



**SECOND AMENDMENT TO THE
2021-22 ONE YEAR ACTION PLAN
HOME-ARP PLAN**

May 2, 2023

Prepared by the

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Executive Summary

The City of Ontario has been allocated \$2,713,297 of HOME-American Rescue Plan Act (HOME-ARP) funding from the US Department of Housing and Urban Development (HUD). In order to receive the HOME-ARP allocation, the City must develop a HOME-ARP Allocation Plan that will become part of the City's PY 2021 HUD Annual Action Plan by substantial amendment. To ensure broad input into the HOME-ARP Allocation Plan from stakeholders and the public, the City engaged in consultation with stakeholders and the public, including a virtual consultation session, a survey of stakeholders, a 15-day public comment period, and a public hearing.

The needs assessment and gap analysis identified the following needs and gaps within the City:

- In January 2022, the annual Point in Time (PIT) count revealed that 88 people were residing in emergency housing, either in shelter or transitional housing. Another 105 people were unsheltered on the streets, in tents or makeshift shelters, or in cars, vans, RVs or campers.
- The 2015-2019 CHAS Data from HUD reported 6,100 households with incomes at or below 30% AMI are at risk of homelessness in the City.
- The 2015-2019 HUD CHAS data indicates there are 4,245 renter households with an annual income at or below 30% AMI with a cost burden that are at greatest risk of housing instability.
- The greatest need for supportive services is in the areas of affordable housing, financial assistance, homeless services, employment training services, and youth services.

To address these needs within the community, the City will utilize HOME-ARP funds to establish a Supportive Services – Medium-Term rental assistance program and administration and planning for the HOME-ARP program.

Consultation and Public Participation

HUD requires each HOME-ARP Participating Jurisdiction to consult with agencies and service providers whose clientele include the HOME-ARP qualifying populations. Agencies that must, at a minimum, be consulted include the Continuum of Care serving the jurisdiction's geographic area, homeless and domestic violence service providers, veterans' groups, public housing agencies (PHAs), public agencies that address fair housing, civil rights, and the needs of persons with disabilities.

HUD also requires that each Participating Jurisdiction provide opportunities for the public to comment on the proposed Allocation Plan, including the amount of HOME-ARP funds that will be received and the range of activities that the City may undertake.

To ensure broad input into the HOME-ARP Allocation Plan from stakeholders and the public, the City engaged in consultation with stakeholders and the public, including a virtual consultation session, a community and stakeholder survey, a 15-day public comment period, and a public hearing.

Summarize the Consultation Process

The City of Ontario consulted with representatives from multiple agencies, groups, and organizations involved in the development of affordable housing, addressing homelessness, and the provision of services to qualifying populations in preparing its HOME-ARP Allocation Plan. These stakeholders have relevant knowledge that can speak to the needs, service gaps, and potential activities that would best benefit the qualifying populations.

Staff hosted a virtual session on December 1, 2022, with representatives from multiple agencies, groups, and organizations invited to attend. Those unable to attend were invited to submit written comments via emails or schedule a phone call to share their thoughts. The virtual consultation session included an overview of the HOME-ARP notice to inform attendees of the qualifying populations and eligible activities, an opportunity to ask clarifying questions, a request for input into needs, gaps, priority populations and activities, and an overview of the City's HOME-ARP Allocation Plan timeline and process.

A survey consisting of 11 questions was shared with the consulted agencies and the at large community with the intention of quantifying the preferred use of the HOME-ARP funds. The City received survey responses from November 14, 2022 until December 4, 2022. Preliminary survey results were shared during the virtual session on December 1, 2022.

The City's virtual session was attended by 11 representatives of 10 agencies. The survey received 54 responses from both community members and service agencies. All HOME-ARP required agency types were represented in either the virtual session or the online survey or by email.

List the Organizations Consulted

| Agency/Group/Organization | Agency/Group/Organization Type | Method of Consultation |
|--|--|---|
| Ontario Housing Authority | PHA Other government - Local | Invited to participate in and attended a stakeholder workshop for Plan development. Invited to participate in community meeting/public hearing and a copy of the executive summary was provided for feedback and comments. Coordination in providing affordable housing. |
| Interagency Council on Homelessness | Services-homeless Other government - County Continuum of Care | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination in providing homeless services in the region, HMIS services, Continuum of Care coordination, and coordinated assessment system. |
| Neighborhood Partnership Housing Services, Inc. (NPHS) | Housing Services - Housing Regional organization Community Development Financial Institution | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination with first-time homebuyer and owner-occupied rehabilitation loan programs, and other programs and services relating to homebuyer education, financial literacy, and homeowner assistance. Coordination with a possible Community Housing Development Organization (CHDO). |
| AOF/Golden State Community Development Corp. | Housing Services - Housing | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination with a possible Community Housing Development Organization (CHDO). |
| Mercy House Living Centers | Housing Services – Housing Services-Homeless | Invited to participate in and attended a stakeholder workshop for Plan development. Invited to participate in community meeting/public hearing and a copy of the executive summary was provided for feedback and comments. Coordination in providing homeless services and permanent supportive housing. |
| Inland Fair Housing and Mediation Board | Services-Elderly Persons Service-Fair Housing | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination in providing increased services for senior citizens, fair housing services, landlord/tenant mediation services, fair housing education, testing, and enforcement, first time homebuyer education, and financial literacy programs. |

