2015-19 Five-Year Consolidated Plan

Attachment No. 1

2015-2019 Consolidated Plan

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2015-2019 Consolidated Plan

ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

1. Introduction

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan (ConPlan) in order to receive federal housing and community development funding.

A ConPlan is required of any city, county or state that receives federal block grant funding for housing and community development funding, including the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), the HOME Investment Partnerships Program, and the Housing Opportunities for People with AIDS (HOPWA) program. A ConPlan is required to be prepared every three to five years; updates are required annually. The City of Chula Vista, as an entitlement jurisdiction, receives CDBG, ESG and HOME funds but does not receive HOPWA funds as these funds are granted only to the largest jurisdiction within a County. In San Diego County, these funds go to the City of San Diego. However, the City of San Diego contracts with the County of San Diego to administer the HOPWA funds for the entire San Diego Region.

The federal block grants are distributed on formula basis to entitlement jurisdictions to develop viable urban communities by providing decent housing, a suitable living environment, and by expanding economic opportunities, principally for low-and moderate-income persons. HUD defines moderate income as an annual household income that is equal to or less than the Section 8 Low Income limit of 80% of the County's Area Median Income (AMI), as established by HUD. HUD defines low income as household having an income that is equal to, or less than, the Section 8 Very Low Income limit of 50% of the County's AMI. At the time of publication of this ConPlan, Program Year 2015, the San Diego County 80% AMI is $64,800 for a family of four and the San Diego County 50% AMI is $40,550 for a family of four. HUD determines the amount of each grant by using a formula comprised of measures of community need, including population, percentage of population in poverty, the number of overcrowded housing units, number of pre-1940 housing and population growth lag in relationship to other metropolitan areas.

The purpose of the ConPlan is to (1) identify the City's housing and community development needs, priorities, goals and strategies, and (2) stipulate how CDBG/ESG/HOME funds will be allocated to housing and community development activities.

This Five-Year ConPlan for the City of Chula Vista and covers program years 2015–2019 and the three federal grant programs the City receives. The City's corresponding fiscal year is July 1 to June 30 of each year. Below is a summary of the three federal grant programs:

Community Development Block Grant program (CDBG)

CDBG program has three national objectives:

1. To benefit low-and moderate-income people
2. To prevent or eliminate slums or blight
3. To meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs, as in the case of a federal disaster declaration.

Once it is determined that a national objective has been met, CDBG funds must then be used for eligible activities, including but not limited to, public facilities and improvements (parks, streets, sidewalks), public services within certain limits (fair housing, health services, senior services, food distribution) and housing (development, acquisition, rehabilitation).

The ConPlan process requires a public hearing to solicit comments on the goals and priorities. The Annual Action Plan (AAP) serves as the spending plan for each fiscal year. After the public review period, the ConPlan and AAP are submitted to HUD for approval. Once the documents are approved, HUD prepares a Grant Agreement authorizing the City to use Grant funds on July 1st of each year.

There are several other requirements to receiving CDBG entitlement grant funds. They are:

1. **Annual Action Plan (AAP).** The AAP is completed each year and designates how the city will spend CDBG funds in a given program year.
2. **Consolidated Annual Performance and Evaluation Plan (CAPER).**The CAPER reports on how funds were actually spent versus the proposed AAP, the households that benefitted from the CDBG funding, and the progress made toward meeting the ConPlan's annual objectives for housing and community development.
3. **Fair Housing Requirement**. HUD requires that cities receiving block grant funds take actions to affirmatively further fair housing choice. Cities report on the progress of affirmatively furthering fair house 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 Region and the City of Chula Vista.

Home Investment Partnership Act Program (HOME)

The HOME Investment Partnerships Program (HOME) can be used to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the second largest Federal block grant received by the City of Chula Vista designed exclusively to create affordable housing for low-income households.

HOME funds are awarded annually as formula grants to the City of Chula Vista as a participating jurisdiction (PJ). The program's flexibility allows the City to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.

