Per the HACSD's FY 2021 Action Plan, Capital Fund Update \$253,000 is budgeted to Replace electrical service and distribution services at the Chula Vista Towncenter. In addition, the HACSD Public Housing Agency Plan (PHA plan) has established revitalization goals including energy upgrades and developing/implementing community gardens at each public housing development.

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

The HACSD holds an annual Capital Improvement and Resident Services meeting with public housing residents to elicit information, feedback and recommendations for future capital fund projects and other resident needs.

The HACSD works with residents to prioritize resident needs so that funds are directed first to higher priority items with a priority focus on energy efficiency improvements. A contracted property management company is directed to promptly address all needed repairs. HACSD conducts annual quality control inspections. The HACSD is currently addressing the high priority deficiencies identified in the Physical Needs Assessment. The long-term goal of the HACSD is address all the deficiencies identified in the report.

As was discussed above, as the HACSD public housing ages, restoration and rehabilitation needs are expected to increase at an accelerating rate. However, income from rents generally remains level, while other sources of income, such as capital funding, do not necessarily rise at the same rate as accelerating costs. The HACSD is seeking other options, such as conversion of the public housing units, in order to provide these affordable housing units over the long-term.

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

The facility and service needs of homeless families and individuals generally include emergency shelter, transitional housing, supportive services such as job training and counseling, and mental and general health services. Emergency shelters often provide accommodation for a few days up to three months. Transitional housing provides shelter for an extended period of time (as long as 18 months) and generally include integration with other social services and counseling programs that assist people in attaining a permanent income and housing. Permanent supportive housing is rental housing for low-income or homeless people with severe mental illness, substance abuse, or HIV/AIDS with accompanying services that also further self-sufficiency. Outreach activities and programs are designed to contact or interact with the chronic homeless, hard to house homeless, homeless families with children and persons at risk of homelessness, and to provide information regarding and access to the region’s system of care.

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	0	0	0
Households with Only Adults	0	0	0	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 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

The County of San Diego is the lead Agency to mainstream services such as health, mental health, and employment services, and serves as the public housing authority for the City of Chula Vista. In the region, the San Diego Workforce Partnership provides job training programs throughout the region. There are also various community colleges in the region that provide no to low-cost educational opportunities. As previously mentioned previously, the City of Chula Vista participates in the Regional Continuum of Care Council.

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.

Preventive services are aimed at preventing the incidences of homelessness by assisting individuals and families from slipping into the cycle of homelessness due to a temporary or sudden loss of income. Preventive services include: Short-term financial assistance to prevent eviction, foreclosure or utility shut off, Tenant-landlord legal/mediation services to prevent eviction, food banks and pantries, transportation/gas voucher, clothing assistance, prescription/medical/dental services, and information and referral services. Government assistance and homeless programs work to enable the homeless community to obtain income, housing and other services. In California, the primary programs for assisting families in poverty are most often administered (in whole or in part) by state and county agencies and include such programs as:

There are several Federal and State Programs aimed at addressing the needs of the Homeless. Regionally, the CoC uses its federal and state funding to support federal, state and local initiatives that will have a meaningful impact on preventing and ending homelessness. Locally, the City of Chula Vista are direct recipients of HUD CDBG, HOME, and ESG funds which are used to develop affordable housing and community and economic development activities that meet the goals and objectives listed in this Consolidated Plan.

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

While some segments of the community may be able to move out of or avoid poverty on their own or with some initial assistance (such as job training), other more vulnerable segments of the community may require ongoing assistance. Special needs populations consist of persons who are not homeless but due to various reasons are in need of services and supportive housing. Persons with special needs include, but are not limited to, the elderly, frail elderly, severe mentally ill, developmentally disabled, physically

disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS and victims of domestic violence. The City of Chula Vista will consider allocating CDBG public service funding to various programs that provide services to special needs populations based on the number and types of application requests for funding received each year. Facility and service needs for each special need group are discussed in the following sections.

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

Elderly and Frail Elderly: The U.S. Department of Housing and Urban Development (HUD) defines elderly as a person who is 62 years of age or older. A frail elderly person is an elderly person who is unable to perform at least three “activities of daily living” including eating, bathing, or home management activities. Generally, elderly persons have lower incomes than the population at large and need assistance with daily routine: mobility, transportation, nutrition, medication, personal care, etc. Seniors over age 60 represent 17 percent of the population (44,818 people) in Chula Vista. Based on CHAS data, there are 5,435 cost burdened senior households and 3,230 severely cost burdened senior households in Chula Vista. Generally, elderly persons have lower incomes than the population at large and need assistance with daily routine: mobility, transportation, nutrition, medication, personal care, etc. There are several agencies that serve this population in the City and County. There are 29 residential care facilities for the elderly with a total capacity of 1,609, which is not sufficient inventory for the high number of seniors in the City.

Persons with Disabilities: HUD defines a disabled person as having a physical or mental impairment that substantially limits major life activities. The obstacle to independent living for these adults is not only their disability, but also the lack of financial resources. Additionally, persons with disabilities have high dependency on supportive services and may require accessibility modifications to accommodate their unique conditions. According to the 2019 ACS Data, approximately 25,515 Chula Vista residents (9.7 percent of the population) have a disability (7,507 have a self-care limitation and 11,577 have an independent living limitation). Care facilities are one way to serve the needs of the disabled. According to the State Community Care Licensing Division, within the City there are 55 licensed adult day care facilities with a capacity of 793 and 29 residential care facilities for the elderly with a total capacity of 1,609. Given the limited capacity of the mentioned above and the aging population who tend to develop disabilities as they age, additional facilities are likely to be needed. The disabled population may also need fair housing services, as disability discrimination is generally on the rise in California and denial of reasonable accommodation is prevalent. To address the housing needs of the disabled population, the creation of additional affordable rental housing opportunities that is accessible and provision of public services to remove barriers is needed given the lower income levels of this group. There are several agencies that serve this population in the City and County.

Mentally Ill: According to National Alliance for Mental Illness (NAMI) a mental illness is a condition that affects a person's thinking, feeling or mood. Such conditions may affect someone's ability to relate to

others and function each day. A mental health condition isn't the result of one event. Research suggests multiple overlapping causes. Genetics, environment and lifestyle influence whether someone develops a mental health condition. Nationally, 1 in 5 U.S. adults experiences some form of mental illness in any given year. And across America, 1 in 25 adults is living with a serious mental health condition such as schizophrenia, bipolar disorder or long-term recurring major depression. Many people don't seek treatment or remain unaware that their symptoms could be connected to a mental health condition. Mental health conditions are also common among teens and young adults as half of all lifetime mental illnesses develop by age 14 and 75 percent develop by age 24. According to the County Department of Public Health Survey, x sought mental health care in the last year.

Victims of Domestic Violence: Many single women and women with children become homeless as the result of domestic violence. According to the 2020 PIT Count for the County, it is estimated that nearly 1,080 homeless adults were a victim of domestic violence at some point in the past, and an estimated 600 adult domestic violence victims were unsheltered on the night of the count. The County's Housing Inventory Count (HIC) for 2019 reported x facilities serving domestic violence victims with a capacity of x beds for the entire region to address the needs of this group increasing capacity and shelter opportunities within the City is one option. Victims also face the same economic barriers that challenge so many individuals in this nation, such as unemployment, the lack of affordable housing, living-wage jobs, transportation, safety nets, and childcare options with additional safety barriers. Children who witness domestic violence may develop serious emotional, behavioral, developmental, or academic problems. Therefore, various types of supportive services are needed in addition to housing and increasing capacity.

Alcohol and Other Drug Addictions: Per the County Department of Public Health, there were a total of x treatment admissions (x patients) from Chula Vista in 2019. The Police Department's incident and arrest summary for 2019 shows x reported incidents related to narcotics, x Liquor/Tobacco, x drunk/alcohol, and x drunk driving in 2019. Thus, drugs are more prevalent than alcohol abuse. Alcohol density issues are relatively low as well. There are approximately x centers for treatment in the City. These families need crisis intervention, field capable clinical services, medication support, mental health services, psychological testing, targeted case management services, substance use treatment.

HIV/AIDS: According to the HHS's Division of Public Health Services, Epidemiology and Immunization Services Branch 2016 HIV/AIDS Surveillance Program Epidemiology Report (Epidemiology Report) estimates that there were 13,643 people living with HIV/AIDS in San Diego County through 2016. Most commonly, those living with HIV/AIDS are male (90 percent) and white (47 percent). However, HIV/AIDS is disproportionately felt by Black/African Americans individuals, with about 1,145.7 individuals per 100,000 experiencing HIV/AIDS in this community. In the white community, only about 421.7 individuals per 100,000 live with HIV/AIDS. New diagnoses of HIV in San Diego County have remained somewhat consistent over recent years. In Chula Vista there are approximately 478 people living with HIV/AIDS. Among this group service needs include medical care, case management, oral health care, mental health counseling, and medication support services. The major barriers to receipt of services include not knowing where to go or whom to call for services, feeling too sick, substance use, and no insurance. Oral health, benefits assistance and pharmacy/medication services were reported as the most frequently needed

services and major service barriers included other life priorities and lack of money. Housing Opportunities for Persons with HIV/AIDS, also known as HOPWA, is a federally- funded program that provides assistance with housing and supportive services for low-income persons living with HIV/AIDS and their families. There are no Transitional Residential Care Facilities (TRCF) or Residential Care Facilities for the Chronically Ill (RCFCI) within the City.

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

To determine the level of need and types of services needed by special needs populations, the City conducted surveys, consulted with local service providers and reviewed ACS data. Supportive services required for special needs populations include case management, medical or psychological counseling and supervision, childcare, transportation and job training provided for the purpose of facilitating a person’s stability and independence.

In housing, accessibility modifications to accommodate persons with mobility disabilities may include, but are not limited to, wider doorways, no step thresholds, installation of ramps, grab bars, lowered countertops and accessible hardware. The needs of residents with sensory disabilities are different from those with mobility disabilities. Individuals with hearing disabilities require visual adaptations for such items as the telephone ringer, the doorbell and smoke alarms. Residents who are blind may require tactile marking of changes in floor level and stair edges and braille markings on appliances and controls. People with low vision may require large print markings and displays, contrasting colors to distinguish changes in level or transition from one area to another, proper lighting, and reduced glare from lighting and windows.

For persons with special needs, the high cost of living in San Diego County makes it very difficult for to maintain a stable residence. Often these segments of the population rely on support services from various non-profit organizations to avoid becoming homeless or institutionalized.

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 will coordinate with local public service agencies 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. The City will allocate a maximum of 15 percent of its CDBG grant for these types of services per HUD guidelines.

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))

During the FY 2020-2024 Consolidated Plan period, the Strategic Plan calls for the City to use CDBG funds to provide special needs described above. In the first FY 2020-21 Annual Action Plan, the City will provide CDBG public service funds to the following agencies:

Agency	Program	Funded	Number to Serve
CV Community Collaborative	FRC Emergency & Basic Services	\$ 22,500	378
City of Chula Vista Parks and Recreation	Norman Park Senior Center	\$ 30,000	100
City of Chula Vista Parks and Recreation	Therapeutic Recreation Programs	\$ 20,000	50
Family Health Centers of San Diego	MMU Program	\$ 30,000	430
Jacobs & Cushman San Diego Food Bank	Food 4 Kids Backpack Program	\$ 15,000	75
Mama's Kitchen	Home-Delivered Meal Service	\$ 10,000	40
McAlister Institute	Work For Hope	\$ 30,000	40
Alpha Project	Take Back the Streets	\$ 50,000	20
Meals-on-Wheels	Senior Home Delivered Meals	\$ 20,000	260
SBCS	South Bay Food Program	\$ 20,000	500
SBCS	Family Violence Treatment Program	\$ 39,000	389
SBCS	Homeless Services	\$ 50,000	50
Voices for Children	Court Appointed Special Advocate	\$ 15,000	5

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

Describe any negative effects of public policies on affordable housing and residential investment.

Public policies directly and indirectly impact affordable housing development and residential investment; both positively and negatively. Providing for a range of housing types and prices allows residents of all ages and incomes the opportunity to find adequate housing that meets their needs and ability to pay; however, there are often barriers that prevent residents finding decent affordable housing. Barriers to the development of affordable housing occur at all three levels of government, as well as in the private market and within the community. Local government cannot control many factors that tend to restrict housing supply especially those that relate to regional, national, and international economy. However, they do have control over several policies, which are examined in this section.

At the federal level, an executive order has recently been issued to establish the White House Council on Eliminating Barriers to Affordable Housing Development (chaired by HUD Secretary Ben Carson), to address, reduce, and remove the multitude of overly burdensome regulatory barriers that artificially raise the cost of housing development and help to cause a lack of housing supply. The goal is to loosen restrictive zoning and building regulations, increase the supply of housing, and bring housing costs down.

At the state level California’s housing-element law acknowledges that, in order for the private market to adequately address the housing needs and demand of Californians, local governments must adopt plans and regulatory systems that provide opportunities for (and do not unduly constrain), housing development. A variety of requirements and regulations can impede a community’s ability to respond quickly to the growing need for housing, including zoning restrictions, land use regulations, low density requirements, off-street parking requirements, preservation or environmental impact regulations, and permitting processes, among other factors. Typically, such housing policies and processes are controlled at the local government level. While the authority to regulate land use is delegated primarily to local governments, states have the constitutional authority to reduce or remove regulations that drive up housing costs, offer financial and technical support for local communities to zone for affordable housing, and empower municipalities to use their own resources to create incentives for development. California has tried to streamline permitting processes and ease restrictive zoning laws that hinder the development of affordable housing and enacted legislation allowing fewer parking spaces in housing developments to increase affordability in areas close to public transit and promote the construction of accessory dwelling units (ADUs) in single-family and multifamily residential neighborhoods. Still, California is one of the most highly regulated of the 50 States, ranking number 9 on the Wharton Residential Land Use Regulation Index (WRLURI).¹

Analysis of Impediments to Fair Housing Choice (AI)

Based on the analysis conducted for the Regional AI, the following was a preliminary list of fair housing impediments identified in San Diego County:

- **Outreach and Education:** Fair housing education is identified as one of the most important strategies for furthering fair housing. However, traditional outreach methods of publishing notices and press releases in newspapers and posting information on websites are not adequate to reach the general public with diverse needs and interests. Outreach methods should be expanded to include other media of communications, and also utilize networks of neighborhood groups and organizations.
- **Enforcement:** Rigorous enforcement of fair housing laws is most effective in deterring housing discrimination. However, not enough enforcement activities are pursued. Fair housing service providers should encourage victims to pursue litigation and refer victims to agencies and organizations with the capacity to handle litigation. Also, favorable outcomes in litigation should be publicized to encourage other victims to come forward.
- **Linguistic Isolation:** In San Diego County, 15.4 percent of residents indicated they spoke English “less than very well” and can be considered linguistically isolated. The cities of National City, Chula

Vista, El Cajon, and Escondido have the highest percentage of total residents who spoke English “less than very well”. Most of these residents were Spanish speakers.

- Segregation: Within San Diego County, there are RECAPs (Racially/Ethnically Concentrated Areas of Poverty) scattered in small sections of Escondido, El Cajon, La Mesa, Lemon Grove, National City, and Chula Vista. Larger RECAP clusters can be seen in the central/southern portion of the City of San Diego.
- Lending: Throughout San Diego County, White applicants were noticeably overrepresented in the loan applicant pool, while Hispanics were severely underrepresented. Black and Hispanic applicants also seem to be significantly more likely to receive subprime loans. The SDRAFFH and jurisdictions should meet with the lending community to discuss ways to expand access to financing for all but especially for minority households.
- Public Policies: Several jurisdictions within the County have yet to update their zoning ordinances to address recent changes to State Law. Jurisdictions should implement their Housing Element program commitments to amend the zoning ordinances in a timely manner

In 2019, several bills were signed into law that include requirements for local density bonus programs, the Housing Element, surplus lands, Accessory Dwelling Unit (ADU) streamlining, and removing local barriers to housing production. The City will implement changes required by state law, likely through amendments to the Chula Vista Municipal Code.

SANDAG has allocated the following RHNA to the City of Chula Vista for the 2021-2029 Housing Cycle. This RHNA represents the City’s fair share of the housing needs for the San Diego region, including an equitable share of affordable housing. New housing construction need is as follows:

Income Level	Number Needed
Very Low	2,750 (25%)
Low	1,777 (16%)
Moderate	1,911 (17%)
Above Moderate	4,667 (42%)
Total	11,105

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

Introduction

Economic Development Market Analysis

There are many different types of assets that communities have. These include natural amenities, cultural and historic resources, human capital, and current industries, as well as the potential for new and emerging industries—such as renewable energy. Assets can include the presence of an institution, such as a college or university, or a hospital or medical center. Asset-based economic development builds on existing local resources to strengthen local and regional economies, and focuses on a community’s natural environmental, sociocultural, and economic advantages and how these can be leveraged into sustained economic growth and productivity. It focuses on building capacity in communities and strengthening connections within regions. The following section identifies gaps and deficiencies in the local economy and discusses efforts to attract new investments/industries, in the more traditional style of economic development. Goals for retaining existing jobs and creating new jobs, increasing per capita income, and increasing the local tax base are also included as, the City desires to enhance the community’s quality of life/sense of place, strengthen community pride by building on local traditions/creating new ones, and seeks to build stronger regional networks.