| Agency/Group/Organization | Agency/Group/Organization Type | Method of Consultation |
|---|--|---|
| County of San Bernardino Office of Homeless Services | Services-homeless Other government - County Continuum of Care | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination in providing homeless services in the region, HMIS services, Continuum of Care coordination, and coordinated assessment system. |
| Ontario-Montclair YMCA | Services-Children | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination with first-time homebuyer and owner-occupied rehabilitation loan programs, and other programs and services relating to homebuyer education, financial literacy, and homeowner assistance. Coordination with a possible Community Housing Development Organization (CHDO). |
| Ontario-Montclair School District | Services-Children Services-Homeless Services-Education | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Identification and coordination of services for homeless families within the school district. |
| Ontario Senior Center | Services-Elderly Persons Grantee Department | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination of Homeowner Energy Assistance Program (HEAP) services and social services for senior residents within affordable senior housing projects. |
| Rolling Start, Inc. | Services-Persons with Disabilities | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination of Section 504 outreach and identifying potential participants for affirmative marketing outreach for affordable housing units. |
| San Bernardino County Department of Behavioral Health | Services-Persons with Disabilities Services-Health Health Agency Other government - County | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination of Project Gateway (Shelter Plus Care vouchers) and proactively working together to secure additional resources to serve Ontario residents. |

| Agency/Group/Organization | Agency/Group/Organization Type | Method of Consultation |
|---|---|--|
| Foothill AIDS Project | Services-Persons with HIV/AIDS | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination and identification of potential participants for affirmative marketing outreach for affordable housing units. |
| County of San Bernardino Children and Family Services | Services-Health Health Agency Child Welfare Agency Other government - County | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination for potential bridge housing resources. |
| Inland Valley Hope Partners | Services-Homeless Services-Health | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination in providing services for the homeless and those at-risk of homelessness and identification of potential participants for affirmative marketing outreach for affordable housing units. |
| House of Ruth, Inc. | Services-Victims of Domestic Violence | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination of providing services for victims of domestic violence and potential identification of participants for affirmative marketing outreach for affordable housing units. |
| State of California Housing and Community Development | Other government - State | Participate in various programs that will fund identified community needs (Affordable Housing and Sustainable Communities (AHSC), Veteran Housing and Homeless Prevention (VHHP), Emergency Housing and Assistance Program Capital Development (EHAP-CD), and others). Actively support efforts to create permanent affordable housing funding sources. |

| Agency/Group/Organization | Agency/Group/Organization Type | Method of Consultation |
|---|--|---|
| Foothill Family Shelter | Services-Homeless | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination in providing homeless services, transitional housing, and identification of potential participants for affirmative marketing outreach for affordable housing units. |
| Housing Authority of the County of San Bernardino | PHA | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Requested review of public housing needs section and a copy of the executive summary was provided for feedback and comments. Implement permanent supportive housing programs and work together to secure state and federal resources for the region. |
| SANBAG | Regional organization Planning organization | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination for AHSC funding program. |
| City of Chino | Other government - Local | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordinate delivery of services on a regional basis. |
| City of Rancho Cucamonga | Other government - Local | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordinate delivery of services on a regional basis. |
| City of Fontana | Other government - Local | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordinate delivery of services on a regional basis. |
| City of Upland | Other government - Local | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordinate delivery of services on a regional basis. |

| Agency/Group/Organization | Agency/Group/Organization Type | Method of Consultation |
|---|---|--|
| City of Pomona | Other government - Local | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordinate delivery of services on a regional basis. |
| City of Ontario Economic Development Agency | Services-Employment Grantee Department | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Consulted with agency for information related to the economic development delivery portions of the One Year Action Plan. Coordinate for Section 3 compliance, economic development activities, and workforce development. |
| Ontario Chamber of Commerce | Business Leaders Civic Leaders Business and Civic Leaders | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Coordination of outreach for services to business and economic development activities. |
| Ontario Police Department | Services - Victims Grantee Department | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Consulted with this Agency for portions of the One Year Action Plan related to need for crime prevention/crime awareness programs and services provided by this agency. |
| City of Ontario Community, Life, and Culture Agency | Services-homeless Continuum of Care | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Invited to participate in community meeting/public hearing and a copy of the executive summary was provided for feedback and comments. |
| City of Ontario Innovation, Performance, and Audit Agency | Broadband Internet Service Providers | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Invited to participate in community meeting/public hearing and a copy of the executive summary was provided for feedback and comments. Coordination of expanding access to broadband services. |