The U.S Department of Housing and Urban Development's HOME program was designed to reinforce several important values and principles of community development:

- HOME's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- HOME's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing.
- HOME's technical assistance activities and set-aside for qualified community-based nonprofit housing groups builds the capacity of these partners.
- HOME's requirement that participating jurisdictions match 25 cents of every dollar in program funds mobilizes community resources in support of affordable housing.

The eligibility of households for HOME assistance varies with the nature of the funded activity. For rental housing and rental assistance, at least 90 percent of benefiting families must have incomes that are no more than 60

percent of the HUD-adjusted median family income for the area. In rental projects with five or more assisted units, at least 20% of the units must be occupied by families with incomes that do not exceed 50% of the HUD-adjusted median. The incomes of households receiving HUD assistance must not exceed 80 percent of the area median. HOME income limits are published each year by HUD.

Emergency Solutions Grant (ESG)

The HEARTH Act revised the Emergency Shelter Grants Program to create the Emergency Solutions Grants (ESG) Program. The ESG Program provides funding to: (1) improve the number and quality of emergency shelters for homeless individuals and families; (2) help operate these shelters; (3) provide essential social services to shelter residents; and (4) prevent families and individuals from becoming homeless.

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

The U.S. Department of HUD Community Planning and Development (CPD) dictate that all CDBG, HOME and ESG activities must meet one of the three following objectives: Suitable Living Environment, Decent Housing, or Creating Economic Opportunities. Once the objective of the activity is selected, HUD CPD provides a choice of three outcome categories to describe the outcome of the activity. The outcomes are availability/accessibility, affordability, or sustainability. The primary objectives in the City's 2015-2019 Consolidated Plan are selected from the following objectives: Suitable Living Environment and Decent Housing. The City of Chula Vista does not currently use CDBG funds specifically for the third objective, Creating Economic Opportunities but may implement programs for economic development to achieve this objective during this ConPlan period. During the ConPlan period, the Development Services-Housing Division will work closely with the Economic Development Department to produce a comprehensive Strategic Plan to successfully implement ED activities in accordance with HUD guidelines.

The objectives and outcomes are listed with the proposed activities and funding sources.

- **Public Infrastructure Improvements**
  - HUD CPD Objective-Creating Suitable Living Environments
  - HUD CPD Outcome-Availability/Accessibility
    - Sidewalk Improvements (CDBG, State Grant Funds)
    - Park Improvements (CDBG, HCD Parks Related Grant funds)
    - Public Facility Improvements (CDBG, HCD Parks Related Grant funds)
    - CIP projects to be identified in qualifying census tracts (CDBG)
    - Americans With Disabilities (ADA) improvements to public facilities and infrastructure (CDBG)

- **Housing Programs**
  - HUD CPD Objective-Decent Housing (HOME And CDBG)
  - HUD CPD Outcomes-Affordability and Sustainability
    - Down payment assistance loans for first-time homebuyers (HOME)
    - Homeowner rehabilitation loans for health and safety repairs (CDBG)
    - Neighborhood revitalization events (CDBG)
    - New Construction of Affordable Rental Housing (HOME)
    - Acquisition and Rehabilitation of Affordable Rental Housing (CDBG, HOME)
  - Housing Assistance with Case Management (HOME and ESG)

- **Non-Profit Coordination-Public Services**
    - HUD CPD Objective-Suitable Living Environment
    - HUD CPD Outcomes-Availability/Accessibility
        - Funding to ensure the provision of information for help with primary financial, food, physical health, community development and housing needs (CDBG)

- **Affirmatively Furthering Fair Housing**
    - HUD CPD Objective-Decent Housing
    - HUD CPD Outcome-Availability/Accessibility
        - Fair Housing Services (CDBG)
        - Fair Housing Testing (CDBG)
        - Regional Analysis of Impediments to Fair Housing Choice (City's Pro Rata Share) (CDBG)

For public service grants to non-profits, the City utilizes 15% of its CDBG annual entitlement on a competitive basis and its ESG funds to serve homeless clientele. A Notice of Funding Availability is released in the winter and invites non-profit organizations that demonstrate an ability to provide needed services that directly benefit the residents of the City of Chula Vista to apply for funding. The use of the CDBG public service funds and ESG funds, for non-profits, enables these types of organizations to leverage other funding sources for projects and activities that will serve the greatest number of residents with the limited amount of funding.