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	920	37	1	0	-1
Arts, Entertainment, Accommodations	14,426	8,749	16	17	1
Construction	5,008	1,373	5	3	-3
Education and Health Care Services	16,983	11,947	18	23	5
Finance, Insurance, and Real Estate	5,015	2,595	5	5	0
Information	1,658	711	2	1	0
Manufacturing	7,870	4,781	9	9	1
Other Services	4,021	2,533	4	5	1
Professional, Scientific, Management Services	8,565	2,726	9	5	-4
Public Administration	0	0	0	0	0
Retail Trade	12,656	9,883	14	19	5

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	3,149	1,719	3	3	0
Wholesale Trade	4,047	1,687	4	3	-1
Total	84,318	48,741	--	--	--

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	124,880
Civilian Employed Population 16 years and over	111,880
Unemployment Rate	10.41
Unemployment Rate for Ages 16-24	26.21
Unemployment Rate for Ages 25-65	6.45

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	25,785
Farming, fisheries and forestry occupations	5,735
Service	12,090
Sales and office	30,310
Construction, extraction, maintenance and repair	8,350
Production, transportation and material moving	5,200

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	61,965	58%
30-59 Minutes	37,185	35%
60 or More Minutes	7,965	7%
Total	107,115	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	11,445	1,935	7,215
High school graduate (includes equivalency)	17,575	2,073	6,145
Some college or Associate's degree	34,505	2,965	8,855

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	30,600	1,615	5,700

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	200	1,020	1,130	5,395	7,065
9th to 12th grade, no diploma	2,975	2,390	3,755	6,905	3,325
High school graduate, GED, or alternative	8,185	8,630	6,700	10,885	6,155
Some college, no degree	12,535	11,205	8,470	14,950	4,975
Associate's degree	1,760	4,025	3,375	5,500	2,125
Bachelor's degree	1,530	7,805	8,030	11,635	3,115
Graduate or professional degree	95	2,235	3,945	5,260	2,305

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	21,291
High school graduate (includes equivalency)	55,730
Some college or Associate's degree	78,068
Bachelor's degree	146,102
Graduate or professional degree	175,719

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 the ACS data above, Chula Vista is home to a variety of companies and industries. The key industry clusters in the City include Education and Health Care Services (23 percent of jobs), Retail Trade (19 percent of jobs), and Arts, Entertainment, Accommodations (17 percent of jobs). The City's largest employers, representing 19,609 jobs per the City's Finance Department and consistent with the Census data, are as follows:

Business	Business Type	Employees
Sweetwater Union High School District	Education	4,133
Chula Vista Elementary School District	Education	3,680
Sharp Chula Vista Medical Center	Medical	2,287
Rohr Inc./Goodrich Aerospace	Aerospace Manufacturing	1,928
Southwestern Community College	Education	1,743
Wal-Mart	Retail	1,323
City of Chula Vista	Government	1,208
Scripps Mercy Hospital	Medical	1,073
Aquatica	Entertainment	698
Costco	Retail	674
Target	Retail	533
Vons	Retail	329
	Total	19,609

Describe the workforce and infrastructure needs of the business community:

Educational opportunities for the 11,445 residents with less than a high school education is one of the most prominent needs for the workforce, as these residents are limited to lower income positions. In addition, opportunities for businesses in the growing sectors of the economy and that provide opportunity to the residents with higher educations. South San Diego County also face many infrastructure challenges including an international border that needs major infrastructure investment. The efficient movement of goods and people safely through these ports of entry are critical to the region’s economy and provide a competitive advantage. Funding is also needed for construction of new roadways, expansion and maintenance of existing roadways, and other infrastructure projects to accommodate current and projected growth demands.

Within the City of Chula Vista, aging infrastructure continues to present challenges to the City in facilitating the revitalization of neighborhoods. The City completed the following planning documents to address these issues: the Urban Core Specific Plan, the Palomar Gateway District Specific Plan, and the Bayfront Specific Plan.

Chula Vista voters approved Measure P – a temporary, ten-year, half-cent sales tax to fund high priority infrastructure needs. Collection of the sales tax began April 1, 2017. The sales tax is projected to raise \$178 million. The Infrastructure, Facilities and Equipment Expenditure Plan guides implementation of Measure P sales tax funds.

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.

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

The City has begun to transform the downtown area into a vibrant, pedestrian-oriented residential and commercial center. Nationally, consumer preferences are changing in favor of more compact urban housing types that offer access to retail, services, and transit.

The majority of employees in the civilian labor force have a post-secondary education

Generally, the skills and education of the current workforce correspond to the employment opportunities in the City. There are also a variety of job opportunities available in the City, given the majority of the workforce commutes less than 30 minutes to work each day according to Table 47.

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.

An educated and highly trained workforce would support existing and new businesses and remove limitations that lead to lower education and lower skilled industry growth.

A number of workforce training initiatives and programs are available to Chula Vista residents. The following discussion provides details on the region's major programs:

- **San Diego Workforce Partnership (SDWP):** SDWP has established programs and services promoting self-sufficiency and addressing the current and long-term needs of the region's employers and job seekers. The network of One-Stop Career Centers and the service providers offer adult and youth employment and training programs, labor market information, employment resources, summer and after-school jobs for youth, and job training for dislocated workers. In addition, SDWP's Adult Programs Committee provides governance to Workforce Investment Act (WIA) Adult funded programs.
- **Comprehensive Economic Development Strategy (CEDS):** Through the Workforce Development Service providers and partnerships established in the CEDS Study Area, job seekers can receive skills training for a wide range of occupations that support existing and emerging businesses.
- **San Diego and Imperial Counties Labor Council:** The Labor Council is the local central body affiliate of the AFL-CIO. It includes 125 affiliated labor groups within San Diego County. Nearly every sector of the workplace is represented in the membership, including the building and construction

trades, hotel workers, longshoremen, nurses, fire fighters, teachers and more. The Labor Council provides training in a variety of skills and trades from entry level to journeyman. In the past, the Labor Council has worked alongside the SDWP, community colleges, and local employers to provide a range of job training programs and help meet employers' need for skilled workers. The Labor Council's programs also include Vocational English as a Second Language (VESL), pre-employment training in employer and workplace expectations, work ethics, resume preparation and job interviewing skills. A state-of-the-art computer technology center is available to help job seekers improve their English, math, and general computer skills, thereby improving their chances for better jobs. Technical skills are also taught in several trades so clients can be placed with some of the area's largest union employers.

- **AB109 Public Safety Realignment:** Under the direction of the Community Corrections Partnership (CCP), the San Diego Public Safety Agencies, including the Probation Department, Sheriff's Department, District Attorney's Office, Public Defender's Office, came together with the San Diego Superior Court and other key partners, including the Health and Human Services Agency, to develop an AB 109 Implementation Plan focused on maintaining the highest level of public safety and ultimately, striving to reduce recidivism. As the agency charged with managing the realigned population, Probation will also engage community providers to obtain reentry services including, educational, job preparation, and vocational training/employment services, cognitive behavioral treatment, family strengthening strategies, restorative justice programs, and housing resources.

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.

Economic Development in Chula Vista takes a different form and approach than any other city in San Diego County. The City of Chula Vista's Economic Development Department is organized into three divisions: Economic Development, Real Property Management, and the Office of Sustainability. Together these divisions make up an Economic Development Department that strives to create quality employment, shopping, dining and entertainment opportunities for our residents while increasing City revenues for vital public infrastructure and community services, all with a focus on sustainability. In 2019 a work plan was developed to outline the strategy of supporting and strengthening Chula Vista's triple-bottom line: our people, our planet and our prosperity. Economic development is more than just infrastructure, jobs and buildings. It is a pathway to self-sufficient neighborhoods and an economically thriving city with over 270,000 Chula Vista residents. The Department is working to expand business support, improve collaboration and outreach, strengthen economic vitality and drive innovation and sustainability, which are the key themes in the work plan. Economic Development staff work directly with businesses, trade and business organizations,

stakeholders and internal City departments to facilitate new investment opportunities that create a business-friendly ecosystem within City Hall that supports a stable and thriving economy. To accomplish this, staff plays a catalytic role in leading efforts to move the City's key projects and economic engines forward. These projects include the Chula Vista Bayfront, Millennia in the Eastern Urban Center, the University and Innovation District, the Otay River Business Park, the Third Avenue Village Association and other revenue and job generating uses.

Staff assisted numerous businesses and directly influenced the creation of new jobs in Chula Vista. This includes helping existing Chula Vista businesses expand like Boochcraft, Novo Brazil and Southcoast Welding, as well as attracting new businesses like Good-Win Racing and Baron's Market. Economic Development staff assists businesses on a number of fronts, including 1) assisting businesses in identifying and securing financial capital and incentives; and 2) providing concierge services so these businesses can better navigate the ministerial and discretionary permitting processes. Further details are as follows:

- Baron's Market in Otay Ranch Town Center opened in Fall 2019 in a nearly 20,000 square foot space offering organic, natural and specialty foods at competitive prices. The new grocery store will activate and enhance the mall experience for all shoppers and nearby residents.
- Novo Brazil will be opening a 12,000 square foot restaurant, brewery and distillery in Otay Ranch Town Center with more than 300 seats. This vastly expands their footprint in Chula Vista with an expansion of their existing brewery and tasting room on Lane Avenue.
- Economic Development staff welcomed Good-Win Racing and assisted them in relocating from a 6,000 square foot facility in Pacific Beach to a 12,000 square foot facility in Chula Vista on Naples Avenue. Staff also assisted in providing access to programs that offset the cost to train new employees, allowing the business to double in size from their previous location. South Coast Welding and Manufacturing expanded their existing facility with 7,500 square feet of office space and more than doubled their employees from 350 to 780.
- The successful Chula Vista based hard kombucha brewer, Boochcraft, chose to invest in a multi-million-dollar expansion effort in Chula Vista assisted by staff in 2018. The label on each bottle of hard kombucha shares that the popular drink is brewed and bottled in Chula Vista, CA.
- Staff facilitated the sale of formerly City-owned 224 Third Avenue, adjacent to the Vogue Theater, to incentivize the redevelopment of The Vogue into a cutting-edge entertainment and event venue to activate Third Avenue and serve as a regional entertainment destination.

MA-50 Needs and Market Analysis Discussion

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

Housing problems impact low- and moderate- income households disproportionately, compared to higher-income households; thus, areas with concentrations of low- and moderate-income households are likely to have high rates of housing problems.

An area of low- and moderate-income concentration is usually defined as a census tract or block group in which the number of low-income persons (defined as persons earning 50 percent or less of the County median income) exceeds 51 percent of the total number of persons. Per the 2015 ACS, there are 54 Census Tract block groups considered to be low- and moderate-income, 41 of which have high concentrations of over ten percentage points of the overall City percentage of 51.

Overall, low-and moderate-income block groups cover more than half of the City, with high concentrations of low- and moderate-income households in the central core of the City.

Based on a review of CPD Maps, there are specific areas of the City where multiple housing problems are concentrated, nearly all of which are west of the 805 freeway.

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

An ethnic concentration occurs when the percentage of a particular ethnic or racial group of residents in the census tract exceeds the County percentage of the same ethnic group. A high concentration occurs when the percentage of a particular ethnic group is more than twice the County-wide average for that same group. Concentrations typically occur for either social or economic reasons.

As shown in the CPD Maps, ethnic concentrations exist as follows:

Figure x shows racial/minority concentrations in the City that are greater than the County percentage of 54.2 percent. As shown in the map, ethnic concentrations exist in most of the City, with high concentrations in only a few tracts. The areas of ethnic concentrations are also tracts with concentrations of low-and moderate-income and housing problems.

These concentrations indicate that while the City is diverse, housing patterns have developed which may need to be considered when addressing housing needs, minority outreach, and fair housing planning.

The geographic concentrations of the Hispanic population generally overlap with the concentrations of low-and moderate-income residents.

The City also has a large population of Asian residents. While Asian residents still make up a small proportion of the City (approximately 14.4 percent), the proportion of Asian residents in Chula Vista is slightly higher than the California overall. **Refer to map below for minority concentration areas.**

In Chula Vista, the areas of low and moderate income concentrations and minority concentrations generally overlap. These areas also correlate with the concentration of the City's multi-family housing and rental housing. According to the 2010 Census, Chula Vista has a 58.7 percent homeownership rate. Which translates into approximately 41.3% of City households are renters. The average household size for households (3.25 persons) in Chula Vista was higher than the California as a whole of 2.94 persons). As previously discussed, lower income renter-households had disproportionate affordable housing need. All these characteristics point to significant housing assistance needs among lower income renter-households in these areas.

Are there any community assets in these areas/neighborhoods?

The City has a strong network of active and dedicated nonprofit organizations and community groups that work to address the housing and community development needs in these neighborhoods and the City at large. The following service agencies are located in low- and moderate-income neighborhoods:

- Salvation Army
- San Ysidro Health Clinic
- Family Health Centers of San Diego
- South Bay Community Services
- MAAC Project
- South County Economic Development Cooperation
- Various churches who provide meals and services to the homeless
- Catholic Charities
- Chula Vista Friends of the Library
- Police Activity League (Chula Vista)

Are there other strategic opportunities in any of these areas?

Yes, there are other strategic opportunities in some of these areas, including the Chula Vista Bayfront. There are other properties in low- and moderate-income areas that have development opportunities. Other sections of the City have been rated as potential developable using sustainability measures.

Figure 9 below shows community assets along with transportation access to these areas, and tracts with high percentage of disabled residents. Figure 10 below shows transit access to major employers and medical occupations in relation to the low- and moderate-income areas. The City will strategically spend funds and seek projects in these areas which overlap low- and moderate-income areas, as well as areas of racial concentrations, and areas with high rates of disabled residents.

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 Digital Divide refers to the differing amount of information between those who have access to the Internet (especially broadband access) and those who do not have access. Efforts to narrow the digital divide in low-income communities includes providing broadband infrastructure to communities in need of such infrastructure. Broadband is the common term used to refer to a very fast connection to the Internet. Such connections are also referred to as high-speed. CDBG funds may be used to install wiring, fiber optic cables, and permanently affixed equipment such as receivers for areas to receive broadband/internet access. Eligible activities include: The acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements digital literacy classes. Public services may include the installation of satellite dishes and similar equipment on private homes or the provision of wireless routers and/or computers to income-eligible persons or households. There is a monthly cost for accessing Internet service, and some households may be unable to afford the cost. Subsidizing the cost on behalf of an individual or family would be eligible as a public service.

Pew Research reported 31.4 percent of households whose annual income fall below \$50,000 with children ages 6 to 17, do not have high-speed internet connection at home which places low-income students at a learning disadvantage to their counterparts.

In the City of Chula Vista, similar disparities in Internet usage and device access exist. Despite 98.2 percent of the city having broadband coverage, not all residents have the devices or subscriptions to access the Internet. From census data in 2017, an estimated 12,700 residents (or 4.7 percent of households) did not have access to digital devices and over 30,800 individuals (11.4 percent) did not have a broadband Internet subscription. Analysis by neighborhood shows that there is an East and West digital divide in the city, with the West side displaying lower rates of Internet access and use.

The City of Chula Vista adopted a Digital Equity and Inclusion Plan. For further information please visit here <https://www.chulavistaca.gov/businesses/smart-city/internet-access>

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

Weak competition yields high prices for consumers and little pressure for companies to upgrade their networks to offer better service.

Affordability of services, devices, and training is a central barrier to Internet access. In Chula Vista, the average monthly cost for Internet is \$ 30. Starting rates range from \$ 14.95-\$ 49. 99 per month and 3. 2 percent of Chula Vista residents have access to only one or no wired Internet service providers at their

address (wired Internet service is hard wired to the provider and implies the use of cable, DSL or ROS to connect as opposed to a wireless Internet service). Choice between multiple service providers is essential because competition can encourage providers to keep rates low and fair. Although there are low- cost Internet programs available in the area, there are barriers for entry, including previous outstanding balances on Internet bills or having a current or recent active subscription.

In California, the California Public Utilities Commission, authorized the California Advanced Services Fund (CASF) through the adoption of Assembly Bill (AB) 1655 on December 20, 2007. The CASF provides grants to “telephone corporations” to bridge the “digital divide” in unserved and underserved areas in the state. With an initial funding of \$100 million, the CASF supports projects that will a) provide broadband services to areas currently without broadband access and b) build out facilities in underserved areas, if funds are still available. Under existing statute, households in census blocks offered wireline and/or fixed wireless service broadband Internet service at speeds of 6 Mbps downstream and 1 Mbps upstream or greater are considered served. The California Interactive Broadband Map provides mapped records of wireline, wireless, and fixed wireless broadband coverage across California. Wireline broadband Internet access service provides a physical connection to a physical location (a home or business) through a cable fixed network. Whereas wireless broadband Internet access service connects a home or business to the Internet using a radio link between the customer’s location and the service provider’s facility. Wireless broadband can be mobile or fixed. Chula Vista’s rate of broadband Internet access is x percent. The most widely used method of accessing broadband Internet services is mobile wireless Internet service. There are 2 Internet providers in Chula Vista offering residential service. There are 4 companies offering business Internet services.

Real estate developers and builders have new obligations under one of HUD’s new rules, “Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD-Funded New Construction and Substantial Rehabilitation of Multifamily Rental Housing” (published Dec. 20) that would provide residents and their children the opportunity to bridge the digital divide by connecting to the world of opportunity. Under the final rule governing installation of broadband, any new and substantially rehabilitated public housing project of four or more units must include infrastructure capable of supporting broadband access to residents as of Jan. 19, 2020 unless the federal fund recipient can document one of three grounds for waivers

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

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

Climate change and greenhouse gases (GHG) has become a critical issue affecting the future of Southern California and the entire global community. Studies have shown that our use of fossil fuels have led to sharp rises of GHGs over the last century and a half have led to higher overall worldwide temperatures, reduced snowpack in the higher elevations, greater fluctuations of temperature and precipitation, global sea level rise and more frequent and severe extreme weather events, including hurricanes, heatwaves, and droughts.