| Agency/Group/Organization | Agency/Group/Organization Type | Method of Consultation |
|---------------------------------|--------------------------------|--|
| City of Ontario Fire Department | Emergency Management Agency | Invited to participate in a stakeholder workshop for Plan development but did not attend. Invited to participate in community meeting/public hearing and a copy of the Plan was provided for feedback and comments. Provided no feedback or comment on the Plan and did not attend the community meeting/public hearing. Invited to participate in community meeting/public hearing and a copy of the executive summary was provided for feedback and comments. Coordination of emergency management services. |

Summary of Feedback Received from Consulted Organizations

Consultation revealed strong support for the following:

During the December 1, 2023 virtual session, Mercy House Living Centers voiced their support for the use of HOME-ARP funding to address the below programming needs:

Rental Assistance Programming and Tenant-Based Rental Assistance (TBRA) Virtual session attendees and survey respondents showed strong support for the provision of rental assistance programs to benefit those at risk of homelessness.

Provision of supportive services. Many examples of supportive services were mentioned in the virtual session including case management, fair housing, mental health services, credit repair services, housing counseling, substance abuse services, and eviction defense.

Survey respondents were asked to rank what they believed is the current need for various services eligible under HOME-ARP. The activities with the most rankings for “high need” were mental health services (88%), landlord/tenant liaison (86%), housing search/counseling services (78%), childcare assistance and financial assistance (75%).

Provision of supportive services for victims of domestic violence Many examples of supportive services were mentioned in the virtual session including case management, fair housing, mental health services, credit repair services, housing counseling, substance abuse services, and eviction defense.

Survey respondents were asked to rank what they believed is the current need for various services eligible under HOME-ARP. The activities with the most rankings for “high need” were mental health services (88%), landlord/tenant liaison (86%), housing search/counseling services (78%), childcare assistance and financial assistance (75%).

Public Participation

Public Comment Period: Start Date – 03/31/2023. End Date – 05/1/2023.

Public hearing: 05/02/2023.

The City published a public hearing notice in the Inland Valley Daily Bulletin on March 31, 2023 to notify the public of the Plan’s availability for review and comment through May 1, 2023, and also to invite interested persons to the public hearing to approve the Plan scheduled for May 2, 2023. The public notice provided the following information to the public: description of the HOME-ARP program, amount of funds allocated to the City of Ontario, and the proposed use of funds.

Additionally, the City shared the availability of the HOME-ARP survey via the City’s social media channels and website. The survey was made available to the broad community from November 14, 2022, to December 4, 2022.

Efforts to Broaden Public Participation

In an effort to broaden public participation in the development of the HOME-ARP Allocation Plan, the City followed citizen participation steps outlined in its Citizen Participation Plan. For public review, the Plan was made available at the following locations Monday through Friday (except for legal holidays) from 8:00 a.m. to 5:00 p.m., or otherwise during the Department's normal business hours:

Ovitt Family Community Library
215 E. C St.
Ontario CA, 91764

Ontario City Hall
303 E. B St.
Ontario, CA 91764

The Plan was also available for citizen review on the City's website at <https://www.ontarioca.gov/Housing/GrantProgramInformation>.

Finally, the public was invited to participate in the January 17, 2023, public hearing in person.

Public Comments and Recommendations Received

Three comments were received during the public participation process, including during the 30-day public comment period or at the public hearing on May 2, 2023. They are included in Appendix C.

Public Comments and Recommendations Not Accepted and Reasons Why

No comments were received and not accepted during the public participation process, including during the 30-day public comment period or at the public hearing on May, 2023.

Needs Assessment and Gaps Analysis

The needs assessment and gap analysis must evaluate the size and demographic composition of HOME-ARP qualifying populations, and unmet needs of HOME-ARP qualifying populations. In addition, the needs assessment and gap analysis must identify any gaps within its current shelter and housing inventory, and service delivery system. This needs assessment and gap analysis focuses on the following:

1. Sheltered and unsheltered homeless populations;
2. Currently housed populations at risk of homelessness;
3. Other families requiring services or housing to prevent homelessness; and
4. Those at greatest risk of housing instability or unstable housing situations.