3. Evaluation of past performance

Public Infrastructure. The City of Chula Vista utilizes the majority of its CDBG funding to repay a Section 108 loan that was used for public infrastructure improvements in the Castle Park area of the City. During the last Consolidated Plan (2010-2015), the City used approximately 47% of its Entitlement funds for capital improvement projects that directly benefited area residents, as described below:

Table 1. Capital Improvement Projects Funded

Project Name	CDBG Investment
Section 108 Payments (2010-2015)	$4,542,525.40
Third Avenue Streetscape	$1,574,849.24
ADA Curb Cuts (2010, 2012, 2013)	$514,671.55
Launderbach Facility Improvements	$181,999.07
Eucalyptus Park Accessibility Improvements	$175,000.00
Chula Vista Family Center Improvements	$102,999.80
Total Expenditures	**$7,092,045.06**

In addition, due to the City's proactive partnership with affordable housing developers, the City was eligible to receive funding from the State of California Housing and Community Development (State HCD) under its Parks Related Housing Grants Program in 2013. While these funds are awarded based upon production of affordable housing, the funds are used for capital improvement projects. The City has invested these dollars in capital improvement projects in Low and Moderate Income areas of the City of Chula Vista to maximize the amount of funding received by State HCD.

Table 2. **HCD Housing Related Parks Grants Program (HRP)**

Project Name	Housing Related Parks Program (HCD) $488,400
Memorial Park (ADA entrance to Museum and Landscaping) PR-317	$62,406.86
Eucalyptus Park Improvements-PR-317 Renovations and Improvements to the Tennis Courts	$220,687.32
Launderbach Improvements (Parking Lot Paving)	$12,000.00
Norman Park (Removable Walls)	$200,000.00
Woman's Center (Roof Repairs)	$10,000.00
Total Expenditures (included other funding)	**$505,094.18***

***anticipated grant award was $517,000, but the City received $488,400 from HCD.**

ADA Improvements. The City has used CDBG funds for improvements to City facilities and infrastructure. During the last ConPlan period, the City installed ADA curb ramps and accessible pedestrian signals throughout low and moderate income areas of the City, i, made ADA improvements to the Ken Lee Building, installed new sidewalks along C Street in front of Eucalyptus Park, and removed architectural barriers along Third Avenue (Phase I of the Third Avenue Streetscape Project). In addition, CDBG funds were used to purchase accessible doors for the Chula Vista Family Health Center.

Davis Bacon Compliance. The City of Chula Vista ensures compliance with Davis Bacon prevailing wage requirements by the following actions: notifying contractors on federal construction projects of prevailing wage requirements in the bid announcement; attaching the current prevailing wage determination and HUD's Making Davis Bacon Work guide to the bid; researching contractor in the SAMS database to ensure contractor is in good standing; and obtaining self-certifications regarding disbarment and compliance with federal contracting requirements. As needed, staff attends pre-bid conference to confirm each contractor bidding on the CDBG funded project has a complete understanding of all requirements.

Section 3 Compliance. The City of Chula Vista staff attended two Section 3 Compliance workshops presented by the HUD Los Angeles Office. The Section 3 training assists the City in enforcing Section 3 requirements on all construction projects using federal funds. City staff attended all pre-bid construction meetings to inform contractors performing on City projects of Section 3 compliance requirements and the importance of hiring Section 3 sub-contractors or residents if there are any new hires. The City included the required Section 3 clauses in every bid package and contract. City contracts utilizing federal funds included clauses that state compliance with federal requirements are mandatory and City requires signed certification from contractor stating they will comply with all federal contracting requirements.