In California, Senate Bill 375 specifically gives Metropolitan Planning Organizations (MPOs), such as the Southern California Association of Governments (SCAG), the responsibility to work with local jurisdictions to develop a regional strategy for reducing GHG emissions.

As a result, cities across California have become increasingly involved in promoting resource conservation to make their community more environmentally sustainable. Resource conservation initiatives include:

- **Building Codes.** California Green Building Code (CALGreen) is the first statewide green building standards code. The Code is designed to help California achieve GHG reduction goals through the planning, design, operation, construction, use, and occupancy of every new building, and to additions and alterations to nonresidential buildings. CALGreen includes mandatory provisions to reduce water use by 20%, improve indoor air quality, divert 50% of construction waste from landfills, and inspect energy systems for nonresidential building.
- **Neighborhood design.** Neighborhood design and site planning can also help to reduce energy consumption. Sizing and configuring lots to maximize a building's solar orientation facilitates optimal use of passive heating and cooling techniques. Placing housing near jobs, services, and other amenities reduces energy consumption for transportation. Other design strategies with beneficial energy implications include installing broad-canopied trees for shade and clustering development to reduce auto use.
- **Green Standards.** The building industry offers programs to improve the energy efficiency and sustainability of housing. The BIA sponsors a voluntary program called Green Builder. The U.S. Green Building Council (USGBC) sponsors a building certification program called Leadership in Energy and Environmental Design (LEED). The USGBC reviews projects for conformance based on efficiency, sustainability, materials quality, and design factors, and then issues certifications based on the points achieved for sustainable practices.
- **Retrofits of Residential Buildings.** Older residential buildings built before modern energy conservation standards and those under the CALGreen Code provide the greatest opportunity to make a measurable difference in energy usage. To that end, the City offers residential rehabilitation loans that can be used to purchase more energy-efficient upgrades to windows, insulation, and other home items. Moreover, local utility companies also offer a wide range of incentive programs to trade in energy-inefficient appliances and receive a rebate that can be used to purchase more energy-efficient models.

Programs to enforce building, health, and housing codes and the funding of minor repairs, rehabilitation of housing will encourage the provision of decent, safe and sanitary housing and preserve neighborhood quality. Of particular focus is repair, rehabilitation and improvement of housing and neighborhoods in the City's Northwest and Southwest Planning Areas. In September 2017, the City adopted an update to its CAP to address the threat of climate change impacts to the local community. Implementation of the CAP's strategies and actions will improve the sustainability of housing stock, maximize energy and water efficiency potential, reduce occupant utility costs, increase home value, and preserve neighborhood quality. Additionally, California Title 24, Building Energy Efficiency Standards ("Title 24"), establishes

energy budgets or maximum energy use levels. The standards of Title 24 supersede local regulations, and state requirements mandate Title 24 requirements through implementation by local jurisdictions. The City will continue strict enforcement of local and state energy regulations for new residential construction and continue providing residents with information on energy efficiency.

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

Consolidated Plans are now required to account for resiliency to natural hazards within the relevant jurisdiction. Many departments in the County government are involved in resiliency to natural hazards, especially the San Diego County Fire Authority and the Department of Environmental Health. Among other duties, the Environmental Health Department protects public health and safeguards environmental quality, educates the public to increase environmental awareness, and implements and enforces local, state, and federal environmental laws.

Aligning perfectly with HUD's focus on resiliency, the County developed and implemented the County Resilience Program. A main component of the program is a Resilience Review conducted by a Resilience Review Working Group. In January 2019, the Resilience Review Working Group published its first report on wildland fires. This is in response to increasing risk and intensity of wildfires.

STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview

During development of the City's FY 2020-2024 Consolidated Plan, which forms the basis for establishing objectives and outcomes in the Strategic Plan and five subsequent Annual Action Plans, the following priority needs, and objectives were established:

- **Priority 1: Affordable Housing (DH-2) [High Need]**- Promote, preserve, and assist in the development of affordable housing for low- and moderate- income residents, special needs groups, those at-risk of homelessness, and disproportionately impacted residents.
- **Priority 2: Infrastructure and Facilities (SL-1) [High Need]**- Improve and expand infrastructure and facilities that benefit primarily residential low- and moderate-income neighborhoods.
- **Priority 3: Public Services (SL-1) [High Need]**- Provide and improve access to public services for low- and moderate-income persons and those with special needs. Public Services will be funded based on applications received for a variety of services, including, but not limited to: Senior Services, Disabled Services, Youth Services, General Public Services, Homeless Facilities/ Supportive Services, Victims of Domestic Violence Services, Abused and Neglected Children, Foster Youth, Illiterate Adults, and other special needs.
- **Priority 4: Economic Development (EO-1) [High Need]**- Provide for the economic development needs of low- and moderate-income persons and neighborhood target areas.
- **Priority 5: Administration and Planning (SL-1) [High Need]**- Provide for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs in the Consolidated Plan in accordance with HUD regulations and provide Fair Housing services for all residents.
- **Priority 6: Address Homelessness (SL-1) [High Need]**- Provide for programs to address the needs of the homeless population.
- **Priority 7: Address the COVID 19 Coronavirus Pandemic (SL-1) [High Need]**- Provide for programs needed to carry out actions that address identified needs pertaining to the COVID 19 Coronavirus Pandemic.

These Priority Needs form the basis for allocating investments geographically within the jurisdiction during the next five-year period, beginning July 1, 2020 and ending June 30, 2024. They are a result of various community outreach efforts and consultation meetings developed under the Citizen Participation process. During the course of the next five years the City anticipates receiving approximately \$10,000,000 of CDBG, \$5,000,000 of HOME, and \$1,000,000 of ESG funds per year to address the above-mentioned activities to meet the priorities and corresponding goals of the Consolidated Plan, all of which were determined to be a High Priority needs level.

All of the priorities are consistent with HUD’s national goals for the CDBG and HOME programs to provide decent housing opportunities, maintain a suitable living environment, and expand economic opportunities for low- and moderate-income residents. The City is able to provide these programs through collaboration and coordination with local nonprofit agencies that provide direct services to Chula Vista residents. Over the next five years, the City will continue this emphasis and will also use these resources to support City sponsored programs and activities that support the goals and objectives of this Plan and to meet the worst-case needs of residents.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City-Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Targeted area consists of low/moderate income areas.
	Identify the neighborhood boundaries for this target area.	N/A City-Wide
	Include specific housing and commercial characteristics of this target area.	N/A City-Wide
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A City-Wide
	Identify the needs in this target area.	N/A City-Wide
	What are the opportunities for improvement in this target area?	N/A City-Wide
Are there barriers to improvement in this target area?	N/A City-Wide	
2	Area Name:	CDBG Low/Mod Area Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other

Other Revital Description:	LMA
Identify the neighborhood boundaries for this target area.	N/A
Include specific housing and commercial characteristics of this target area.	N/A
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
Identify the needs in this target area.	N/A
What are the opportunities for improvement in this target area?	N/A
Are there barriers to improvement in this target area?	N/A

General Allocation Priorities

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

The seven (7) Priority Needs established in the Strategic Plan form the basis for allocating investments geographically within the jurisdiction during the next five-year period, beginning July 1, 2020 and ending June 30, 2024. They are a result of various community outreach efforts and consultation meetings developed under the Citizen Participation process. During the course of the next five (5) years the City anticipates receiving approximately \$10,000,000 of CDBG, \$5,000,000 of HOME, and \$1,000,000 of ESG funds per year to address the above-mentioned activities to meet the priorities and corresponding goals of the Consolidated Plan, all of which were determined to be a High Priority needs level.

Geographic distribution of funding is based on the nature of the activity to be funded. The City intends to fund activities in areas most directly impacted by the needs of low- and moderate-income residents and those with other special needs. Approximately 15 percent of the City’s CDBG allocation will be provided for public service activities, which are provided to low- and moderate-income residents throughout the community. An additional 20 percent will be allocated to Administration and Planning and fair housing services administered by the CSA, which are also provided to low- and moderate-income residents throughout the community. The remaining 65 percent, and any unexpended Administration funds from the prior year will be designated for Capital Projects administered by the Public Works Department which take place in the primarily residential low- and moderate-income areas.

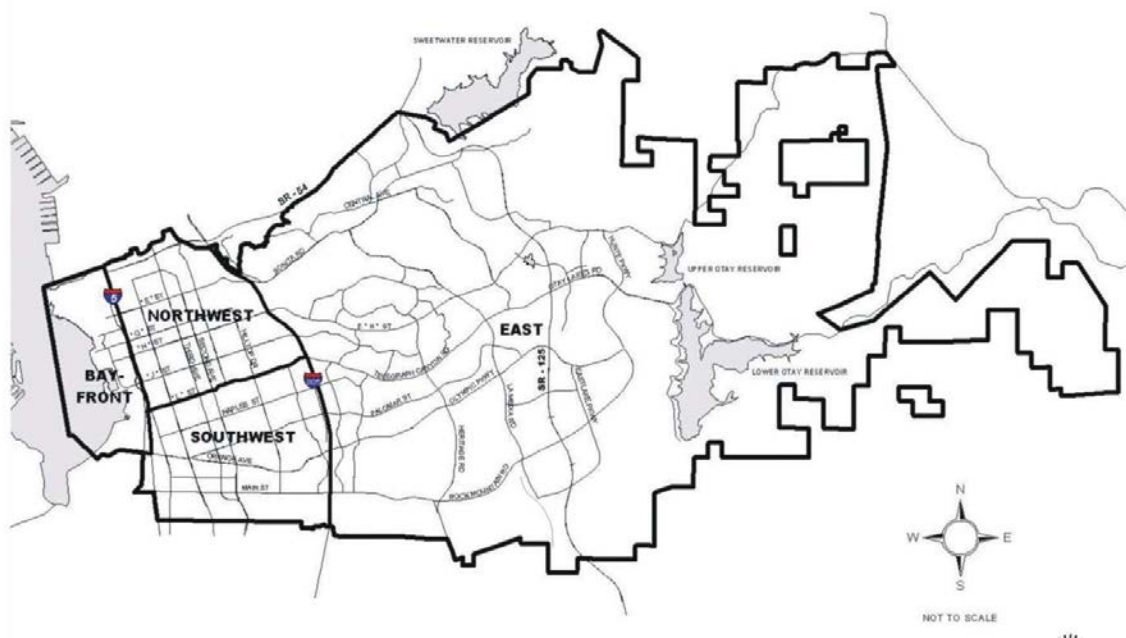
All of the priorities are consistent with HUD’s national goals for the CDBG and HOME programs to provide decent housing opportunities, maintain a suitable living environment, and expand economic opportunities for low- and moderate-income residents. The City is able to provide these programs through collaboration and coordination with local nonprofit agencies that provide direct services to Chula Vista residents. Over the next five years, the City will continue this emphasis and will also use these resources to support City sponsored programs and activities that support the goals and objectives of this Plan and to meet the worst-case needs of residents.

Chula Vista is the second largest city in San Diego County. The City encompasses approximately 52 square miles of land area from San Diego Bay eastward to Otay Lakes and includes most of the land between Sweetwater River to the north and the Otay River to the south. The Bayfront, rivers, hills define Chula Vista. Located minutes from downtown San Diego and the U.S-Mexico border, Chula Vista has convenient access to the regions cultural, recreational, educational, and business opportunities. Specific community data is described below and the location of the low- and moderate-income areas can be found on the Map.

Communities

The City's communities can be distinguished by geographic planning areas that follow the overall development patterns of the City.

- **Northwest** – That area north of L Street and east of Interstate 5, also referred to as the City's historic urban core;
- **Southwest** – That area south of L Street, generally encompassing those neighborhoods included within the Montgomery annexation of 1985;
- **East** – That area east of Interstate 805, generally encompassing master planned communities developed from the early 1990's; and,
- **Bayfront** – That area west of Interstate-5 and north of L Street, currently underdeveloped with some development and large vacant waterfront properties.



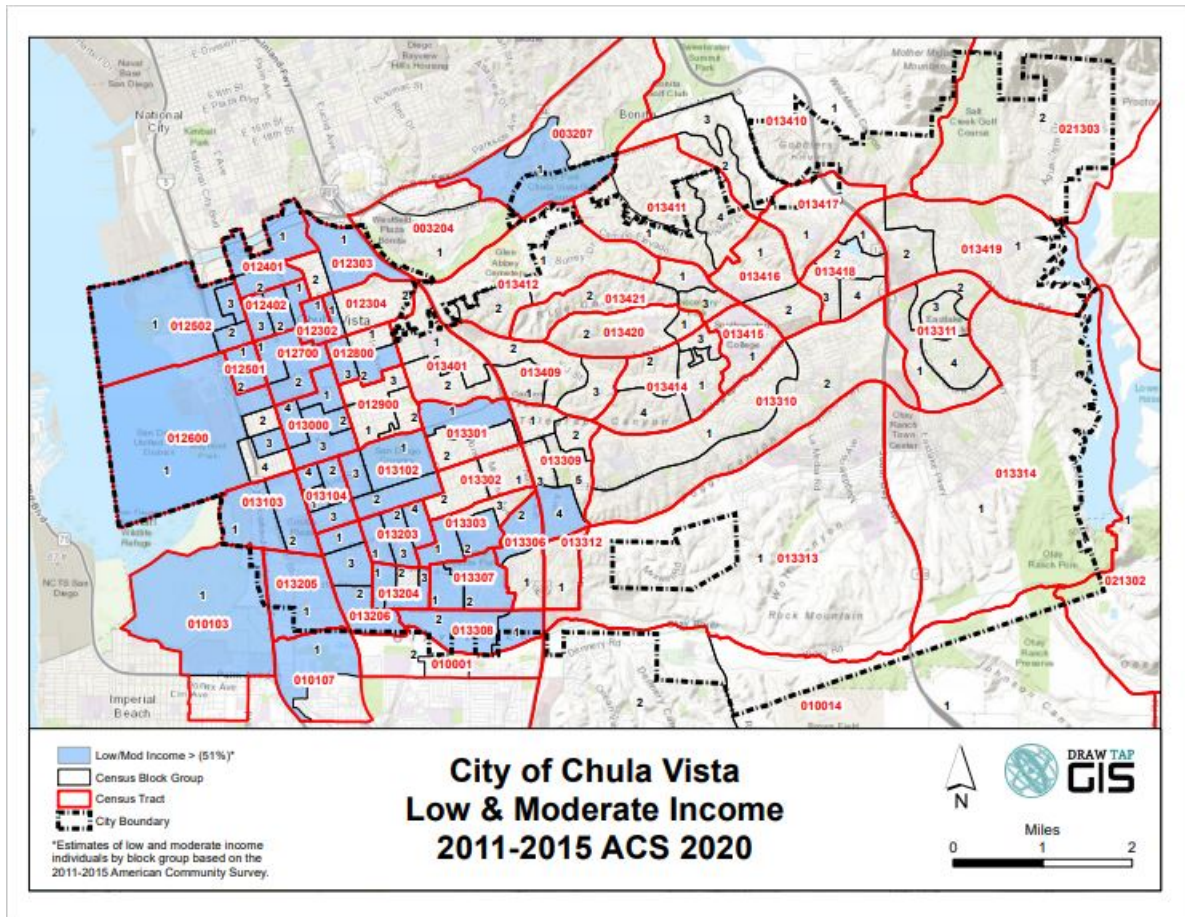
The City of Chula Vista focuses on each of the four geographic planning areas to target appropriate programs and activities given their unique physical, economic, and cultural characteristics. By utilizing a

geographic focus area approach, the City is able to implement programs that better address the growing needs of the Chula Vista community.

Within the older neighborhoods of the Northwest and Southwest Planning Areas, policies and programs are focused on the preservation and maintenance of housing and neighborhoods and revitalization of these areas with newer development. Although eastern Chula Vista has developed significantly in the past decade, most new development in Chula Vista will continue to be in that area of the City.

Geographic Allocations

While the City has not established specific target areas to focus the investment of CDBG/HOME/ESG funds, specific geographic distribution of investments, infrastructure improvements and public facilities will be focused primarily in areas of concentrations of low- and moderate-income population which are primarily located within the Northwest and Southwest areas of the City. The map below contains a list of block groups illustrating the low- and moderate- income areas in the City (defined as a block group where at least 51 percent of the population with incomes not exceeding 80 percent of the Area Median Income). For community-wide activities, income verification is used to ensure low-to moderate-income beneficiary levels.



Investments in public facilities, including capital improvement projects, and services serving special needs populations and primarily low- and moderate-income persons can be made throughout the City so long as the activity meets a HUD National objective and there is demonstrated significant benefit to low- and moderate-income persons. The general basis used for prioritizing investments includes the total number of residents benefited, the urgent need of a given community within the City, environment issues that threaten life or property, the need for improved access, and other important needs of the community as a whole.

Housing assistance will be available to income-qualified households. Due to aging housing stock in Northwest and Southwest Chula Vista, priority will be given to those households who wish to participate in owner occupied residential rehabilitation programs to maintain safe housing and for revitalization of neighborhoods. New construction of affordable housing will likely occur in East Chula Vista with its available undeveloped land and to provide for a more diverse and varied housing stock in the area.

The City utilizes CDBG funds for Capital Improvement Projects (CIPS) for the objective of creating a suitable living environment and utilizing HUD performance measurements/outcomes of availability/sustainability. The City has a detailed list of approved Capital Improvement Projects that demonstrate a general public need but, due to budget constraints, funding may not be available for those smaller projects. Priority for allocating CDBG funding is given to capital improvement projects located within an approved HUD qualifying census tract and/or census block group. Capital Improvement Project priorities are assigned based on a number of factors including: the total number of residents benefited; areas of other projects; phase of improvement project; needs assessment results; and budget prioritization of Capital Improvement Projects, assuming the project is within a qualifying census tract. Priorities for CIP projects are addressed by the City Council and the budget for the City during each fiscal year (July 1 to June 30).