OPTIONAL Homeless Needs Inventory and Gap Analysis Table

| Homeless | | | | | | | | | | | | | |
|------------------------------|-------------------|------------|-------------|------------|-----------|------------------------------|----------------------|------|---------------|--------------|------------|-------------|------------|
| | Current Inventory | | | | | Homeless Population | | | | Gap Analysis | | | |
| | Family | | Adults Only | | Vets | Family HH (at least 1 child) | Adult HH (w/o child) | Vets | Victims of DV | Family | | Adults Only | |
| | # of Beds | # of Units | # of Beds | # of Units | # of Beds | | | | | # of Beds | # of Units | # of Beds | # of Units |
| Emergency Shelter | 269 | 85 | 228 | | 36 | | | | | | | | |
| Transitional Housing | 221 | 65 | 221 | | 24 | | | | | | | | |
| Permanent Supportive Housing | 647 | 368 | 647 | | 678 | | | | | | | | |
| Other Permanent Housing | | | | | | | | | | | | | |
| Sheltered Homeless | | | | | | | 944 | | | | | | |
| Unsheltered Homeless | | | | | | | 2,389 | 166 | 166 | | | | |
| Current Gap | | | | | | | | | | | | | |

Suggested Data Sources: 1. SB County Point in Time Count (PIT); 2. SB County Continuum of Care Housing Inventory Count (HIC)

OPTIONAL Housing Needs Inventory and Gap Analysis Table

| Non-Homeless | | | |
|---|-------------------|-----------------|-----------------|
| | Current Inventory | Level of Need | Gap Analysis |
| | # of Units | # of Households | # of Households |
| Total Rental Units | 22,787 | | |
| Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness) | 321 | | |
| Rental Units Affordable to HH at 50% AMI (Other Populations) | 1,657 | | |
| 0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness) | | 3,740 | |
| 30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations) | | 3,355 | |
| Current Gaps | | | 5,177 |

Suggested Data Sources: 1. American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS)

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

The U.S. Department of Housing and Urban Development (HUD) requires that all Continuum of Care jurisdictions across the country complete a biennial unsheltered count and an annual sheltered count of all individuals experiencing homelessness in the community on a single point in time. The February 2022 point-in-time (PIT) count of both sheltered and unsheltered homelessness published by San Bernardino County Continuum of Care, the lead Continuum of Care agency, is used for this analysis. The County's PIT does not report on family status.

Homeless

At the time of the PIT, there were 3,333 homeless persons in San Bernardino County. Of this total, 71.7% (2,389 persons) were unsheltered and 28.3% (944 persons) were sheltered.

Of the 2,389 unsheltered persons counted, 2,373 were adults and 16 were children under age 18 in families. White persons made up 61% of the total homeless population, 18% were Black or African American, 15% are listed in the Other category, 3% are American Indian or Alaska Native, and 1% were Asian. Hispanic or Latinos made up nearly 36% of the 2,373 unsheltered homeless persons. Additionally, there were 166 veterans, 56 transitional age youth (18-24 years old), and 166 persons experiencing homelessness due to fleeing domestic violence, dating violence, sexual assault, or stalking.

There were 944 people experiencing sheltered homelessness in the County at the time of the PIT. People are considered sheltered when they are residing in emergency shelter or transitional housing, but not when they are receiving rapid rehousing assistance or residing in permanent supportive housing. Among individuals experiencing sheltered homelessness, White persons made up 53% of the total sheltered

population, 32% were Black or African American, 10% are listed in the Other category, and 3% are American Indian or Alaska Native. 50% of the 944 sheltered homeless persons identified as Hispanic or Latino. Additionally, there were 29 veterans, 56 transitional age youth (18-24 years old), and 71 persons experiencing homelessness due to fleeing domestic violence, dating violence, sexual assault, or stalking.

At Risk of Homelessness

To account for persons at-risk of becoming homeless, the most recent (2015-2019) Comprehensive Housing Affordability Strategy (CHAS) data was analyzed. This data contains two particular characteristics of households that meets the definition of “at risk of homelessness” found in 24 CFR Part 91.5. First, the CHAS data breaks down occupied housing units by HUD Area Median Family Income (HAMFI), including 30% and below of HAMFI (HUD Area Median Family Income). Next, the CHAS data provides information on occupied housing units with households that are severely cost burdened; that is, they are spending more than 50% of their income on housing related expenses. For renters, that includes rent and utilities.

The CHAS data shows that of the 23,505 renter households in the City of Ontario, 4,245 or 18% are occupied by households earning 30% or less of the HAMFI. Further, of these households, 88% (3,740) have one or more housing problems, defined as housing units that: 1) lack complete kitchen facilities; 2) lack complete plumbing facilities; 3) are over overcrowded; and 4) are cost burdened. A household is said to have a housing problem if they have any one or more of these four problems.

CHAS data revealed that of the 4,245 households earning less than 30% HAMFI, 77% are severely cost-burdened. Severely cost burdened households are spending more than 50% of their income on housing related expenses, leaving the remaining 50% or less of their income available for other daily necessities such as food, gas, and healthcare. Households under this cost burden are often forced to choose between housing stability and other necessities putting them at a higher risk of homelessness.