Fair Housing. The City of Chula Vista is committed to affirmatively furthering fair housing. The City contracted with CSA of San Diego County to provide fair housing services and testing. After the last the three rounds of testing in the last five years, there was some evidence of discrimination. CSA of San Diego County provided trainings to Property Managers and staff to educate them on compliance with the Fair Housing Act to ensure that the issues identified by the testers do not occur again. CSA also worked closely with the City's Code Enforcement staff to ensure that landlords are making the necessary repair to the rental units. The City also encouraged multi-family property managers to enroll in the City's "Crime Free Multi-Housing" program.

Continuum of Care. The City of Chula Vista is an active member of the Regional Continuum of Care (RCCC). The RCCC is a large cooperative community group consisting of representatives of the 18 cities within the county, nonprofit service providers and other interested parties. The RCCC meets on a monthly basis to identify gaps in homeless services, establish funding priorities, and to pursue an overall systemic approach to addressing homelessness. During the prior ConPlan period the City provided $473,073 in Emergency Solutions Grant funds to support Emergency Shelter, Rapid Re-Housing and Homeless Prevention activities. The City also supported the Regional Task Force on the Homeless by earmarking 5% of the sub-award to Subrecipients to ensure that non-profit providers are reporting ESG client data into the required HMIS. The HMIS funding earmark for this mandated service is supported by the local Regional Continuum of Care Council.

HUD's Program Assessment. Each program year of the Consolidated Plan period, the City must submit to HUD, a Consolidated Annual Performance and Review Report (CAPER) with detailed information on progress towards the priorities, goals and objectives outlined in the Consolidated Plan. HUD conducts an annual program assessment and provides feedback on the City's use of CDBG funds. For Program Years 2012, 2013, and 2014, HUD has determined that the overall performance of the City's CDBG program was satisfactory. HUD stated, "The City has addressed its overall needs in housing and community development." HUD commended the City for its progress made in these areas and for improving the quality of life for its residents and stated that all of the activities and accomplishments were consistent with the Consolidated Plan goals and strategies.

The City was monitored by HUD's CPD staff for Environmental Review compliance in July 2014. During the document review HUD praised the City for receiving the prestigious Climate Leadership award from the U.S. Environmental Protection Agency for its comprehensive Climate Action Plan. The City has also received recognition from the Institute for Local Government and Statewide Energy Efficiency Collaborative, which recently honored the City with three Spotlight Awards for the City's efforts to save energy, reduce greenhouse emissions and adopt policies and programs that promote sustainability. The HOME funded affordable housing development included in the monitoring, "Lofts on Landis" features a number of energy saving and sustainable features such as solar panels, drought-tolerant landscaping, high efficiency lighting and energy Star appliances.

Since the City uses the majority of its funding for its repayment of the Section 108 loan payment of approximately $766,578 for (FY2015) in annual installments (thought 2028), the City has been able to meet its timeliness expenditure of grant funds each year. In addition, the City closely monitors the expenditure of CDBG funds for Capital Improvement projects to ensure that the funds are spent within 12-months. There may be certain cases, where due to the nature of the capital improvement project, the project may take 18 months to complete. The City requires all projects to spend their allocated funds in a timely manner as to not cause the City to fall into an expenditure deficiency. HUD requires that the City maintain an expenditure rate that does not fall below the "1.5 test" that must be met by May of each year. 24 CFR 570.902 (a) states, a grantee may not have more than 1.5 times the entitlement grant amount for the current year remaining undisbursed from the U.S. Treasury 60 days prior to the end of the grantee's current program year. The City has consistently complied with the CDBG regulation regarding timeliness due to the careful tracking of CDBG expenditures. Given the loss of state redevelopment agency funds, the City is grateful the United States Congress continues to fund the CDBG program to assist our City's low- and moderate-income residents, as it remains the primary source to assist public services, capital improvements, and ADA improvements in low and moderate income areas or that benefit low and moderate income clientele and or households.