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Priority 1: Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	City-Wide
	Associated Goals	Affordable Housing
	Description	Promote, preserve, and assist in the development of affordable housing for low- and moderate- income residents, special needs groups, those at-risk of homelessness, and disproportionately impacted residents.
	Basis for Relative Priority	The assignment of priority levels is primarily a result of input from public and private agencies responding to the City's Housing and Community Development Needs Survey, consultation interviews, and statistical data compiled from the Needs Assessment.
	2	Priority Need Name
Priority Level		High
Population		Non-housing Community Development
Geographic Areas Affected		CDBG Low/Mod Area Census Tracts
Associated Goals		Capital Improvement Infrastructure and Facilities
Description		Improve and expand infrastructure and facilities that benefit primarily residential low- and moderate-income neighborhoods.

	Basis for Relative Priority	The assignment of priority levels is primarily a result of input from public and private agencies responding to the City's Housing and Community Development Needs Survey, consultation interviews, and statistical data compiled from the Needs Assessment.
3	Priority Need Name	Priority 3: Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City-Wide
	Associated Goals	Public Services
	Description	Provide and improve access to public services for low- and moderate-income persons and those with special needs. Public Services will be funded based on applications received for a variety of services, including, but not limited to: Senior Services, Disabled Services, Youth Services, General Public Services, Homeless Facilities/Supportive Services, Victims of Domestic Violence Services, Abused and Neglected Children, Foster Youth, Illiterate Adults, and other special needs.
	Basis for Relative Priority	The assignment of priority levels is primarily a result of input from public and private agencies responding to the City's Housing and Community Development Needs Survey, consultation interviews, and statistical data compiled from the Needs Assessment.
	4	Priority Need Name
Priority Level		High
Population		Non-housing Community Development

	Geographic Areas Affected	City-Wide CDBG Low/Mod Area Census Tracts
	Associated Goals	Economic Development
	Description	Provide for the economic development needs of low- and moderate-income persons and neighborhood target areas.
	Basis for Relative Priority	The assignment of priority levels is primarily a result of input from public and private agencies responding to the City's Housing and Community Development Needs Survey, consultation interviews, and statistical data compiled from the Needs Assessment.
5	Priority Need Name	Priority 5: Administration and Planning
	Priority Level	High
	Population	Other
	Geographic Areas Affected	City-Wide
	Associated Goals	Administration and Planning/Fair Housing
	Description	Provide for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs in the Consolidated Plan in accordance with HUD regulations and provide Fair Housing services for all residents.
	Basis for Relative Priority	The assignment of priority levels is primarily a result of input from public and private agencies responding to the City's Housing and Community Development Needs Survey, consultation interviews, and statistical data compiled from the Needs Assessment.
6	Priority Need Name	Priority 6: Address Homelessness
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	Geographic Areas Affected	City-Wide
	Associated Goals	Address Homelessness
	Description	Provide for programs to address the needs of the homeless population.
	Basis for Relative Priority	The assignment of priority levels is primarily a result of input from public and private agencies responding to the City's Housing and Community Development Needs Survey, consultation interviews, and statistical data compiled from the Needs Assessment.
7	Priority Need Name	Priority 7: Address the COVID 19 Pandemic
	Priority Level	High
	Population	Other
	Geographic Areas Affected	City-Wide
	Associated Goals	Address the COVID 19 Coronavirus Pandemic
	Description	Provide for programs needed to carry out actions that address identified needs pertaining to the COVID 19 Coronavirus Pandemic.
	Basis for Relative Priority	The assignment of priority levels is primarily a result of input from public and private agencies responding to the City's Housing and Community Development Needs Survey, consultation interviews, and statistical data compiled from the Needs Assessment.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Chula Vista receives approximately \$900,000 annually in HOME funds. Approximately 3,224 households are already participating in the Housing Choice Voucher Program (Section 8 program). There are 4 existing public housing projects in Chula Vista. Given the limited funding and existing rental assistance programs, the City may utilize HOME TBRA funds to specifically assist special needs population and/or displaced residents. The higher market-rate rents in East Chula Vista will limit the ability of Housing Choice Voucher holders and TBRA programs to successfully obtain rental housing within this area.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	The City of Chula Vista receives approximately \$900,000 annually in HOME funds. Approximately 3,224 households are already participating in the Housing Choice Voucher Program (Section 8 program). There are 4 existing public housing projects in Chula Vista. Given the limited funding and existing rental assistance programs, the City may utilize HOME TBRA funds to specifically assist special needs population and/or displaced residents. The higher market-rate rents in East Chula Vista will limit the ability of Housing Choice Voucher holders and TBRA programs to successfully obtain rental housing within this area.
New Unit Production	The majority of the City’s lower and moderate-income households (67%) experience a housing cost burden, paying more than 30% of their income towards housing costs. The supply of affordable housing is limited compared to the need. Based on funding availability and allocations, the City may allocate a portion of its HOME or CDBG funds to increase the supply of safe, decent, affordable housing for lower income households (including extremely low-income households), particularly for those large families, disabled, the homeless, and those at risk of homelessness.
Rehabilitation	The age of the housing is often an indicator of housing conditions. In general, housing that is 30 years or older may need minor repair, with housing over 50 years old more likely to generate major repairs. In Chula Vista, the majority (62 percent) of Chula Vista’s housing is at least 30 years or older. The City will provide assistance to rehabilitate owner-occupied single-family homes and to rehabilitate multi-family units to preserve or increase the City’s affordable housing stock. No funding will be spent on owner occupied rehabilitation for properties built after 1985.
Acquisition, including preservation	The Housing Element identified 501 assisted housing units that are considered “at risk” of converting to market-rate housing over the next ten years. The City will work toward the preservation of these units. The City will also pursue acquisition/rehabilitation of multi-family housing and deed restricting the improved units as affordable housing.

Table 49 – Influence of Market Conditions

Population Growth

Since the last Consolidated Plan, which looked at Census data covering 2000 to 2011, the City’s population increased by 5 percent from 243,916 to 257,300 (13,384 people); the number of households increased by 16 percent from 67,262 to 78,065 (10,803 households); and the Median Income increased only 4 percent from \$62,581 to \$65,185 (\$2,604).

More current data shows the current population growth at 12.5 percent in 2019 (274,492 people), compared to 7.8 percent growth in San Diego County during the same time period. The San Diego Association of Governments (SANDAG) has forecasted that the City of Chula Vista's population will increase by approximately 40 percent by 2050. Median Income for 2019 is also somewhat higher at \$81,272; slightly higher than the County median income of \$78,980. The current growth trend is substantially slower than during the last Consolidated Plan, which reported growth of 36 percent population, 28 percent households, and 46 percent median income from 2000 to 2010.

Race and Ethnicity

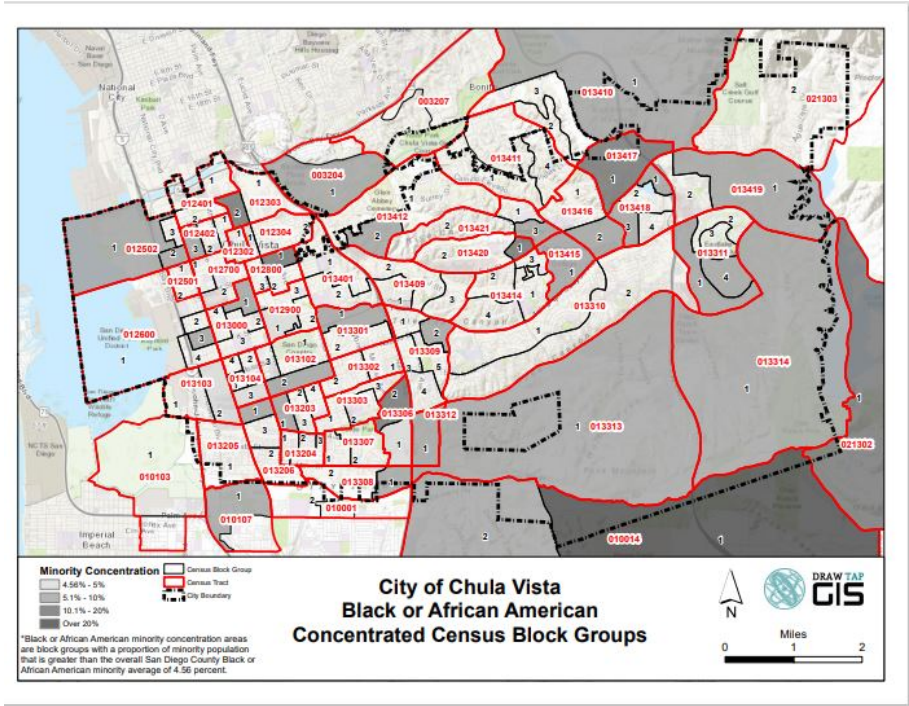
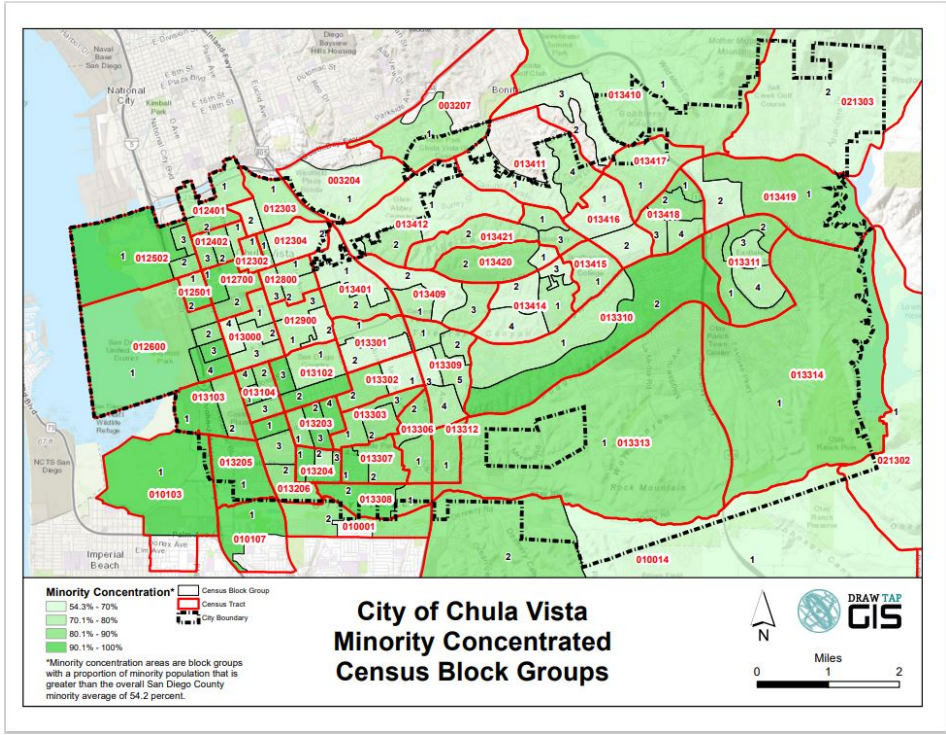
It is important that the City consider the racial and ethnic composition of residents when planning for housing and community development needs, including fair housing.

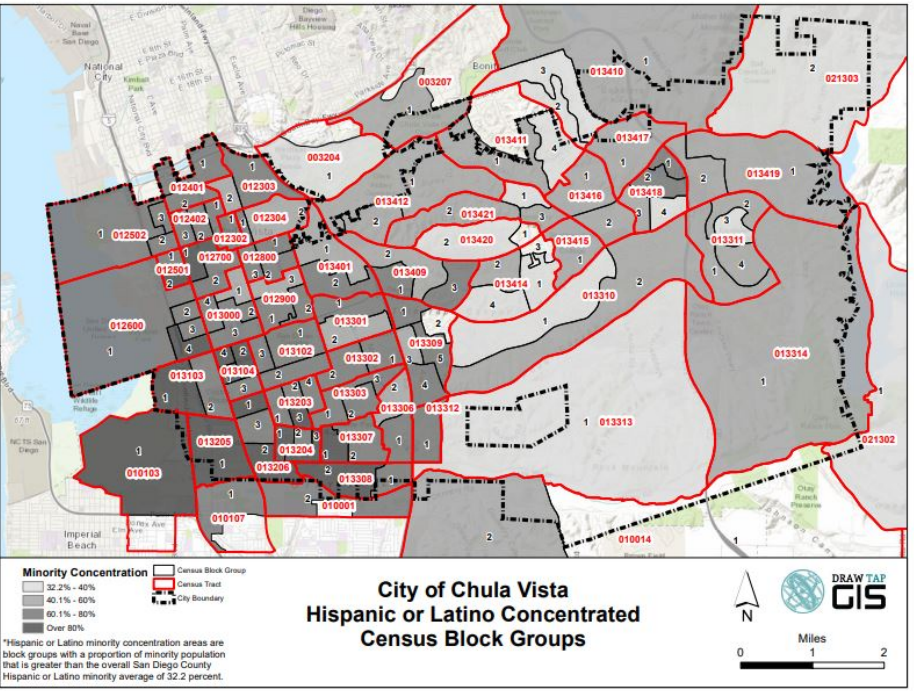
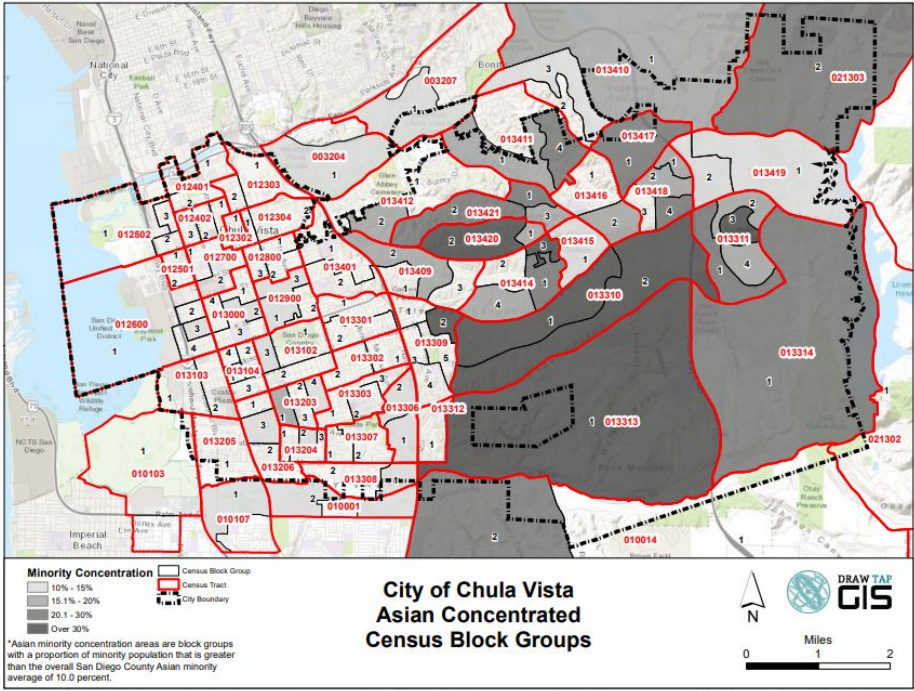
The City's current Racial/Ethnic composition is mostly Hispanic (60 percent), White (17 percent), and Asian (16 percent). This differs from the County, where percentages are 34 percent Hispanic, 45 percent White, and 13 percent Asian.