The 2015-2019 CHAS data demonstrates the extent of housing problems and housing needs according to income and cost burden, and does not provide age or race demographics.

Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

The State of California Department of Justice maintains statistics on domestic violence statewide by jurisdiction. In 2021, the local law enforcement agencies responded to a total of 651 calls related to domestic violence in the City.

Therefore, if each one of these calls represented a household with member(s) who required housing assistance, it can be estimated that there were up to 651 households in 2021 who were in need of some form of housing assistance. The form of housing assistance required may vary depending on the specific circumstances of each case.

In addition to those households above estimated to be in need of housing assistance, the 2022 San Bernardino County Point in Time count reported 166 unsheltered homeless persons and 71 sheltered homeless persons currently experiencing homelessness due to fleeing domestic violence, dating violence, sexual assault or stalking.

The following is the assumed demographics of the combined sheltered and unsheltered population of persons currently experiencing homelessness due to fleeing domestic violence, dating violence, sexual assault or stalking, as extrapolated from the San Bernardino County February 2022 Point in Time Count: 146 persons were White (61%), 44 persons were Black or African American (18%), 36 were listed in the Other category (15%), 8 are American Indian (3%) or Alaska Native, and 3 persons were Asian (1%). 85 persons (36%) of the combined sheltered and unsheltered qualifying population were Hispanic or Latino.

Other Populations

Other populations, as defined by HOME-ARP, include those who:

1. Are currently housed and at risk of repeat homelessness;
2. Have incomes at or below 30% AMI and are experiencing severe housing cost burden; and
3. Otherwise meet the definition of at risk of homelessness and have incomes of more than 30% and at or below 50% AMI.

Currently Housed and at Risk of Repeat Homelessness

The Homelessness Policy Research Institute indicates that up to 10.3% of individuals exiting emergency shelter or transitional housing in any given year will return to homelessness within 12 months. The San Bernardino County PIT showed that in 2022, 944 persons were in emergency shelters and transitional housing facilities, therefore the risk of repeat homelessness is approximately 92 people per year.

The following is the assumed demographics of those who were currently housed and at risk of repeat homelessness, as extrapolated from the San Bernardino County February 2022 Point in Time Count: 57 persons were White (61%), 17 persons were Black or African American (18%), 14 were listed in the Other category (15%), 3 are American Indian (3%) or Alaska Native, and 1 person was Asian (1%). 33 persons (36%) of the combined sheltered and unsheltered qualifying population were Hispanic or Latino.

At Greatest Risk of Housing Instability

Persons at greatest risk of housing instability are those that: 1) are earning 30% or below the HAMFI and are severely cost-burdened (paying 50% or more on housing); or 2) are earning 50% or less of HAMFI and meet one of the following conditions:

1. Has moved two or more times in the two months immediately preceding their application for homelessness prevention assistance;
2. Is living in the home of another because of economic hardship;
3. Has been formally notified of eviction within 21 days after the date of application for assistance;
4. Lives in a hotel or motel and the cost of staying at the hotel or motel is not borne by a federal, state, or local government program;
5. Lives in an over-crowded (more than one person per room) single-room occupancy (SRO) or efficiency apartment units, or lives in a severely overcrowded (more than 1.5 persons per room) larger housing unit;
6. Is exiting a publicly funded institution, or system of care (health care facility, mental health facility, foster care or other youth facility, or correction program or institution); or

7. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient’s approved Consolidated Plan.

For the first group of households at greatest risk of housing instability, 2015-2019 HUD CHAS data indicates there are 4,680 renter households with annual income less than 30% AMI that are severely cost burdened.

Information on each of the conditions listed above for the second category of persons at greatest risk of housing instability is not readily available, with the exception of data on overcrowding. The 2015-2019 CHAS data described 7,095 households in the City of Ontario earning 50% or less of the AMI, with at least 1 of 4 Housing Problems. As one of these Housing Problems is overcrowding, potentially, 30% of all 23,505 renter households within the City are at risk of housing instability.

The 2015-2019 CHAS data demonstrates the extent of housing problems and housing needs according to income and cost burden, and does not provide age or race demographics.