4. Summary of citizen participation process and consultation process

To encourage citizen participation in the preparation of the 2015–2019 Consolidated Plan and 2015/16 Action Plan, the City of Chula Vista conducted a community needs assessment and implemented other outreach efforts to the community.

- A needs assessment survey
    - Available in both English and Spanish
    - Posted in various locations on the City's website www.chulavistaca.gov;
    - Informational memo to City Council offices encouraging public participation
- Issued press releases
- Issued social media notifications with a link to the survey
- Distributed surveys at public workshops
- Posted Draft ConPlan and AAP on City website and at City Offices
- Provided 30 day review and comment period for ConPlan and AAP
- Provided advance notice of community meetings and public hearings
- Received and recorded comment received at meetings and public hearings
- Meetings with the community, including:
    - Civic Center Meeting
    - Southwest Chula Vista Library Community Meeting
    - Survey to Social Service providers (Stakeholders)
    - Two public hearings before the Chula Vista City Council

The City did not utilize mailed surveys to the community due to the lack of response during the prior ConPlan needs assessment in 2010. The City response rate increased by 60 percent by utilizing social media such as Facebook, Nixle, and the City's website to solicit public comments and participation. The needs assessment process also included consultations with other City departments to assess needs in the City's low- and moderate-income communities.

5. Summary of public comments

All of the public comments received are attached to the ConPlan as the Public Comment Attachment.

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

All of the public comments received were accepted.

7. Summary

During the next five years, Chula Vista will strive to build upon past experiences with improved efficiences and on the accomplishments of the 2010 Consolidated Plan Five-Year Strategic Plan as well addressing issues which have grown in importance or changing conditions. Notwithstanding, the City's basic housing and community development objectives have not changed. The City will continue to focus on using data-driven approaches and utilize various citizen and stakeholder participation techniques to validate the needs and priorities set in the ConPlan.

As identified through the ConPlan process, specifically its citizen participation process, the following areas of need emerged as top priorities for the community:

1. Public Infrastructure, e.g. sidewalk improvements, street improvements

2. Public Services, e.g. anti-crime programs, youth activities, service to special needs populations, services to the elderly and disabled, services to homeless.

3. Economic Development, e.g. job creation, employment training

4. Community Facilities, e.g. parks and recreational facilities

As a result of the needs assessment and other federal requirements, the City plans to include the following priorities for funding during the next five-year ConPlan period:

- Public Infrastructure-Capital Improvement Projects
  - New Streets and Sidewalks
  - Americans with Disabilities Improvements
  - Section 108 loan payment*
- Housing Programs
  - Fair Housing Services*
  - Residential Rehabilitation Loans
  - First-Time Homebuyer Assistance**
  - Tenant Based Rental Assistance
  - New Construction of Affordable Rental Housing
  - Acquisition and Rehabilitation of properties for Affordable Rental Housing
- Community Development/Neighborhood Services
  - Improvements to existing neighborhood public facilities (i.e. recreation centers, parks, public facilities servicing low and moderate income clients)
  - Fire Stations****
  - Public Services that serve special needs populations, youth, elderly, the homeless

* City is required to pay the Section 108 debt service payment or use City General funds to repay the loan,

** The City is required to provide Fair Housing Services as a condition of receiving CDBG entitlement funds,

*** The City received a $1 million grant from HCD to serve First Time Homebuyers.

**** Fire Station improvements are limited to Fire Station 1 or 5 that primary serve low income areas (LMA). This is subject to change depending on statistical data provided by HUD to determine LMA).

The City will partner with other governmental entities to increase efficiency, coordinate service delivery, and leverage additional resources. The private sector assists with the provisions of services through for-profit housing developers, community housing development organizations (CHDOs), nonprofits, and other similar organizations. It is important to note that while the City has made progress in addressing its needs, the level of housing and community service needs cannot be totally remedied within the next five years without a substantial increase in the level of federal funds appropriated to HUD.