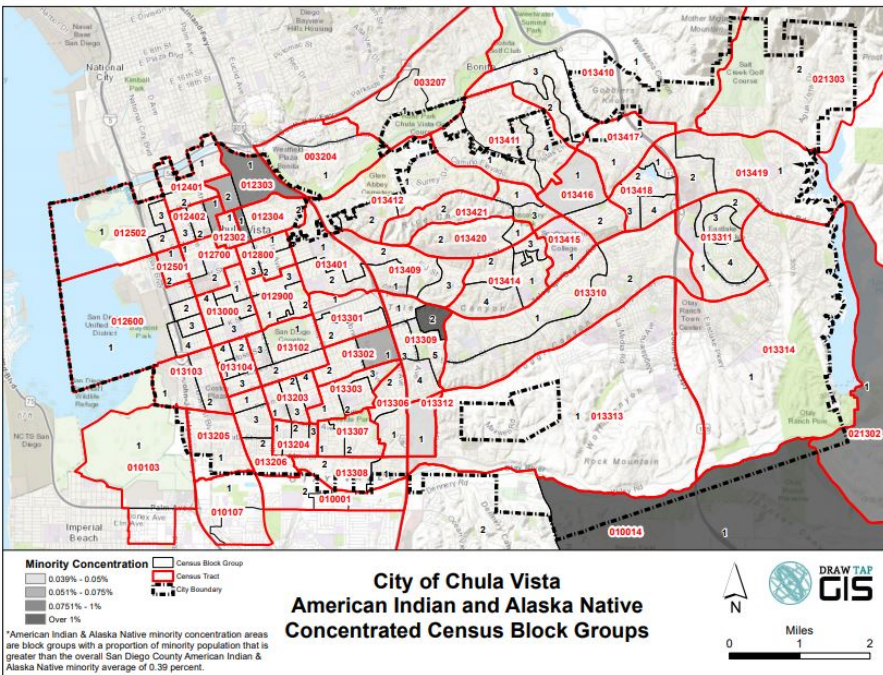
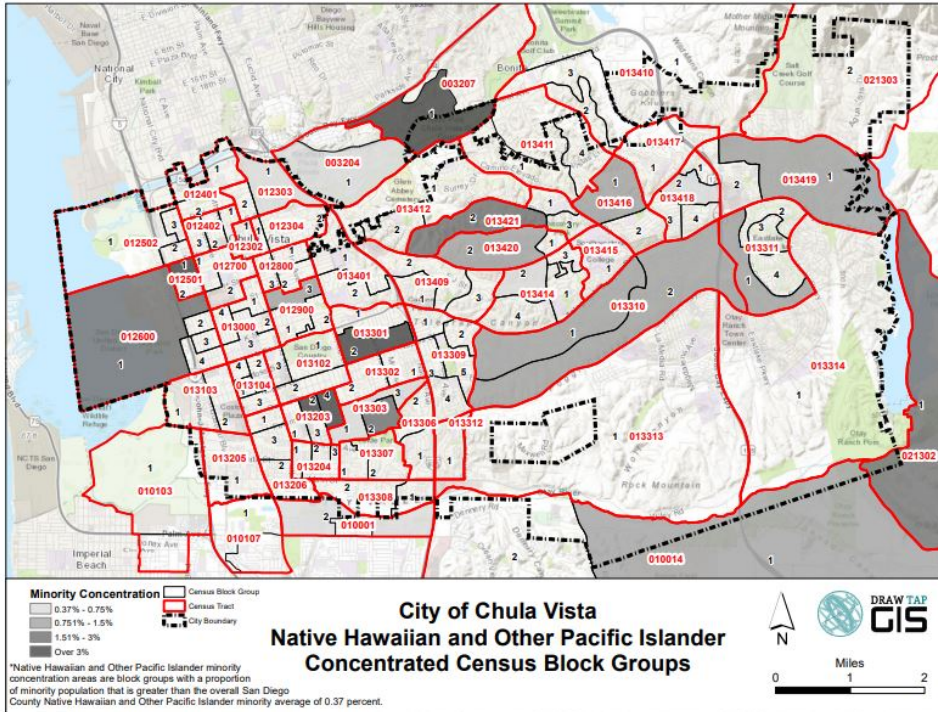
Racial/Minority Concentration

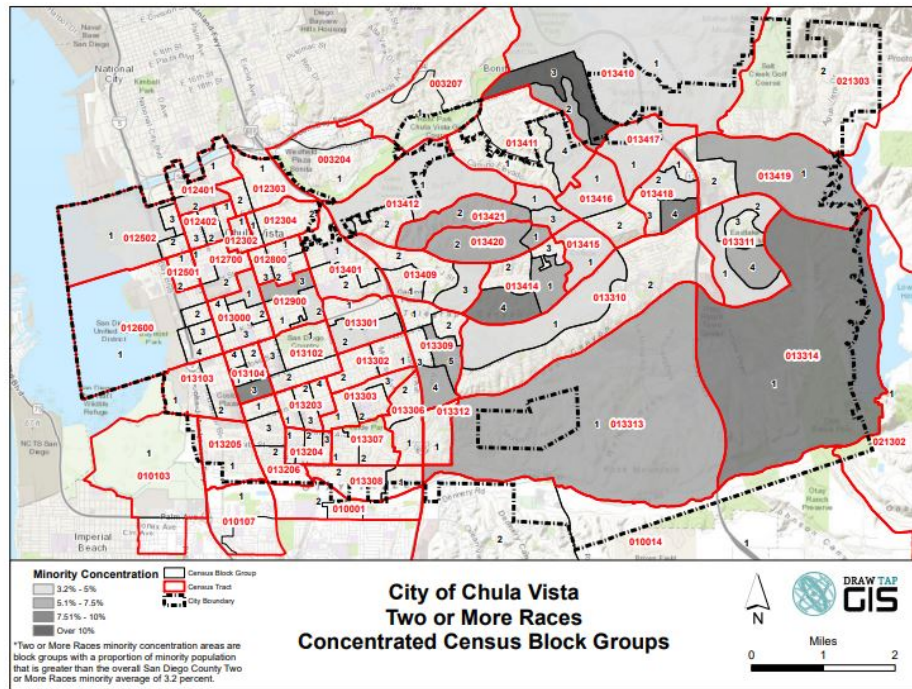
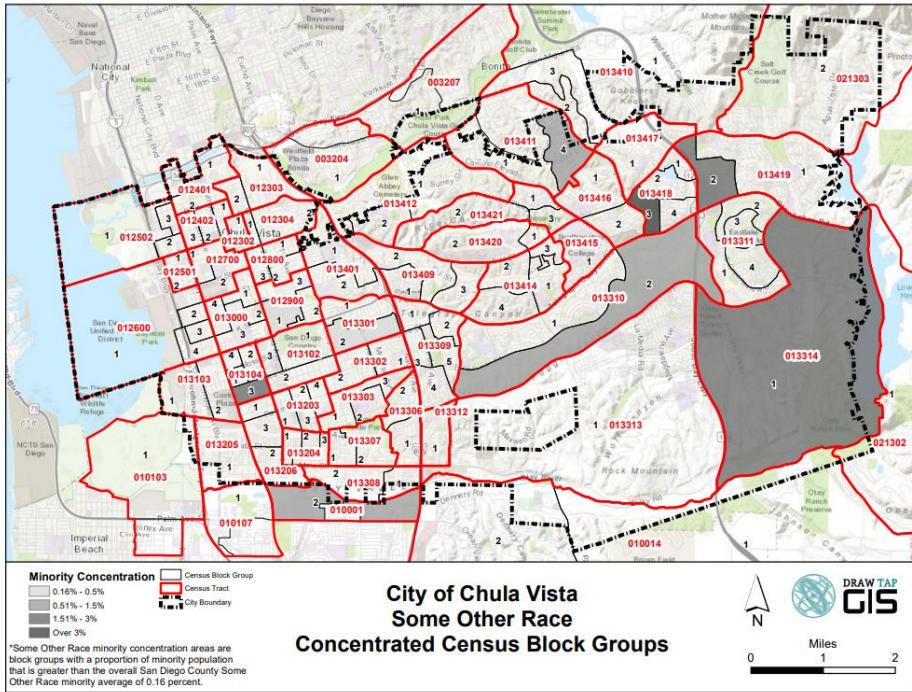
HUD typically defines a minority concentration as any tract where the neighborhood's total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole. However, some sources have defined a concentration as twice the percentage of the County or ten percentage points more than the citywide proportion.

Figure below shows racial/minority concentrations in the City that are greater than the County percentage of 54.2 percent. As shown in the map, ethnic concentrations exist in most of the City, with high concentrations in only a few tracts. The areas of ethnic concentrations are also tracts with concentrations of low-and moderate-income and housing problems. These concentrations indicate that while the City is diverse, housing patterns have developed which may need to be considered when addressing housing needs and fair housing planning.









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

Introduction

The City of Chula Vista is a CDBG, HOME, and ESG Entitlement jurisdiction and anticipates receiving \$2,440,515 in CDBG funds, \$930,642 in HOME funds, and \$201,139 in ESG funds from the US Department of Housing and Urban Development (HUD) during FY 2020-21.

The City anticipates receiving similar amounts of HUD funds annually during the five- year period beginning July 1, 2020 and ending June 30, 2025, resulting in approximately \$12,000,000 of CDBG funds, \$5,000,000 of HOME funds, and \$1,000,000 of ESG funds during the Consolidated Planning period. Program income is generated from loan payoffs and is difficult to estimate; however, based on historical amounts received each year, the City anticipates approximately \$50,000 annually for a total of approximately \$250,000 of additional resources during the Consolidated Plan period. For FY 2020-2021, the city will also continue to administer the one-time allocations of CARES Act funding to address the COVID 19 Coronavirus Pandemic in the amount of \$3,483,637 of CDBG-CV (rounds 1 and 3) and \$4,953,937 of ESG-CV (rounds 1 and 2).

Program income received from the repayment of rehabilitation loans (CDBG and HOME), First-Time Homebuyer loans, and residual receipt payments will be automatically re-programmed for loan activities in those same or similar programs from which the funds were originally provided to the greatest extent possible. If additional program income funds are received that are not automatically reprogrammed, specific projects will be identified during the mid-year re-allocation process or Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,440,515	0	618,581	3,059,096	0	CDBG funds will be used to create a suitable living environment, decent housing, and economic development opportunities for low- and moderate-income residents.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	930,642	0	1,588,181	2,518,823	0	HOME funds will be used to create affordable housing opportunities for low- and moderate-income residents.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	201,139	0	0	201,139	0	ESG funds will be used to address homelessness in the City.
Other	public - federal	Other	8,437,574	0	0	8,437,574	0	CARES Act ESG-CV (rounds 1 and 2) Funding to be used to address the Coronavirus, carried over from FY 2019 Substantial Amendment.

Table 50 - Anticipated Resources

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

The City of Chula Vista has successfully leveraged funds from federal, state, local and private resources to complete several Capital Improvement Projects (CIP) and affordable housing developments in the City’s low- income communities. The most recent CIP project

with leveraged funds is the Third Avenue Streetscape Project. The most recent affordable housing development with leveraged funds, Lofts on Landis, completed in January 2016. This development used LIHTC, private financing to construct 33 affordable units.

In addition, the leveraged funding from private and non-federal public sources are as follows:

Federal Resources: Continuum of Care (CoC) Program, HUD Veterans Affairs supportive Housing (HUD-VASH), Supportive Housing for the Elderly (Section 202), Supportive Housing for Persons with Disabilities (Section 811), Housing Opportunities for Persons with AIDS (HOPWA), Youthbuild, Federal Low-Income Housing Tax Credit Program

State Resources: State Low-Income Housing Tax Credit Program, Building Equity and Growth in Neighborhoods Program (BEGIN), CalHome Program, Multifamily Housing Program (MHP), Housing Related Parks Grant, CalHFA Single and Multi-Family Program, Mental Health Service Act (MHSA) Funding

Local Resources: Housing Authority of the County of San Diego, Southern California Home Financing Authority (SCHFA) Funding
Private Resources: Federal Home Loan Bank Affordable Housing Program (AHP), Community Reinvestment Act Programs, United Way Funding, Private Contributions
Matching Requirements

HOME: HUD requires HOME recipients to match 25 percent of their HOME annual allocation. In accordance with 24 CFR 92.222.

ESG: The City must ensure that ESG funds are matched "dollar for dollar" in accordance with HUD regulations. Matching contributions may be obtained from any source, including Federal source other than ESG program, as well as state, local, and private sources. Additionally, under the ESG program, the recipient may require its subrecipients to make matching contributions consistent with this section to help meet the recipient's matching requirement.

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

There is relatively little availability of publicly owned land or property located within the jurisdiction that can be used to address the needs identified in the plan.

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 Chula Vista	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
County of San Diego Housing Authority	PHA	Public Housing	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Housing, supportive services, and community development activities for residents in Chula Vista are delivered by public agencies, non-profit organizations, private entities, and churches. The City has identified the following gaps and strengths in the delivery system:

Gaps

City staff will continue to communicate and work with HUD staff to implement programs and develop institutional structure. Gaps in the delivery are not necessarily a concern, rather effective coordination among several departments can be challenging.

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

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

Table 52 - Homeless Prevention Services Summary

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

The City of Chula Vista participates in the regional approach to end chronic homelessness and homeless prevention efforts. This is accomplished through membership in the Regional Continuum of Care Council (CoC) and the South Bay Homeless Alliance. The South Region Homeless Alliance includes representation from local organizations including south county cities (San Diego, Chula Vista, National City, Imperial Beach, Coronado as well as unincorporated County of San Diego areas such as Bonita and Spring

Valley. The Alliance also includes representation from the Chula Vista Schools faith-based organizations and a diverse group of social service agencies.

The City of Chula Vista formed a Homeless Outreach Team (HOT), which is made up of police officers, various City departments and representatives of community outreach organizations. This team has been tasked with analyzing environmental and societal factors related to quality of life in Chula Vista as it relates to homelessness, developing strategies to deal with these factors, and implementing these strategies for the betterment of everyone.

The City of Chula Vista will utilize Emergency Solutions Grant funds in accordance with guidelines established by the RCCC Steering Committee, as described below:

- Leverage existing resources to achieve the program’s match and case management requirements;
- Coordinate across regional entitlement jurisdictions by utilizing standardized eligibility and assessment tools;
- Support federal and local goals for priority populations, including but not limited to veterans, families, and other special needs populations.
- Allow for variations in the program design that responds to the needs and resources of the jurisdiction.
- Comply with new eligibility and verification requirements (HMIS, housing status, habitability standards, homeless definitions, etc.); and
- Allow each program to take responsibility for arranging intake, assessment, case management, reporting, and meeting public notice requirements.

While services are available to Chula Vista residents, the level of services available is not adequate to meet the needs. With an ESG entitlement of \$201,139 and a 15% public services cap of \$265,000, there is limited funding to deliver services to all of the groups.

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

Gaps

There is a variety of services for special needs populations and persons in experiencing homelessness in Chula Vista. However, major gaps in service delivery system exist:

- Inadequate funding to provide the level of services needed (ESG Entitlement of \$201,139, and 15% of CDBG public services cap of \$265,000).
- Lack of coordination among regional efforts.

- Prioritizing which population groups to serve with limited resources; and
- Lack of sustainable funding sources.

Strengths

Strengths include working with the local Regional Continuum of Care to establish coordinated efforts to serve special needs populations and those experiencing homelessness. One of the models that is being used is the Housing First model, where homeless individuals who are high utilizers of public services are provided with housing along with extensive case management and health services. The services usually include mental health services. In addition, the local groups such as Keys to Housing, and the San Diego Housing Federation policy group are just a few key organizations that are working with local governmental entities and non-profits to map out how to best serve these population groups. Additionally, the coordination efforts and leveraging brought by the Homeless Outreach Team has provided the City with tremendous opportunities to provide our most vulnerable with immediate services needed.

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 continues to participate in regional planning groups and forums to foster collaboration with other agencies and organizations. Through collaboration, the City identifies common goals and strategies to avoid overlaps in services and programs and identify potential leveraging resources. To help bridge the funding gap, the City allocates the maximum allowable 15 percent of the CDBG funds to support much needed services. In addition, the City proactively pursues funding at the local, State, and Federal funds to leverage CDBG and HOME funds. The extraordinary efforts the City undertook to achieve a Housing Element certification from the State Department of Housing and Community Development (HCD) were intended to maintain the City's eligibility for State housing funds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	City-Wide	Priority 1: Affordable Housing	HOME: \$2,518,823	Homeowner Housing Added: 250 Household Housing Unit Homeowner Housing Rehabilitated: 250 Household Housing Unit Direct Financial Assistance to Homebuyers: 250 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Capital Improvement Infrastructure and Facilities	2020	2024	Non-Housing Community Development	City-Wide	Priority 2: Infrastructure and Facilities	CDBG: \$2,278,045	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted Other: 5 Other
3	Public Services	2020	2024	Non-Homeless Special Needs	City-Wide	Priority 3: Public Services	CDBG: \$785,100	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
4	Economic Development	2020	2024	Non-Housing Community Development	City-Wide	Priority 4: Economic Development	CDBG: \$200,000 CDBG-CV: \$60,000	Jobs created/retained: 50 Jobs
5	Administration and Planning/Fair Housing	2020	2024	Planning and Administration/Fair Housing	City-Wide	Priority 5: Administration and Planning	CDBG: \$450,951	Other: 500 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Address Homelessness	2020	2024	Homeless	City-Wide	Priority 6: Address Homelessness	ESG: \$201,139	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homeless Person Overnight Shelter: 100 Persons Assisted Homelessness Prevention: 250 Persons Assisted Housing for Homeless added: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Address the COVID 19 Coronavirus Pandemic	2020	2024	Prevent, prepare for, and respond to the Coronavirus	City-Wide	Priority 7: Address the COVID 19 Pandemic	CDBG-CV: \$3,483,637 ESG-CV: \$4,953,937	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homeless Person Overnight Shelter: 250 Persons Assisted Homelessness Prevention: 250 Persons Assisted Jobs created/retained: 50 Jobs Housing for Homeless added: 50 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Increase and preserve affordable rental and homeowner housing to improve access to housing opportunities that reflect community needs.
2	Goal Name	Capital Improvement Infrastructure and Facilities
	Goal Description	Support the development of vibrant, equitable, and adaptable neighborhoods by investing in public facilities and infrastructure.
3	Goal Name	Public Services
	Goal Description	Invest in community services that promote equity and serve vulnerable populations.
4	Goal Name	Economic Development
	Goal Description	Enhance the City's economic stability by investing in inclusive economic growth initiatives that develop and strengthen small businesses, employment and workforce development programs and improving access to job opportunities.
5	Goal Name	Administration and Planning/Fair Housing
	Goal Description	Provide for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs in the Consolidated Plan in accordance with HUD regulations and provide Fair Housing services for all residents.
6	Goal Name	Address Homelessness
	Goal Description	Assist individuals and families to gain stable housing after experiencing homelessness or a housing crisis by providing appropriate housing and service solutions grounded in best practices.

7	Goal Name	Address the COVID 19 Coronavirus Pandemic
	Goal Description	Provide for programs needed to carry out actions that address identified needs pertaining to the the COVID 19 Coronavirus Pandemic.

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

The number of units and the targeted type of household planned for this Consolidated Plan period are as follows:

- Provide rehabilitation assistance to 20 single family homes and 40 mobilehome units;
- Provide first time homebuyer assistance to 10 households; and
- Expand the City’s affordable housing inventory by 230 units through new construction or acquisition with or without rehabilitation.
- Provide Tenant Based Rental Assistance to 20 households

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

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

The Housing Authority of the County of San Diego (HACSD) is the lead agency responsible for the public housing units in the City of Chula Vista. The HACSD is not under a VCA.