Unmet Housing and Service Needs of Qualifying Populations

The greatest unmet housing need of qualifying populations is the availability of affordable rental housing. As the table below shows, only 4.5% of the more than 23,505 rental units in the City are available to households with incomes at or below 50% AMI. The level of need for affordable rental units for households with incomes at or below 50% AMI is more than 22 times the available units, according to HUD CHAS data for 2015-2019.

| | | Available Affordable Units | Level of Need | GAP |
|-----------------------|--------|----------------------------|---------------|---------------|
| Total Rental Units | 23,505 | | | |
| <=30% AMI | | 49 | 4,245 | 4,196 |
| >30% AMI to <=50% AMI | | 558 | 3,640 | 3,082 |
| <=50% AMI | | 532 | 5,520 | 4,988 |
| Total | | 1,139 | 13,405 | 12,266 |

Based on consultation with service providers in the City, the greatest unmet service needs of qualifying populations, including sheltered and unsheltered homeless populations, currently housed populations at risk of homelessness, other families requiring services or assistance to prevent homelessness, and those at greatest risk of housing instability or in unstable housing situations are expanded:

- Financial Assistance
- Outreach Services
- Case Management Services

Sheltered and Unsheltered Homeless Populations

The greatest unmet housing need of sheltered and unsheltered homeless populations is limited availability of affordable housing options. The City currently has twelve permanent supportive housing units supported through Continuum of Care funding, and nine transitional housing units within the City. The 2023 San Bernardino County Point in Time Count counted 187 individuals experiencing homelessness in the City; the demand for suitable accommodations far outweighs the available resources. This

significant disparity highlights the pressing issue of homelessness in the region and the urgent need for increased support and investment in affordable housing initiatives. Without adequate transitional housing options, individuals facing homelessness are left in precarious situations, struggling to find stability and rebuild their lives.

Both sheltered and unsheltered homeless populations in the City are in need of expanded outreach and case management services to be connected to resources appropriate to their needs.

Those currently housed populations at risk of homelessness

The greatest unmet housing need of currently housed populations that are at risk of homelessness is the availability of affordable rental housing in the City. The 2015-2019 CHAS data listed Ontario as having 4,245 renter households with incomes at or below 30% AMI. These 4,245 renter households with extremely low income represent 18% of all renters in Ontario. Citywide there are 49 affordable units available to households at or below 30% AMI. The City requires an additional 4,196 units at this affordability level to satisfy the unmet need that currently exists. The currently housed populations at risk of homelessness are in need of services offering expanded financial assistance such as the provision of rent and utility assistance, the payment of rental arrears, and other costs associated with housing retention.

Other families requiring services or housing assistance or to prevent homelessness

The greatest unmet housing need of other households requiring services or housing assistance to prevent homelessness is the availability of affordable rental housing in the City. The Ontario Housing Services Department administered an emergency rent and utility assistance program from August 2021 to February 2023. The program provided 214 households with rent assistance totaling \$1,787,899. Of those households served, 80.8% were extremely low-income households, earning 30% and below AMI. The City continues to see a need for financial assistance resources of this nature to prevent homelessness and increase housing stability.

Those at greatest risk of housing instability or in unstable housing situations

The greatest unmet housing need for those at the greatest risk of housing instability is the availability of affordable rental housing in the City. The 2015-2019 CHAS data listed Ontario as having 4,245 renter households with incomes at or below 30% AMI. Of those, 1,210 households are considered to have a severe housing cost burden. Households earning less than 30% AMI make up 35.7% of all severely cost burdened households in Ontario (3,385 total severely cost burdened households). The City requires an additional 1,210 units available to households at or below 30% AMI to satisfy the unmet need that currently exists for these severely cost burdened households. Those at the greatest risk of housing instability or in unstable housing situations need services offering expanded financial assistance. Financial assistance resources would alleviate the financial burden of rent amounts that exceed more than 50% of household income.

Current Resources Available to Assist Qualifying Populations

Current available resources considered include:

1. Transitional Housing;
2. Supportive services;
3. Tenant-base rental assistance;
4. Emergency Rental Assistance; and
5. Affordable and permanent supportive housing
6. Housing Choice Vouchers

Current Resources: Transitional Housing

The City uses Community Development Block Grant (CDBG) monies to fund the Assisi House program. The Assisi House provides up to 24 months of transitional housing for single men and women and mothers with children. The program has the capacity to house up to 8 single men, 8 single women and 6 mothers and their children.

Current Resources: Supportive Services

The City is served by many local and regional organizations offering supportive services to the residents. The 2022-23 CDBG and ESG (Emergency Solutions Grant) allocations fund public service activities serving teens, domestic violence victims, and individuals and families experiencing homelessness

Current Resources: Tenant Based Rental Assistance

The City uses HOME Investment Partnership to fund a Tenant Based Rental Assistance Program. In PY 2021-22 the TBRA program assisted 38 households. TBRA is targeted specifically to homeless persons who can display prior permanent residency in the City.

Current Resources: Emergency Rental Assistance

In 2020, the City received an emergency allocation of Emergency Solutions Grant – CARES Act (ESG-CV) to respond to the impacts of the coronavirus pandemic. Using these funds, the City developed the Emergency Rent and Utility Assistance Program (ERUAP) to benefit households earning less than 50% of the AMI who had been notified of eviction within 21 days for non-payment of rent. In PY 21-22, ERUAP benefitted 116 households.