The Process

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

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

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

Table 3. Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	City of Chula Vista	City Administration
CDBG Entitlement	City of Chula Vista	Development Services-Housing Division
HOME Entitlement	City of Chula Vista	Development Services-Housing Division
ESG Entitlement	City of Chula Vista	Development Services-Housing Division

LEAD AND PARTICIPATING ORGANIZATIONS

The City of Chula Vista's Housing Division leads the coordination of the Consolidated Planning process. The Housing Division's Grant Coordinators are the lead staff that oversee the development and administration of this strategic plan and are responsible for the administration, planning, and execution of CDBG, ESG, and HOME funding. The Housing Division also works with other City departments within the City of Chula Vista to facilitate the objectives and outcomes of this ConPlan as well as the Annual Action Plan. Other departments include: Engineering, Parks and Recreation, Economic Development, Fire Department, Police Department, Information Technology, Finance, Code Enforcement, Conservation, and Public Works. If necessary, a specialized consultant will be used by the City to facilitate the completion of the objectives and outcomes for each Annual Action Plan.

The County of San Diego Department of Housing and Community Development is the responsible agency who oversees the administration and disbursement of Section 8 rental assistance funds (HCV) and the management of the four Public Housing projects in Chula Vista.

The following is a brief description of the Entitlements, Section 8 HCV Program, and Public Housing that are administered by the lead and responsible agencies:

CDBG

The Community Development Block Grant is both the oldest and largest of the HUD programs for housing and community development. CDBG can be used for a variety of activities including:

- Construction and rehabilitation of community facilities including those that help special needs populations (e.g., community centers, homeless shelters);
- Removal of accessibility barriers from public buildings;
- Loans or grants to business for job training and hiring of lower income workers;
- Demolition of property;

- Provision of operating dollars to social service organizations;
- Public infrastructure improvements (streets, sidewalks); and
- Direct homeownership assistance.

HOME

The HOME Investment Partnerships Program was created in 1990. This program provides federal funds for a variety of housing activities including construction of affordable housing; rehabilitation of affordable housing; acquisition of buildings for affordable housing; homebuyer down payment assistance and counseling; and tenant-based rental assistance.

ESG

The Emergency Solutions Grant program funds help persons who are homeless and their families. ESG can be used for shelter rehabilitation, operations and maintenance of a homeless facility, supportive services for persons who are homeless (e.g., job training or child care), and homeless prevention and rapid re-housing activities.

Consolidated Plan Public Contact Information

The Consolidated Plan public contacts are:

Agency Role	Name/Title/Contact Information	Department/Agency
Grant Administrator	Angelica Davis, Project Coordinator (619) 691-5036 adavis@chulavistaca.gov	Development Services Department – Housing Division
Grant Administrator	Jose Dorado, Project Coordinator (619) 476-5375 jdorado@chulavistaca.gov	Development Services Department – Housing Division

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

PR-10 CONSULTATION - 91.100, 91.200(B), 91.215(L)

1. Introduction

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

The City of 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.

Chula Vista has very actively addressed housing needs by increasing the creation of affordable housing units (obtained required voter approval) and by working closely with affordable housing developers to increase the number of rental housing, preserve existing affordable housing, and/or extend affordability covenants. The City's Balanced Communities Policy has enhanced the coordination between City staff and Developers who seek to meet their obligations to provide affordable housing.

It is the City of Chula Vista's goal is to utilize 100% of its entitlement grants to assist low/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 main stream. They include help with job readiness, educational training, counseling, child care, food clothing, housing assistance and a host of other service to help families and individuals escape the cycle of poverty.