Activities to Increase Resident Involvements

The Housing Authority of the County of San Diego (HACSD) is the lead agency responsible for the public housing units in the City of Chula Vista. As outlined in the HACSD PHA Plan, to encourage and increase public housing resident involvement, the HACSD continues to offer scholarships to public housing residents who are attending two- or four-year colleges or vocational training. To stimulate public housing resident interest and involvement, the HACSD produces monthly public housing resident newsletters publicizing important information of interest to the residents, such as ROSS grant programs, activities and achievements. The grant funds a service coordinator to coordinate supportive services and other activities designed to help and encourage the involvement of public housing residents in attaining economic and housing self-sufficiency. The coordinator provides services to residents of the HACSD's 117 rent-restricted public housing units. Services provided, thus far, include assistance in establishing a food delivery program to the senior/disabled complex, disaster preparedness plans, vials of life to record pertinent medical information, resume' building workshops, access to career fairs, community resource guides, resources to provide low-cost eyeglasses and assistance with the disability benefits application process. As discussed in the PHA plan, public housing residents are encouraged to join the RAB, which meets several times a year. RAB meeting topics included the public housing scholarship program, the public housing budget, the Consolidated Plan overview, fair housing, security deposit and homeless assistance, communication barriers for those with limited English proficiency, family self-sufficiency, the ROSS grant, efforts to end homelessness, and the new on-line application portal. Annually, residents are encouraged to attend a Capital Funding and Resident Services meeting. The meeting discusses the many services available to residents including: transportation to medical appointments and stores, transportation to domestic violence groups, senior/disabled transportation to special events on weekends, emergency food assistance, employment services, fair housing services, clothing assistance as well as many other services.

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

No

Plan to remove the ‘troubled’ designation

The City of Chula Vista does not operate its own public housing agency. The Housing Authority of the County of San Diego (HACSD) serves as the City’s public housing agency. HACSD is not designated as a troubled agency.

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

Barriers to Affordable Housing

Public policies directly and indirectly impact affordable housing development and residential investment; both positively and negatively. Providing for a range of housing types and prices allows residents of all ages and incomes the opportunity to find adequate housing that meets their needs and ability to pay; however, there are often barriers that prevent residents finding decent affordable housing. Barriers to the development of affordable housing occur at all three levels of government, as well as in the private market and within the community. Local government cannot control many factors that tend to restrict housing supply especially those that relate to regional, national, and international economy. However, they do have control over several policies, which are examined in this section as follows:

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Chula Vista works to remove barriers to affordable housing while still protecting the health and safety of its residents by taking actions to reduce costs or providing off-setting financing incentives to assist in the production of safe, high quality, affordable housing. To mitigate the impacts of these barriers the City may:

- Apply for State and federal funding to gap finance affordable housing production and rehabilitation of existing affordable housing stock.
- Continue to streamline the environmental review process for housing developments, using available state categorical exemptions and federal categorical exclusions, when applicable. Provide training
- opportunities in the area of CEQA and NEPA as needed so staff gains expertise in the preparation of environmental review documents.
- Continue to improve the permit processing and planning approval processes to minimize delay in housing development in general and affordable housing development in particular.
- Continue providing rehabilitation assistance and homeownership assistance, and to assist in the construction and preservation of affordable housing.
- Encourage public participation when a proposed project is being considered for approval.
- Implement policies and strategies identified in the 2013-2020 Housing Element.

The City works to remove barriers to affordable housing by implementing a Housing Element that is consistent with California law and taking actions to reduce costs or provide off-setting incentives to

assist in the production of safe, high-quality, affordable housing. The City is committed to removing governmental constraints that hinder the production of housing, as evidenced by the numerous affordable housing developments that have occurred over the last few years.

To address housing affordability and the lack of monetary resources for affordable housing, the City will invest HOME to promote home ownership opportunities and the preservation of existing affordable housing units over the next five years. Although the City no longer has access to Redevelopment Housing Set-Aside funds, the City will continue to leverage its HOME funds to attract private and other available public resources. New transit-oriented development strategies and the massive investments in the Streets and other areas of community development should also attract investors and developers. This strategy will increase the supply of affordable housing and preserve existing affordable housing in the City. The City will also contract with CSA to address any impediments to Fair Housing Choice.

SP-60 Homelessness Strategy – 91.215(d)

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

The City continues its commitment to alleviating and ending homelessness in Chula Vista and seeks to expand on the success of the Housing First initiative. Many new resources flowing to the City will further address the immediate and long-term needs of the homeless population. These include funding from ESG and CDBG CARES Act funds, and Homelessness Emergency Aid Program (HEAP).

With use of HEAP funds, the City was able to launch its first coordinated outreach in partnership with the Alpha Project. The City's Homeless Outreach Team (HOT) is a partnership with an assigned County Psychiatric Emergency Response Team (PERT) member, the Chula Vista Police Department, San Diego County Mental Health technicians, Housing Division and social service partners. The goal of the HOT is to provide outreach and engagement through supportive and social services.

Addressing the emergency and transitional housing needs of homeless persons

The City will utilize Emergency Solutions Grant funds in accordance with the guidelines established by the RCCC to assist homeless persons, including those accessing emergency and transitional housing detailed below:

- Leverage existing resources to achieve the program's match and case management requirements;
- Coordinate across regional entitlement jurisdictions by utilizing standardized eligibility and assessment tools;

- Support federal and local goals for priority populations, including but not limited to veterans, families and other special needs populations;
- Allow for variations in the program design that responds to the needs and resources of the jurisdiction;
- Comply with new eligibility and verification requirements (HMIS, housing status, habitability standards, homeless definitions, etc.); and
- Allow each program to take responsibility for arranging intake, assessment, case management, reporting, and meeting public notice requirements.

While services are available to Chula Vista residents, the level of services available is not adequate to meet the needs. With a limited ESG Entitlement and a 15% public services cap on CDBG, there is limited funding to deliver services to all of the groups listed above. For homeless services, each Sub-recipient Agreement includes goals and objectives to ensure that clients make the transition from being homeless to having a permanent residence. The two social service providers that serve these populations in Chula Vista are South Bay Community Services and Interfaith Shelter Network. The Chula Vista Police Department also provides some level of services to residents who are being discharged from local jail facilities.

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 ultimate solution to ending homelessness is transitional to permanent housing closely aligned with supportive services that ensure housing stability can be maintained. However, because the demand for affordable housing far outpaces the region's supply, the CoC continues to rely on its emergency and transitional housing system in order to address the immediate needs of the County's homeless population.

The City will continue its efforts in addressing the emergency shelter and transitional housing needs of homeless persons by collaborating with agencies that provide shelter for the homeless. The City implemented its Zoning Ordinance, which allows for emergency shelters and transitional housing, with or without discretionary approval in the Overlay zone per State Law. The City will assist in addressing gaps to serving the homeless through the newly established Homeless Task Force. Annually, the City uses 15 percent of the CDBG allocation to provide public and supportive services for the homeless, low- and moderate-income residents, as well as those with special needs. Homeless supportive services may include emergency rent relief and utility subsidies and emergency food distribution.

The City's Housing Division allocated over \$1,000,000 of funding to provide tenant based rental assistance vouchers to serve the City's low-income families, with a primary focus on the homeless population.

By summer 2021, the City will have completed construction on a new homeless bridge shelter. The goal is to partner with an operator to provide necessary services to transition to a permanent housing solution.

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 will continue its efforts in 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 by collaborating with agencies that provide shelter for the homeless. The City will also provide referrals to public assistance programs offered by other agencies and continue supporting these types of programs through the public service category of the CDBG Program.

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

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

The City will continue to inform residents applying for loans or grants through its First-Time Homebuyer Program and Rehabilitation program about the hazards of lead-based paint. Code Enforcement and building inspectors will continue to identify lead-based paint hazards as part of their ongoing activities, if the scope of the complaint allows them into the unit, or if it is part of an on-going investigation. CDBG, HOME, and ESG programs require compliance with all of HUD's regulations concerning lead-based paint. All housing programs operated by the City are in compliance with HUD's most recent standards regarding lead-based paint. Specifically:

- The City's First-Time Homebuyer Program, lead abatement disclosure is the responsibility of the seller, and the City will not participate in any homebuyer assistance if the seller refuses to abate known lead hazards. Each homebuyer is required to obtain an independent third-party inspection report.
- The City's Homeowner Rehabilitation Loan Program meets the federal requirements for providing lead-based paint information with each rehabilitation loan and requiring paint testing of disturbed surfaces for lead in all single-family homes constructed before 1978. If a home was found to have lead-based paint, the cost of lead-based paint removal is an eligible activity under the homeowner

rehabilitation program. City building inspectors are alerted to any housing units that apply for a permit for construction or remodeling, which may contain lead-based paint and other lead hazards.

- The City of Chula Vista will work closely, if needed, with the County of San Diego's Childhood Lead Poisoning Prevention Program (CLPPP), a division of the San Diego Health and Human Services Agency. The CLPPP provides outreach and education programs and case management services for San Diego County residents, including Chula Vista residents. City's Acquisition Rehabilitation Program and Homeowner Rehabilitation Loan Program guidelines describe the level of abatement that is needed if lead hazards are present.
- Lead Based Paint Requirements Affordable Housing Developers Each Developer of Affordable rental housing must ensure that all housing constructed, redeveloped, rehabilitated, or acquired with HOME and or CDBG funds must comply with applicable provisions of Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821–4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851–4856), and implementing regulations at 24 CFR part 35, subparts A, B, J, K, M and R upon completion of the development.

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

There are x housing units built before 1980, of which x are owner-occupied units and x are renter-occupied units. There are x units built before 1980 with children present, including x owner-occupied units and x renter-occupied units, though risk may be far greater than what the data reports. As 75 percent of these units might contain lead-based paint and x percent of the City's population is low- and moderate income, it can be estimated that x housing units with lead-based paint hazards may be estimated to be occupied by x low- and moderate-income families. Moreover, the majority of low- and moderate-income households are concentrated in the same Census Tract/Block Groups where the housing stock is generally older.

Only those units constructed prior to January 1, 1978 are presumed to have the potential to contain lead-based paint. In these units, the best way to have reasonable assurance that lead-based paint hazards are not present is to have the painted surfaces tested. Based on reports ordered through the City's various housing programs, a typical lead-based paint screening survey costs approximately \$450.

Over time, the actions listed above will promote greater awareness of the hazards of lead-based paint to children and will also address unsafe housing conditions in pre-1978 units where children may potentially be exposed to lead-based paint hazards.

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

The goals of the FY 2020-2024 Consolidated Plan are aligned to benefit low- and moderate-income residents in an effort to reduce the number of poverty-level families. For example, the goal to promote home ownership opportunities to families earning less than 80 percent of AMI will provide additional

affordable housing options for families to address overpayment, overcrowding, and provide access to wealth. The goal of Affordable Housing Preservation will include activities targeted to families who own their residence but lack the resources to address emergency repairs or maintain the property in compliance with City's codes and standards. Addressing substandard or emergency housing conditions allows low- and moderate-income families to maintain housing stability while also guaranteeing that all economic segments of the community live in decent housing.

The Public Service activity goals for low-income families and Special Needs groups will each fund activities targeted to families in poverty and other low- and moderate-income households with specific service needs. Providing this range of targeted services allows children, families, seniors, and other special needs groups appropriate support and resources to rise from poverty and become more self-sufficient.

The City's antipoverty strategy of providing safe, affordable housing will assist in reducing the number of poverty level families in Chula Vista based on the following. By providing safe, affordable housing for those on a limited income, those families will be able to live in an environment where no more than 30% of their limited income is spent on housing. In addition, the City requires that affordable housing developments provide programs (e.g. after school, computer labs, budgeting and language classes) to assist residents in excelling in both school and the work environment. These affordable housing developments thus assist families in moving up the economic ladder by providing the tools that add in their success.

The City is in the process of developing and revitalizing various areas in the City to increase economic development, housing, transportation, and overall quality of life within the city. The City's Consolidated Plan goals, programs, and policies are coordinated with the affordable housing plan contained in the City's General Plan Housing Element. National funding limitations on Section 8 Housing Choice Vouchers and long application wait lists for both conventional public housing and City sponsored affordable housing limit the number of families in poverty that can benefit from these programs. Thus, the City will coordinate efforts to activities not related to cash aid as a means of addressing poverty.

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

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

According to the Brookings Institute, there are two strategic approaches to tackling poverty 1) raise the incomes of those with low incomes and 2) reduce the knock-on effects of having a low income on housing, schooling, safety, health or health care. Strategy 1 policies include income supplements, such as social security, disability insurance, TANF, or a tax credit, which are controlled at the State level of government. Strategy 2 policies do not provide cash rather they focus on deconcentrating disadvantage; things like improving schools in low-income neighborhoods, investing in quality affordable housing, and

strengthening public transport especially in poor areas, which is controlled to some extent at the local government level.

It is the City of Chula Vista's goal is to utilize 100% of its entitlement grants to assist low- and moderate-income residents break the cycle of poverty through supporting social service programs. Many of the programs include multi-service programs to assist low-income families back into the mainstream. They include help with job readiness, educational training, counseling, childcare, food clothing, housing assistance and a host of other service to help families and individuals escape the cycle of poverty.

Approximately, 15 percent of Chula Vista residents live below the poverty level according to the U.S. Census data. Unfortunately, solving the problem of poverty involves a number of economic, social, institutional and policy issues that are well beyond the City's jurisdiction. Promoting community development with the City's Capital Improvement Projects and increasing the amount of affordable housing available for households in the lowest income brackets (0-30% of Area Median Income) are the City's programs to help alleviate poverty. The City partners with the following organizations annually to address the needs of those living in poverty:

- Chula Vista Community Collaborative to provide case management and referral services;
- Family Health Centers of San Diego to provide mobile medical services at various elementary schools located in low-income census tracts;
- Interfaith Shelter Network to provide rotational shelter and case management during the cold winter months;
- Meals-on-Wheels to provide daily hot meal delivery to seniors in need;
- San Diego Food Bank which delivers weekly backpack with food to children who are at risk of experiencing hunger through the weekend.
- South Bay Community Services (SBCS) is made up of three distinct departments and has a staff of over 250 that serve more than 50,000 individuals and families annually in South San Diego County.

The City also funds economic development activities using CDBG funds. This may alleviate poverty in the city by providing microenterprise loans to businesses located in CDBG qualifying areas. Microenterprise loans can help alleviate poverty by introducing new opportunities to create work, income and assets for low- income residents since these businesses will be located in a CDBG qualifying area and are typically owned by low- income entrepreneurs and employ low- income residents of the neighborhood.

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

The goals of the FY 2020-2024 Consolidated Plan are aligned to benefit low- and moderate-income residents in an effort to reduce the number of poverty-level families. For example, the goal to promote home ownership opportunities to families earning less than 80 percent of AMI will provide additional

affordable housing options for families to address overpayment, overcrowding, and provide access to wealth. The goal of Affordable Housing Preservation will include activities targeted to families who own their residence but lack the resources to address emergency repairs or maintain the property in compliance with City's codes and standards. Addressing substandard or emergency housing conditions allows low- and moderate-income families to maintain housing stability while also guaranteeing that all economic segments of the community live in decent housing. The Public Service activity goals for low-income families and Special Needs groups will each fund activities targeted to families in poverty and other low- and moderate-income households with specific service needs. Providing this range of targeted services allows children, families, seniors, and other special needs groups appropriate support and resources to rise from poverty and become more self-sufficient. The City's antipoverty strategy of providing safe, affordable housing will assist in reducing the number of poverty level families in Chula Vista based on the following. By providing safe, affordable housing for those on a limited income, those families will be able to live in an environment where no more than 30% of their limited income is spent on housing. In addition, the City requires that affordable housing developments provide programs (e.g. after school, computer labs, budgeting and language classes) to assist residents in excelling in both school and the work environment. These affordable housing developments thus assist families in moving up the economic ladder by providing the tools that add in their success. The City is in the process of developing and revitalizing various areas in the City to increase economic development, housing, transportation, and overall quality of life within the city. The City's Consolidated Plan goals, programs, and policies are coordinated with the affordable housing plan contained in the City's General Plan Housing Element. National funding limitations on Section 8 Housing Choice Vouchers and long application wait lists for both conventional public housing and City sponsored affordable housing limit the number of families in poverty that can benefit from these programs. Thus, the City will coordinate efforts to activities not related to cash aid as a means of addressing poverty.

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

Monitoring for the City of Chula Vista is directed toward programmatic, financial and regulatory performance. The primary objects are to ensure that all sub-recipients:

- Comply with pertinent regulations governing their administrative, financial, programmatic operations;
- Achieve their performance objectives within schedule and budget; and
- Access capabilities and/or any potential needs for training or technical assistance in these areas.

Careful evaluation of the housing and public service delivery system can be the most effective tool in detecting gaps and making appropriate modifications. As such, the City of Chula Vista monitors and evaluates its sub-recipients and CBDO's as part of the pre-award assessment. Evaluation of the nature of the activity, proposed plan for carrying out the activity, the organization's capacity to do the work, and the possibility of potential conflicts of interest are within the pre-award assessment. After awards have been made Quarterly Progress reports are required of each sub-recipient, which must be current prior to approval of any request for reimbursement of expenditures. In addition to the Quarterly Progress reports, annual monitoring is conducted to ensure compliance with federal regulations. Agreements made with sub-recipients encourage uniform reporting to achieve consistent information on beneficiaries. Technical assistance is provided throughout the year, in addition to the City's annual Subrecipient training for new applicants. Subrecipients are monitored annually, with an onsite visit every other year and a desk audit annually, at a minimum.