Current Resources: Affordable and Permanent Supportive Rental Housing

A total of 62 affordable housing units were acquired and rehabilitated by the City to be used as part of the City's local Continuum of Care. These units are at the following locations: 307-309-311 West Francis Street (15 units), 411/412 North Parkside Avenue (15 units), 209 North Begonia Avenue (4 units), 216 North Begonia Avenue (4 units), 217 North Begonia Avenue (4 units), 222 North Begonia Avenue (4 units), 223 North Begonia Avenue (4 units), 228 North Begonia Avenue (4 units), 231 North Begonia Avenue (4 units), and 305 North Begonia Avenue (4 units). These units provide a range of affordability levels for tenants. Currently there is no permanent supportive housing in the City.

Current Resources: Housing Choice Vouchers

Public housing programs in Ontario are conducted through an agreement with the Housing Authority of the County of San Bernardino. The HACSB manages approximately 747 Section 8 vouchers within Ontario. The City of Ontario worked in collaboration with HACSB and the Ontario Housing Authority to secure S+C funding. Twelve (12) S+C vouchers have been awarded to assist qualified S+C households through an application referred to as “Project Gateway.”

Shelter, Housing and Service Delivery System Gaps

Shelter Gap

There is an estimated need for 105 additional shelter beds based on the 2022 PIT count. The PIT count found that there were 75 persons in emergency shelter in the City but 105 unsheltered persons in a variety of situations, including on the street, in makeshift shelters, or in cars, vans or RVs/campers. The 2022 PIT count does not define how many were individuals, in family units, or children.

Tenant-based Rental Assistance Gap

There is an estimated gap of 5,407 tenant-based rental assistance vouchers for households with income at or below 50% AMI and paying more than 50% of household income for rent, including utilities. The number of tenant-based rental assistance vouchers was calculated using HUD CHAS and is equal to the number of renter households with income at or below 50% AMI who are paying more than 50% of household income for rent, less the amount of TBRA vouchers currently in use.

| Tenant-Based Rental Assistance Gap | |
|--|--------------|
| Renter Households with Income at or below 50% AMI paying more than 50% of income for rent, including utilities | 5,445 |
| TBRA Vouchers Available | 38 |
| TBRA Gap | 5,407 |

Affordable and Permanent Supportive Rental Housing Gap

There is an estimated gap of 3,421 rental units affordable to renter households with income at or below 30% AMI and an estimated gap of 1,417 rental units affordable to renter households with income more than 30% and at or below 50% AMI.

The number of Affordable Rental Units was calculated using HUD CHAS Data Table 7 and is equal to the number of renter households paying more than 50% of household income for rent, including utilities. The Affordable Rental Unit gap was calculated by subtracting the amount of affordable housing units currently available households at these income levels by the amount of renter households at these income levels in the City.

| Affordable Rental Unit Gap | |
|--|--------------|
| Renter Households with Income at or below 30% AMI paying more than 50% of income for rent, including utilities | 3,470 |
| Affordable Units for <=30% AMI Households | 49 |
| Affordable Rental Unit Gap | 3,421 |
| Renter Households with Income at or below 30% AMI paying more than 50% of income for rent, including utilities | 1,975 |
| Affordable Units for >30% AMI to <=50% AMI | 558 |
| Affordable Rental Unit Gap | 1,417 |

According to the Southern California Association of Government’s Regional Housing Needs Assessment (RHNA) for the 2021-2029 planning period, there is a need for 12,255 units of housing after adjustments for units just completed or being completed. That unit need includes 5,640 extremely-/very low-income units, 3,286 low-income units, and 3,329 moderate income units.

Permanent supportive rental housing is a subset of the affordable rental housing gap, primarily for households with income at or below 30% AMI. In addition to affordable rent, permanent supportive housing provides an array of services necessary to help people with disabilities and/or experiencing chronic homelessness to retain housing stability. The Corporation for Supportive Housing estimates that 133,458 permanent supportive housing units are needed in the State. The 2020 United States census lists the population of California at 39,538,223 persons. Dividing the number of units needed by the State’s population yields a per capita need of .003375 units per person. Applying this per capita need to Ontario’s 2020 population of 175,265 persons, yields an estimated gap of 592 permanent supportive housing that are needed in the City.

| Permanent Supportive Housing Gap | |
|--|------------|
| Ontario Population | 175,265 |
| Per capita estimate of permanent supportive housing need | .003375 |
| Estimated need for Permanent Supportive Housing | 592 |
| Permanent Supportive Housing Available | 0 |
| Total Permanent Supportive Housing Gap | 592 |

Service Delivery System Gap

To identify gaps in the service delivery system, the City relied on its consultation with stakeholders and experience working with the organizations working in the City. The stakeholders believe that the most critical service gaps are in the areas of financial assistance in the form of rent and utility payments, housing search and counseling services, and outreach services. The stakeholders also believed there was a need for assistance with general administrative costs and capacity building among the service providers serving the City’s qualifying populations.