The following is a sample of the organizations the City partnered with the last ConPlan and may continue its partnership through the 2015-2019 ConPlan:

- 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 (Youth and Family Services, Children Services, and Family Wellness and Self Sufficiency). Their staff of over 250 serve more than 50,000

individuals and families annually in South San Diego County. South Bay Community Services was awarded a $30 Million Promise Neighborhood Grant from the U.S. Department of Housing and Urban Development. **Chula Vista Promise Neighborhood** brings together a collaboration of partners focused on family, education, health and community to support academic excellence and college bound aspirations for children in the Castle Park community of Chula Vista. For more information on this program please visit the following website at http://cvpromise.org/.

Other Collaborating Agencies

The Housing Authority of the County of San Diego (HACSD) serves as the City's public housing agency. The City of Chula Vista does not operate its own public housing agency. The HACSD operates the Section 8 rental assistance program and owns 4 public housing projects that are rent-restricted in Chula Vista.

Other coalitions include: CDBG Coordinators Group; HOME Consortium; Regional Continuum of Care Council, Mortgage Credit Counselors, and San Diego Housing Federation, made up of affordable housing organizations and lenders that sponsor programs and activities in partnership with the County and cities in the region.

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

The City of Chula Vista is an active member of the San Diego Regional Continuum of Care Council (RCCC) which is a large cooperative community group consisting of representatives of the 18 cities within San Diego County, non-profit homeless service providers and other interested parties. The RCCC meets on a monthly basis to identify gaps in homeless services, establish funding priorities, and to pursue an overall systemic approach to addressing homelessness. The RCCC makes recommendations for allocation of funds available under the Emergency Solutions Grants (ESG) Program. The representatives seek ways to improve collaboration and share scarce resources. The consensus approach from service providers is to emphasize prevention of homelessness first, then transitional housing and support services for individuals and families, and finally support for chronically homeless individuals.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The RCCC directly participates with jurisdictions that are directly funded by HUD ESG, and with the California State Department of Housing and Community Development for the areas in the region that are eligible for State ESG funds, and with non-entitled areas that prepare Consolidated Plans. In each case, the RCCC consults with the jurisdiction to develop cooperative plans and strategies that leverage ESG and other resources to provide emergency shelter, prevention, and rapid re-housing services.

The RCCC assists the ESG entitlement areas (ESG Area) in coordinating the prioritization and use of funds. This coordination includes each ESG area covered by the State of California and the ESG Areas in the San Diego region. The RCCC, as the CoC entity, is responsible for assisting with the evaluation of ESG project performance.

In cooperation with RCCC, the ESG Area determines, based on the amount of funding received and the need of the client, the level of assistance and the duration of assistance that a household can receive.

The RCCC participates in setting local priorities, reviewing and rating proposals, certifying need, and annual review of ESG programs. The RCCC has prepared an ESG Guide that includes information about the responsibilities of the CoC and ESG area, HUD regulations, cross-jurisdiction strategies, and policy statements. Because the Guide is updated at least annually, the most recent Guide is incorporated in its entirety in the Governance Charter by reference here.

The general goal of ESG is to assist families and individuals out of homelessness by providing financial support for rental assistance, payment of utilities, transportation services and other essential services deemed eligible by HUD and necessary for the continued housing of a home lessor at risk of becoming homeless person, and/or families. ESG can be used to fund local homeless emergency shelter operations or physical rehabilitation of certain properties used for serving homeless persons.

To this end, the ESG entitlement areas and the RCCC have established the following cross-jurisdictional strategies for use of the ESG funds in ways that:

A. Further the accomplishment of actions identified in the Consolidated Plan of each jurisdiction.
B. Foster greater access to permanent housing, especially helping people access housing that is affordable at 30%areamedian income.
C. Leverage existing resources to achieve the match and case management requirements and to avoid duplication of services.
D. Coordinate across jurisdictions for development of standardized eligibility and assessment standards and by convening semiannual regional planning meetings.
E. Support federal and local goals for priority populations, including but not limited to veterans, persons with disabilities, families and others.
F. Allow for variations in ESG entitlement programs that respond to the needs and resources of the individual jurisdictions.
G. Comply with eligibility and verification requirements and locally established standards (HMIS, housing status, habitability standards, homeless definitions, etc.).
H. Allows each program to take responsibility for program administration including compliance with public notice requirements and timely reporting.
I. Encourages all subrecipients to participate in collaborative assessment, coordinated entry, data management, and reporting systems established by the RCCC in accordance with HEARTH regulations.
J. Supports timely and accurate data collection and reporting through contractual obligations with subrecipients, and through establishing common standards for vendor relationships with the HMIS Lead.