The City of Chula Vista holds quarterly meetings with internal staff to ensure CDBG Program requirements are being met including program performance, monitoring, program income tracking, and to meet the CDBG 70% annual benefit test and expenditure standard by the deadline of April 30th each year.

The City of Chula Vista's goals for monitoring during this Consolidated Plan period are to ensure that all grant-funded activities comply with federal, state and local regulations governing administrative and financial requirements, that, to the maximum extent feasible, performance outcomes are met within budget and on schedule; and to ensure that all City departments utilizing grant funds are advised of and in compliance with of all grant fund regulations. City staff has attended CDBG training and HOME trainings to ensure long-term compliance with CDBG and HOME program requirements. Staff also attended a recent Environmental Review training offered through UCLA Extension. The City has approximately ten sub-recipients that receive CDBG funding, the City ensures that all aspects of projects funded using CDBG funds are in full compliance with HUD regulations.

Two Housing and Grants Coordinators are responsible for ensuring that CDBG, HOME, and ESG funds are being used appropriately and that all requirements have been met. The Development Services Housing Manager is responsible for the general supervision of staff responsible for the administration of the CDBG, HOME, and ESG program. The City will continue to conduct on-site audits of its sub-recipients to ensure compliance with all regulations established by HUD.

ANNUAL ACTION PLAN (AP)

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

Introduction

The City of Chula Vista is a CDBG, HOME, and ESG Entitlement jurisdiction and anticipates receiving \$2,440,515 in CDBG funds, \$930,642 in HOME funds, and \$201,139 in ESG funds from the US Department of Housing and Urban Development (HUD) during FY 2020-21.

The City anticipates receiving similar amounts of HUD funds annually during the five- year period beginning July 1, 2020 and ending June 30, 2025, resulting in approximately \$12,000,000 of CDBG funds, \$5,000,000 of HOME funds, and \$1,000,000 of ESG funds during the Consolidated Planning period. Program income is generated from loan payoffs and is difficult to estimate; however, based on historical amounts received each year, the City anticipates approximately \$50,000 annually for a total of approximately \$250,000 of additional resources during the Consolidated Plan period. For FY 2020-2021, the city will also continue to administer the one-time allocations of CARES Act funding to address the COVID 19 Coronavirus Pandemic in the amount of \$3,483,637 of CDBG-CV (rounds 1 and 3) and \$4,953,937 of ESG-CV (rounds 1 and 2).

Program income received from the repayment of rehabilitation loans (CDBG and HOME), First-Time Homebuyer loans, and residual receipt payments will be automatically re-programmed for loan activities in those same or similar programs from which the funds were originally provided to the greatest extent possible. If additional program income funds are received that are not automatically reprogrammed, specific projects will be identified during the mid-year re-allocation process or Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,440,515	0	618,581	3,059,096	9,760,000	CDBG funds will be used to create a suitable living environment, decent housing, and economic development opportunities for low- and moderate-income residents.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	930,642	0	1,588,181	2,518,823	3,720,000	HOME funds will be used to create affordable housing opportunities for low- and moderate-income residents.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	201,139	0	0	201,139	800,000	ESG funds will be used to address homelessness in the City.
Other	public - federal	Other	8,437,574	0	0	8,437,574	0	CARES Act ESG-CV (rounds 1 and 2) Funding to be used to address the Coronavirus, carried over from FY 2019 Substantial Amendment.

Table 54 - 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 of Chula Vista has successfully leveraged funds from federal, state, local and private resources to complete several Capital Improvement Projects (CIP) and affordable housing developments in the City’s low- income communities. The most recent CIP project

with leveraged funds is the Third Avenue Streetscape Project. The most recent affordable housing development with leveraged funds, Lofts on Landis, completed in January 2016. This development used LIHTC, private financing to construct 33 affordable units.

In addition, the leveraged funding from private and non-federal public sources are as follows:

Federal Resources: Continuum of Care (CoC) Program, HUD Veterans Affairs supportive Housing (HUD-VASH), Supportive Housing for the Elderly (Section 202), Supportive Housing for Persons with Disabilities (Section 811), Housing Opportunities for Persons with AIDS (HOPWA), Youthbuild, Federal Low-Income Housing Tax Credit Program

State Resources: State Low-Income Housing Tax Credit Program, Building Equity and Growth in Neighborhoods Program (BEGIN), CalHome Program, Multifamily Housing Program (MHP), Housing Related Parks Grant, CalHFA Single and Multi-Family Program, Mental Health Service Act (MHSA) Funding

Local Resources: Housing Authority of the County of San Diego, Southern California Home Financing Authority (SCHFA) Funding

Private Resources: Federal Home Loan Bank Affordable Housing Program (AHP), Community Reinvestment Act Programs, United Way Funding, Private Contributions

Matching Requirements

HOME: HUD requires HOME recipients to match 25 percent of their HOME annual allocation. In accordance with 24 CFR 92.222.

ESG: The City must ensure that ESG funds are matched "dollar for dollar" in accordance with HUD regulations. Matching contributions may be obtained from any source, including Federal source other than ESG program, as well as state, local, and private sources. Additionally, under the ESG program, the recipient may require its subrecipients to make matching contributions consistent with this section to help meet the recipient's matching requirement.

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

There is relatively little availability of publicly owned land or property located within the jurisdiction that can be used to address the needs identified in the plan.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	City-Wide	Priority 1: Affordable Housing	HOME: \$2,518,823	Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
2	Capital Improvement Infrastructure and Facilities	2020	2024	Non-Housing Community Development	CDBG Low/Mod Area Census Tracts	Priority 2: Infrastructure and Facilities	CDBG: \$1,556,682	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted Other: 1 Other
3	Public Services	2020	2024	Non-Homeless Special Needs	City-Wide	Priority 3: Public Services	CDBG: \$140,100	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2020	2024	Non-Housing Community Development	City-Wide CDBG Low/Mod Area Census Tracts	Priority 4: Economic Development	CDBG: \$200,000 CDBG-CV: \$60,000	Jobs created/retained: 10 Jobs
5	Administration and Planning/Fair Housing	2020	2024	Planning and Administration/Fair Housing	City-Wide CDBG Low/Mod Area Census Tracts	Priority 5: Administration and Planning	CDBG: \$450,951 HOME: \$232,661 ESG: \$375,000	Other: 100 Other
6	Address Homelessness	2020	2024	Homeless	City-Wide	Priority 6: Address Homelessness	ESG: \$201,139 ESG-CV: \$4,953,937	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 50 Persons Assisted Housing for Homeless added: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Address the COVID 19 Coronavirus Pandemic	2020	2024	Prevent, prepare for, and respond to the Coronavirus	City-Wide	Priority 7: Address the COVID 19 Pandemic	CDBG-CV: \$3,483,637 ESG-CV: \$4,953,937	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 50 Persons Assisted Jobs created/retained: 10 Jobs Housing for Homeless added: 10 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Promote, preserve, and assist in the development of affordable housing for low- and moderate- income residents, special needs groups, those at-risk of homelessness, and disproportionately impacted residents.

2	Goal Name	Capital Improvement Infrastructure and Facilities
	Goal Description	Improve and expand infrastructure and facilities that benefit primarily residential low- and moderate-income neighborhoods.
3	Goal Name	Public Services
	Goal Description	Provide and improve access to public services for low- and moderate-income persons and those with special needs. Public Services will be funded based on applications received for a variety of services, including, but not limited to: Senior Services, Disabled Services, Youth Services, General Public Services, Homeless Facilities/Supportive Services, Victims of Domestic Violence Services, Abused and Neglected Children, Foster Youth, Illiterate Adults, and other special needs.
4	Goal Name	Economic Development
	Goal Description	Provide for the economic development needs of low- and moderate-income persons and neighborhood target areas.
5	Goal Name	Administration and Planning/Fair Housing
	Goal Description	Provide for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs in the Consolidated Plan in accordance with HUD regulations and provide Fair Housing services for all residents.
6	Goal Name	Address Homelessness
	Goal Description	Provide for programs to address the needs of the homeless population.
7	Goal Name	Address the COVID 19 Coronavirus Pandemic
	Goal Description	Provide for programs needed to carry out actions that address identified needs pertaining to COVID 19 Coronavirus Pandemic.

AP-35 Projects – 91.220(d)

Introduction

To address the high priority needs identified in the Strategic Plan of the FY 2020-2024 Consolidated Plan, the City of will invest CDBG, HOME, ESG and other funds into projects that address the High Priority Need Goals established in the Strategic Plan.

Projects

#	Project Name
1	CDBG Administration and Planning
2	CDBG Public Services
3	HOME Activities
4	ESG Activities
5	CDBG-CV CARES Programs
6	CV-CARES CIPs

Table 56 – Project Information

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

Based on the Strategic Plan, the City is allocating 100 percent of its non-administrative CDBG, HOME, and ESG investments for FY 2020-2024 to projects and activities that benefit low- and moderate-income people. Due to the nature of the projects and activities to be undertaken, investments in projects concerning Public Facilities and Infrastructure Improvements are limited to the CDBG low- and moderate-income census tract/block groups while other projects and activities benefit low- and moderate-income limited clientele or to create or expand businesses are available citywide. The primary obstacles to meeting the underserved needs of low- and moderate-income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable to low-income people and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the City is investing HUD funds through the FY 2020-21 Action Plan in projects that provide loans to low- and moderate-income homeowners for home improvements, projects that provide public and neighborhood services to low- and moderate-income people and those with special needs, and projects that prevent homelessness.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration and Planning
	Target Area	City-Wide
	Goals Supported	Administration and Planning/Fair Housing
	Needs Addressed	Priority 5: Administration and Planning
	Funding	CDBG: \$450,951
	Description	Funds will be used to administer the City's Community Development Block Grant (CDBG) program and provide fair housing services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families that will benefit from the proposed activity is 100 people through fair housing services.
	Location Description	The CDBG Program is administered from City Hall located at 276 Fourth Ave. Chula Vista, CA 91910. Fair Housing Services are administered by CSA located at 327 Van Houten Ave, El Cajon, CA 92020.
Planned Activities	Funds will be used to administer the City's Community Development Block Grant (CDBG) program and provide fair housing services.	
2	Project Name	CDBG Public Services
	Target Area	City-Wide
	Goals Supported	Public Services
	Needs Addressed	Priority 3: Public Services
	Funding	CDBG: \$140,100
	Description	Provide and improve access to public services for low- and moderate-income persons and those with special needs. Public Services will be funded based on applications received for a variety of services, including, but not limited to: Senior Services, Disabled Services, Youth Services, General Public Services, Homeless Facilities/Supportive Services, Victims of Domestic Violence Services, Abused and Neglected Children, Foster Youth, Illiterate Adults, and other special needs.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families that will benefit from the proposed activity is 1,000 people.
	Location Description	
	Planned Activities	Provide and improve access to public services for low- and moderate-income persons and those with special needs. Public Services will be funded based on applications received for a variety of services, including, but not limited to: Senior Services, Disabled Services, Youth Services, General Public Services, Homeless Facilities/Supportive Services, Victims of Domestic Violence Services, Abused and Neglected Children, Foster Youth, Illiterate Adults, and other special needs.
3	Project Name	HOME Activities
	Target Area	City-Wide
	Goals Supported	Affordable Housing
	Needs Addressed	Priority 1: Affordable Housing
	Funding	HOME: \$2,518,823
	Description	Funds are used to affordable housing projects and programs funded through the HOME program, including: The Tenant-based Rental Assistance Program (TBRA), HOME CHDO Reserve (15% minimum set-aside), and the HOME First-Time Homebuyer Program (FTHBP).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 homeownership units will be added through development, 10 Households will benefit from down payment assistance, 10 Households will benefit from Homeowner Housing Rehabilitated, and 20 households will be assisted with Tenant-based rental assistance / Rapid Rehousing.
	Location Description	The HOME program is administered from City Hall located at 276 Fourth Ave. Chula Vista, CA 91910-2631.
	Planned Activities	Funds are used to affordable housing projects and programs funded through the HOME program, including: The Tenant-based Rental Assistance Program (TBRA), HOME CHDO Reserve (15% minimum set-aside), and the HOME First-Time Homebuyer Program (FTHBP).
4	Project Name	ESG Activities
	Target Area	City-Wide
	Goals Supported	Address Homelessness

	Needs Addressed	Priority 6: Address Homelessness
	Funding	ESG: \$201,139
	Description	Funds are used to fund homeless projects and programs funded through the ESG program, including: The Tenant-based Rental Assistance Program (TBRA), Homeless Prevention, Shelter Operations, ESG Admin/Planning, Hotel Motel/Voucher, the Rotational Shelter Program, and Homeless Services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 Households will benefit from Tenant-based rental assistance / Rapid Rehousing, 50 People from Overnight Shelter, 50 Households from Homeless Prevention Services, and 10 homeless housing units will be added.
	Location Description	Services will be administered by Interfaith Shelter Network located at 580 Hilltop Dr. Chula Vista, CA 91910-6124, SBCS located at 430 F St. Chula Vista, CA 91910-3711, and City Hall located at 276 Fourth Ave. Chula Vista, CA 91910-2631
	Planned Activities	Funds are used to fund homeless projects and programs funded through the ESG program, including: The Tenant-based Rental Assistance Program (TBRA), Homeless Prevention, Shelter Operations, ESG Admin/Planning, Hotel Motel/Voucher, the Rotational Shelter Program, and Homeless Services.
5	Project Name	CDBG-CV CARES Programs
	Target Area	City-Wide
	Goals Supported	Address the COVID 19 Coronavirus Pandemic
	Needs Addressed	Priority 7: Address the COVID 19 Pandemic
	Funding	CDBG-CV: \$685,000
	Description	Activities under this project will be services in response to Covid19.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 people will benefit from various public service agencies providing COVID-19 related activities.
	Location Description	
	Planned Activities	Activities under this project will be public services in response to Covid19.
	Project Name	CV-CARES CIPs

6	Target Area	CDBG Low/Mod Area Census Tracts
	Goals Supported	Capital Improvement Infrastructure and Facilities Address the COVID 19 Coronavirus Pandemic
	Needs Addressed	Priority 2: Infrastructure and Facilities Priority 7: Address the COVID 19 Pandemic
	Funding	CDBG: \$418,581 CDBG-CV: \$2,798,637
	Description	Funds will be used for various Community Development projects to meet the needs of the Corona Virus pandemic including the Bridge Shelter CIP.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 homeless people will benefit from the Bridge Shelter.
	Location Description	This project is administered from City Hall located at 276 Fourth Ave. Chula Vista, CA 91910.
	Planned Activities	Funds will be used for various Community Development projects to meet the needs of the Corona Virus pandemic including the Bridge Shelter CIP.

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

Assistance will be primarily directed to low- and moderate-income persons or households citywide, though all public facility and infrastructure improvement project funds will be directed to the low- and moderate-income residential neighborhoods of the City.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide	35
CDBG Low/Mod Area Census Tracts	65

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Geographic distribution of funding is based on the nature of the activity to be funded. The City intends to fund activities in areas most directly impacted by the needs of low- and moderate-income residents and those with other special needs. Approximately 15 percent of the City's CDBG allocation will be provided

for public service activities, which are provided to low- and moderate-income residents throughout the community. An additional 20 percent will be allocated to Administration and Planning and CSA. The remaining 65 percent, and any unexpended funds from the prior year will be designated for Public Facilities and Infrastructure Projects administered by the Public Works Department which take place in the primarily residential low- and moderate-income areas. As previously stated, the assignment of priority levels is primarily a result of input from public and private agencies responding to the City's Housing and Community Development Needs Survey, consultation interviews, and statistical data compiled from the Needs Assessment. Only eligible activities that received a High priority level in the Consolidated Plan, will be funded during the next five years.

AP-55 Affordable Housing – 91.220(g)

As stated, there are limited opportunities and funding available to provide affordable housing opportunities. The City will attempt to seek new partnerships in the upcoming year. During FY 2020-2021 the City will address affordable housing needs through the following programs:

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	40
Special-Needs	40
Total	130

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	50
Rehab of Existing Units	10
Acquisition of Existing Units	50
Total	130

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The Strategic Plan identifies a high priority need to expand the supply of affordable housing and a high priority need to preserve the supply of affordable housing. During the 2020-2021 program year, the City will invest CDBG, HOME, and ESG funds in the preservation of affordable housing units.

AP-60 Public Housing – 91.220(h)

The City of Chula Vista does not operate a public housing agency. The Housing Authority of the County of San Diego (HACSD) serves as the City’s public housing agency for the four Public Housing projects located

in the City of Chula Vista.

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

The City of Chula Vista consults with the Housing Authority of the County of San Diego concerning consideration of the local public housing agency (PHA) needs and planned program activities. The Housing Authority of the County of San Diego (HACSD) operates four conventional public housing developments in Chula Vista, with a total of 121 units. They are all managed by Terrantino Property Management and were recently upgraded to meet ADA and Section 504 compliance. These public housing units include:

1. Dorothy Street Manor- 22 low income family units
2. Melrose Manor- 24 low income family units
3. Town Centre Manor- 59 low income senior/disabled units
4. L Street Manor- 16 low income family units

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

The City encourages public housing residents to participate in policy, procedure and program implementation and development through its Housing Advisory Committee (HAC). The HAC is an appointed Board representing Chula Vista residents including public housing and elderly residents. The HAC serves as an organized spokesperson to participate and provide feedback on housing issues and housing development projects. Public housing residents are encouraged to participate in homeownership programs.

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

N/A- The PHA is not designated as troubled.

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

One of the goals of the Consolidated Plan is to coordinate services and facilities available for the homeless as a continuum of care. A continuum of care begins with a point of entry in which the needs of a homeless individual or family are assessed. Once a needs assessment is completed, the individual/family may be referred to permanent housing or to transitional housing where supportive services are provided to prepare them for independent living. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living.