Characteristics of Housing Associated with Increased Risk of Homelessness for Other Populations

For other populations, severe housing cost burden (paying more than 50% of household income for rent and utilities) is the primary characteristic of housing associated with the risk of homelessness in the City. The HUD CHAS Data Table 7 indicates there are 5,445 households at or below 50% AMI who are spending more than 50% of their household income on rent and utilities.

Priority Needs for Qualifying Populations

Homeless

An article on the website policyadvice.net, *The State of Homelessness in the US 2022*, uses PBS as a source for the following statistics:

- 25% of homeless people have a mental illness
- 38% have an alcohol abuse issue
- 26% have a drug abuse issue

That information, and other research, indicates that there is a need for mental health services and substance abuse services for the homeless in the City. Participants in the consultation process believed that homelessness was best served by the development of additional shelter beds, affordable housing, and TBRA assistance for housing. The priority needs for supportive services included housing search mental health services, financial assistance, and case management.

At Risk of Homelessness

One of the indicators of risk of homelessness is housing cost burden. According to the National Alliance to End Homelessness, in their *State of Homelessness: 2021 Edition*, households experiencing a severe housing cost burden and households “doubling up” or sharing housing are both at a greater risk of homelessness than they were in 2007. They used numbers from 2019, before the COVID-19 pandemic and project that reduced work hours and elevated unemployment will have increased those at risk. Participants in the consultation process believed those at risk of homelessness in the City would benefit from additional rental assistance programs, expanded TBRA programming, and reinforced supportive services.

Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking

The National Resource Center on Domestic Violence reports that domestic violence is frequently an immediate cause or precursor to homelessness and housing instability and that more than a third of domestic violence survivors report becoming homeless immediately after separating from their partners. The national Institute of Justice reports that one homeless woman in four is homeless mainly because of her experiences with violence. That violence can include categories of domestic violence, dating violence, sexual assault, stalking or human trafficking.

Participants in the consultation process believed those dealing with fleeing unsafe relationships or living situations, would benefit from supportive services offering rental assistance, case management services, mental health services, affordable housing, and expanded TBRA.

Housing instability and homelessness prevention

Housing instability encompasses a number of challenges, such as difficulty paying rent, overcrowding, moving frequently, staying with friends or family, or rent burden. Those populations affected by housing instability can include children and people who have spent time in prison. According to the US Department of Health and Human Services, those affected by housing instability may live in substandard housing

subjecting them to health and safety risks, live in overcrowded units, or may undergo forced moves that can result in homelessness.

Participants in the consultation process believed that housing instability, often caused by rent burden, and preventing homelessness was best addressed with affordable rental housing, rent assistance, expanded TBRA programming, and supportive services including fair housing, housing counseling, credit repair services, and eviction defense.

Home-ARP Activities

The City has surveyed service provider to assess their capacity to provide eviction prevention services and found that virtually all service providers are at their capacity due to staffing shortages. The City determined to administer eligible activities directly to the community and will not solicit any applications for funding. The City has the capacity and funding to create a program for medium term rental assistance and payment of back rent.

Use of HOME-ARP Funding

| | Funding Amount | Percent of the Grant | Statutory Limit |
|----------------------------------|---------------------|----------------------|-----------------|
| Supportive Services | \$ 2,306,303 | | |
| Administration and Planning | \$ 406,994 | 15 % | 15% |
| Total HOME ARP Allocation | \$ 2,713,297 | | |

The City will utilize 100% of its HOME-ARP funding towards the implementation of a Medium Term Rental Assistance Eviction Prevention Program, with \$2,306,303 towards TBRA, and \$406,994 for program administration.

Rationale for Use of HOME-ARP Funding

Supportive Services - Medium Term Rent Assistance The most recent data available from HUD estimates that there are 5,445 households with income at or below 50% AMI, paying more than 50% of household income for rent. This population is at risk of homelessness and the provision of rental assistance will yield greater housing stability. The City has previously used CDBG-CV and ESG-CV funds to administer similar rental assistance programs. Rising rental costs and an unstable job market has created a continued need for this type of program in the City. This plan allocates \$2,306,303 towards a Supportive Services - Medium Term Rental Assistance Program administered by the City of Ontario's Housing Department.

Administration and Planning This plan allocates \$406,994 towards the administration and planning functions of the HOME-ARP funds at the statutory limit.

HOME-ARP Production Housing Goals

The City does not plan to develop housing units with the funds allocated by this plan.

Preferences

The City of Ontario will not provide preferences to any population or subpopulation.

HOME-ARP Refinancing Guidelines

The City of Ontario does not plan to use HOME-ARP funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. Therefore, refinancing guidelines pursuant to 24 CFR 92.206(b) are not applicable to this HOME-ARP Allocation