Homelessness is addressed regionally through the Continuum of Care (CoC), which is a regional or local

planning body that coordinates housing and services funding for homeless families and individuals.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including:

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

Preventing and ending homelessness is a HUD priority addressed nationally through coordination of regional strategies carried out locally by government agencies and a wide variety of community-based organizations and faith-based groups.

The County's primary homelessness program is Project One for All, an effort to provide intensive wraparound services, including mental health counseling and housing, to homeless individuals with serious mental illness. The program has three key components: countywide outreach and engagement, housing, and treatment services. Project One for All unifies many regional entities and assets under a single program. As the Community Information Exchange, 2-1-1 San Diego is the first line in connecting people in need with services and resources and the County's Behavioral Health Services provides well-being through prevention, treatment, and intervention at County-operated facilities throughout the region. Other contributing partners include the San Diego Housing Commission, the County's Psychiatric Emergency Response Team (PERT), and the Mental Health Contractors Association of San Diego County. Separately, three County representatives serve on RTFH's governance board, including as a Vice-Chair, where HCDS actively engages other jurisdictions and partners around issues related to homelessness. The County also funds the Homeless Management Information System (HMIS), a key piece to the assessment of client needs and coordination of services. Furthermore, the County supports and participates in RTFH's annual Point-In-Time (PIT) count that assesses the extent of homelessness throughout the region on a single night.

Addressing the emergency shelter and transitional housing needs of homeless persons

City is committed to increasing resources to help homeless persons. While many efforts are focused on the USICH Housing First Model, helping homeless individuals and families quickly and easily access and sustain permanent housing, emergency and transitional housing programs are also receiving benefit from these resources too.

The new Bridge Shelters will serve approximately 60 persons daily in providing for not only a safe, and stable shelter environment, but direct connection to housing navigation staff at each shelter, whose main focus is to rapidly rehouse shelter residents into permanent housing or other long-term housing options, depending on their vulnerability assessment, and CES housing resource match opportunities. Shelter residents work with Housing Navigators in a stable environment, while also having access to a multitude of resources, for assistance with documentation, meeting medical and mental health needs, benefit

eligibility, etc.

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

The City will continue its efforts in addressing the emergency shelter and transitional housing needs of homeless persons by collaborating with agencies that provide shelter for the homeless. The City will continue implementing its Zoning Ordinance, which allows for emergency shelters and transitional housing, with or without discretionary approval in the Overlay zone per State Law. The City will assist in addressing gaps to serving the homeless through the newly established Homeless Task Force. Annually, the City uses 15 percent of the CDBG allocation to provide public and supportive services for the homeless, low- and moderate-income residents, as well as those with special needs. Homeless supportive services include emergency rent relief, utility subsidies, emergency food distribution and hotel/motel vouchers as bridge housing as they prepare to move into a more stable housing environment. This program is offered through the City's Homeless Outreach Team which works in collaboration with other City departments and social services providers. The City will be opening a Homeless Bridge Shelter in the summer of 2021 which will include wrap-around services.

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

The City will continue its efforts in 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 by collaborating with agencies that provide shelter for the homeless. The City will also provide referrals to public assistance programs offered by other agencies and continue supporting these types of programs through the public service category of the CDBG Program.

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

Public policies directly and indirectly impact affordable housing development and residential investment; both positively and negatively. Providing for a range of housing types and prices allows residents of all ages and incomes the opportunity to find adequate housing that meets their needs and ability to pay;

however, there are often barriers that prevent residents finding decent affordable housing. Barriers to the development of affordable housing occur at all three levels of government, as well as in the private market and within the community. Local government cannot control many factors that tend to restrict housing supply especially those that relate to regional, national, and international economy. However, they do have control over several policies, which are examined in this section as follows:

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

The City of Chula Vista works to remove barriers to affordable housing while still protecting the health and safety of its residents by taking actions to reduce costs or providing off-setting financing incentives to assist in the production of safe, high quality, affordable housing. To mitigate the impacts of these barriers the City may:

- Apply for State and federal funding to gap finance affordable housing production and rehabilitation of existing affordable housing stock.
- Continue to streamline the environmental review process for housing developments, using available state categorical exemptions and federal categorical exclusions, when applicable. Provide training
- opportunities in the area of CEQA and NEPA as needed so staff gains expertise in the preparation of environmental review documents.
- Continue to improve the permit processing and planning approval processes to minimize delay in housing development in general and affordable housing development in particular.
- Continue providing rehabilitation assistance and homeownership assistance, and to assist in the construction and preservation of affordable housing.
- Encourage public participation when a proposed project is being considered for approval.
- Implement policies and strategies identified in the 2013-2020 Housing Element.

The City works to remove barriers to affordable housing by implementing a Housing Element that is consistent with California law and taking actions to reduce costs or provide off-setting incentives to assist in the production of safe, high-quality, affordable housing. The City is committed to removing governmental constraints that hinder the production of housing, as evidenced by the numerous affordable housing developments that have occurred over the last few years.

To address housing affordability and the lack of monetary resources for affordable housing, the City will invest HOME to promote home ownership opportunities and the preservation of existing affordable housing units over the next five years. Although the City no longer has access to Redevelopment Housing Set-Aside funds, the City will continue to leverage its HOME funds to attract private and other available public resources. New transit- oriented development strategies and the massive investments in the Streets and other areas of community development should also attract investors and developers. This

strategy will increase the supply of affordable housing and preserve existing affordable housing in the City. The City will also contract with CSA to address any impediments to Fair Housing Choice.

AP-85 Other Actions – 91.220(k)

HUD requires that cities receiving block grant funds take actions to affirmatively further fair housing choice. Fair housing choice is achieved by ensuring that persons are not denied housing opportunity because of their race, ethnic origin, religion, disability, or familial status (family with children). Cities report on the progress of affirmatively furthering fair housing choice by completing an Analysis of Impediments (AI). The AI is a review of the nature and extent of impediments to fair housing choice in the San Diego County and the City of Chula Vista. The last two AIs have been produced in collaboration with the San Diego Regional Alliance for Fair Housing (SDRAFFH), formerly known as the Fair Housing Resources Board (FHRB). The SDRAFFH is a dedicated group of professionals who work together to ensure that all residents in San Diego County have equal access to housing. It is comprised of members of the fair housing community, local jurisdictions, enforcement agencies and housing providers. This group leverages the region's CDBG funds to produce the AI for the region. The SDRAFFH completed an Analysis of Impediments to Fair Housing Choice (AI) for the period of 2010 through 2015. The City of Chula Vista is an active member of the San Diego Regional Alliance for Fair Housing and serves as the member of the Steering Committee. The City of Chula Vista affirmatively furthers fair housing by contracting for the provision of fair housing services and conducting fair housing testing to detect any fair housing violations. The services include education and outreach to residents and housing providers, assistance with submitting fair housing complaints to HUD, legal services, and tenant/landlord mediation.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle in meeting the underserved needs is the continued lack of available funding for community development and housing activities, including public services and other programs. Given the federal budget and drastic state budget cuts, local jurisdictions like Chula Vista and the County of San Diego, are being forced to cut social service programs. In Southern California, the continued high cost of living, housing costs for both rental and ownership, and the reduction of funds all combine to create a major obstacle in providing affordable housing that is truly affordable. The City is eager to work more closely with social service providers in order to combine efforts to ensure that the available federal funds are being used in the most effective way possible. The Chula Vista Community Collaborate continues to hold its City quarterly social service provider meetings in Chula Vista to facilitate networking for solutions to the underserved needs.

Actions planned to foster and maintain affordable housing

The City has two programs to foster and maintain affordable housing: the Balanced Communities Policy and the affordable housing inspection program. The Balanced Communities Policy fosters the development of affordable housing in that it requires all developers of new for-sale housing units to either provide 10% of those units at affordable prices, or pay a housing in-lieu fee to the City. The Developers

also have the option of building affordable rental housing. The City's inspection program insures that the City's 2,000+ units of affordable rental housing are maintained in a clean and safe condition and that the incomes of those families living in the different sections of the City have been verified as meeting the limits required by the funding source that help build the units.

Actions planned to reduce lead-based paint hazards

The City will continue to inform residents applying for loans or grants through its First-Time Homebuyer Program and Rehabilitation program about the hazards of lead-based paint. Code Enforcement and building inspectors will continue to identify lead-based paint hazards as part of their ongoing activities, if the scope of the complaint allows them into the unit, or if it is part of an on-going investigation. CDBG, HOME, and ESG programs require compliance with all of HUD's regulations concerning lead-based paint. All housing programs operated by the City are in compliance with HUD's most recent standards regarding lead-based paint. Specifically:

- The City's First-Time Homebuyer Program, lead abatement disclosure is the responsibility of the seller, and the City will not participate in any homebuyer assistance if the seller refuses to abate known lead hazards. Each homebuyer is required to obtain an independent third-party inspection report.
- The City's Homeowner Rehabilitation Loan Program meets the federal requirements for providing lead-based paint information with each rehabilitation loan and requiring paint testing of disturbed surfaces for lead in all single-family homes constructed before 1978. If a home was found to have lead-based paint, the cost of lead-based paint removal is an eligible activity under the homeowner rehabilitation program. City building inspectors are alerted to any housing units that apply for a permit for construction or remodeling, which may contain lead-based paint and other lead hazards.
- The City of Chula Vista will work closely, if needed, with the County of San Diego's Childhood Lead Poisoning Prevention Program (CLPPP), a division of the San Diego Health and Human Services Agency. The CLPPP provides outreach and education programs and case management services for San Diego County residents, including Chula Vista residents. City's Acquisition Rehabilitation Program and Homeowner Rehabilitation Loan Program guidelines describe the level of abatement that is needed if lead hazards are present.
- Lead Based Paint Requirements Affordable Housing Developers Each Developer of Affordable rental housing must ensure that all housing constructed, redeveloped, rehabilitated, or acquired with HOME and or CDBG funds must comply with applicable provisions of Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821–4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851–4856), and implementing regulations at 24 CFR part 35, subparts A, B, J, K, M and R upon completion of the development.

Actions planned to reduce the number of poverty-level families

As previously stated, the City's antipoverty strategy of providing safe, affordable housing will assist in

reducing the number of poverty level families in Chula Vista based on the following. By providing safe, affordable housing for those on a limited income, those families will be able to live in an environment where no more than 30% of their limited income is spent on housing. In addition, Low Income Housing Tax Credit (LIHTC) funding requires affordable housing developments provide programs (e.g. after school, computer labs, budgeting and language classes) to assist residents in excelling in both school and the work environment. These affordable housing developments thus assist families in moving up the economic ladder by providing the tools that add in their success. LIHTC continues to be the most important source for leveraging the City's HOME, and CDBG funds for affordable housing development projects. The City is also researching using CDBG funds for economic development during this Consolidated Plan period and will continue to seek funding opportunities including HUD's Economic Development Partnerships.

Actions planned to develop institutional structure

The City of Chula Vista is a member of two key organizations which rely heavily on public and private coordination in the region to address the needs of the low-income community members. The Chula Vista Community Collaborative is collaboration among partners and stakeholders in Chula Vista which include; Residents and Parents; Schools and School District Staff; Social Service/Non-profit Agencies; Local Government; Faith-based Community; Health Professionals; and, Business Owners. Together, the Collaborative works to develop coordinated strategies and systems that protect the health, safety, and wellness of its residents as well as share information and resources that strengthen families and communities. Regular meetings are held with the goal of obtaining and sharing information about services, resources, employment and training opportunities, as well as any events accessible to the Chula Vista community. The meetings are a useful venue to network and efficiently coordinate activities with partnering agencies. The City of Chula Vista is also a member of the South Bay Homeless Advocacy Coalition which was formed to address the growing concern for homelessness and the lack of resources available. The goal is to educate the community on these issues and advocate for change to better serve homeless and near homeless families and individuals in our community. The Coalition is comprised of representatives from local government agencies, the school districts, social service agencies, faith-based organizations and citizens. Although the City of Chula Vista administers the CDBG, ESG, and HOME programs, the City does engage in contracts with outside agencies for the delivery of services to the public, other than the required fair housing services and funding requests received from City Departments. Non-profits apply for public service funds, capital improvement, and creation of affordable housing. The City monitors the affordable housing programs for all properties in its portfolio including those owned by private parties, under a deed restriction between the City and the respective party. The City has developed a strong relationship with both affordable and for-profit housing developers in not only the creation of affordable units but the ongoing maintenance of the developments as well.

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

Non-profit social service agencies continue to play an important role in serving the needs of low-and moderate-income residents in Chula Vista. There is a 15% cap on the amount of public service funds to be

used from its CDBG Allocation. The City surveyed social service providers who serve Chula Vista during the needs assessment process and will continue to attend the Chula Vista Community Collaborative meetings to foster networking among the providers.

Discussion

In the implementation of the FY 2020-2021 Annual Action Plan, the City will invest CDBG, HOME, ESG, CARES Act funds, and other resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure and enhance coordination between public and private housing and social service agencies. The City will continue to coordinate the housing strategy with local and regional transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.

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

The City of Chula Vista, as an entitlement jurisdiction, receives Community Development Block Grant, Home Investment Partnership Act, and Emergency Solutions Grant from the U.S Department of Housing and Urban Development. Described below are the Program Specific Requirements for each of these programs. In the implementation of programs and activities under the FY 2020-21 Annual Action Plan, the City will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG program and recapture requirements for the HOME program. Eligible applicants for CDBG and ESG assistance include subrecipients who may carry out programs to benefit program beneficiaries on behalf of the City. Applications from interested subrecipients may be solicited by the City directly or via published Notices of Funds Availability at the discretion of the City. Eligible beneficiaries for CDBG or HOME funded Housing Rehabilitation or First-Time Homebuyer Programs include households earning less than 80 percent of AMI. Eligible participants are those who have not previously owned a home for the City’s First-Time Homebuyer Program and those who reside in a single-family owner-occupied housing unit for the City’s Housing Rehabilitation Program. Awarded funds will be awarded on a first come first serve basis to eliminate favoritism. A client waiting list will be established in the event of limited funds for any specific program. The City’s HOME programs will be advertised via flyers, notification on the City’s website, cold calls, and if necessary, publication in a newspaper of general circulation. The City will also conduct program Workshops as necessary to solicit prospective applicants. Program guidelines and applications for all programs may be obtained in person at the City’s Housing Division located at City Hall or on the City’s website. Prospective subrecipients, beneficiaries and developers may obtain more information on the City website.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

Other forms of investment being used by the City is the match provided for HOME-funded housing activities. The City is required to provide a 25 percent match for HOME funds used for rental assistance, housing rehabilitation, and acquisition and rehabilitation of housing. Some examples include, land value (donated), on and off-site improvements, waiver of local and state taxes or fees, low-interest loans below market, inclusionary housing obligations. Most commonly, the City's match funds are generally generated through housing developer contributions, prior Low/Moderate Income Set-Aside funds from the State, and individual first-time homebuyer private funds. Specific match dollar amounts are reported to HUD in the CAPER through its submittal of the HUD forms 40107-A HOME Match Log. The City will be releasing a Notice Funding Availability to all Certified Community Housing Developer Organizations to leverage with the available HOME funds.

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 recapture that portion of HOME program investment unforgiven by the elapsed affordability period or recapture the maximum net proceeds from sale of property (whether recapture

is affected through foreclosure or no foreclosure action). Net proceeds recovered will be used to: (1) Reimburse the HOME program (approved activity) for the outstanding balance of HOME funds not repaid or forgiven during the applicable affordability period at the time of recapture. (2) Reimburse the HOME program (administration) for “holding costs” or other costs associated with the recapture action (legal fees, insurance, taxes, realtor fees, appraisal/BPO costs, etc.) If net proceeds recaptured are less than the outstanding balance of HOME funds invested in the property (for all approved activities and holding costs incurred), the loss will be absorbed by the HOME program and all HOME program requirements would be considered to have been satisfied. If net proceeds recaptured are greater than the outstanding balance of HOME funds invested in the property (for all approved activities and holding costs incurred), the balance of net proceeds would be distributed to the homeowner (or his/her estate).

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:

For those cases where the affordability requirements are violated as a result of the death of the HOME beneficiary and there is an eligible person who qualified and is desirous of assuming the HOME assistance invested in the property, the City will permit sale of the HOME-assisted unit to the qualifying, eligible person, contingent upon the City’s prior review and approval. The subsequent owner will be required to adhere to all applicable affordability requirements for the unexpired term of the original 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:

There are no plans to refinance existing debt secured by multifamily housing.

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

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

The City adopted performance standards in line with the Continuum of Care (attached).

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 San Diego Regional Continuum of Care, now the Regional Task Force on the Homeless, uses a coordinated assessment system as directed by HUD. The system uses an assessment tool that scores individuals based on their needs and vulnerability to ensure that regional programs give priority to chronically homeless individuals and families who are at-risk by remaining un-housed. Now called the Coordinated Entry System (CES), it is in use throughout the San Diego region and refers homeless persons to agencies and housing resources designed to provide them with housing solutions to meet their needs

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 conducts an open and competitive Request for Proposal (RFP) process for making sub-awards. RFP's are publicly announced in newspapers and on the City's website.

- 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 does not have homeless or formerly homeless people on its City Council, which is the final approval authority. However, the City does consult with the Regional Continuum of Care which has formerly homeless individuals as members. Subcontractors who administer the shelters and the rapid re-housing programs have formerly homeless individuals in their organizations who help shape policies and make decisions about services and programs that receive ESG funding.

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

The City has adopted performance standards for rapid Re-housing that are in line with the Continuum of Care (attached).