The RCCC plan for ESG assistance recognizes the multiple ESG Areas contained in the San Diego Region. The RCCC works to avoid a duplication of services to ensure subrecipients do not receive multiple grants for the same services in a single service area. Sub recipients serving multiple areas may receive ESG support from the corresponding ESG Area to serve eligible clients from that service area.

ESG subrecipients are responsible for assuring the provision of matching resources. The RCCC encourages subrecipients to leverage additional resources for effective operation of ESG programs. The RCCC consults with ESG Areas and sub recipients to coordinate plans for effective use of funds. HUD CoC Program-funded organizations are required to report the sources of match and leverage funds annually. These resources are verified through an annual review of agency Independent Audit as conducted in accordance with HUD regulations.

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

To encourage participation in the preparation of the 2015–2019 Consolidated Plan and 2015/16 Action Plan, the City of Chula Vista conducted a community needs assessment. The City presented the needs assessment survey in a public hearing held November 18, 2014.

The following list includes organizations that the City contacted for consultation during the needs assessment for this ConPlan development, although not all agencies responded. The agencies that responded are denoted by in boldface.

- South Bay Community Services
- Interfaith Shelter Network
- Chula Vista Community Collaborative
- Chula Vista Elementary School District
- San Diego Food Bank
- Meals on Wheel of San Diego County
- Chula Vista City Departments
- Family Health Centers of San Diego
- Center for Employment Opportunities
- Lutheran Social Services
- Social Service Provider Needs Assessment Survey
- Two public hearings before the Chula Vista City Council

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

The City of Chula Vista consulted with agencies that provide services to Chula Vista residents. Through public notices, public hearing, meetings, and social media, all groups who serve low and moderate income clients were consulted with the development of this ConPlan.

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 (92.215(I)

As previously described, the City of Chula Vista 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.

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

Table 4. Other Local Planning Efforts Considered

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Chula Vista 2013-2020 Housing Element	City of Chula Vista	Aligns with the strategic plan goal of continuing to create affordable housing units; the housing element details the existing and future housing needs.
San Diego Regional Analysis of Impediments to Fair Housing (AI) 2015-2019	City of Chula Vista	Aligns with the strategic plan goal of affirmatively further fair housing choice; the AI details the impediments for the City and the region.
Balanced Communities Policy (including For Sale Policy)	City of Chula Vista	The City's balanced communities policy increases the number of affordable rental units in new development projects over 50 units. The policy requires 5% of the units be set aside for low income households.
Continuum of Care	Regional Continuum of Care Council	Aligns with the strategic plan goal of assisting in the Continuum of Care; the Continuum of Care works to alleviate homelessness throughout the County of San Diego.
City of Chula Vista General Plan, Urban Core Specific Plan, Growth Management Plan, and Palomar Gateway Specific Plan	City of Chula Vista	Aligns with the strategic plan goal of improving the quality of life for Chula Vista residents, including low- and moderate-income households/persons; the General Plan addresses a wide range of issues that affect Chula Vista such as the physical development of the City and economic and social concerns that can affect the overall quality of life.
Data Source: City of Chula Vista2015		

PR-15 CITIZEN PARTICIPATION

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

Summarize citizen participation process and how it impacted goal-setting

Information regarding the CDBG, HOME and ESG programs, applications for funding, resources, ConPlan, and local program contact information were all posted on the City website. Public notices were published in local newspapers both in English and Spanish and sent out via social media, such as Nixle, Twitter, and Facebook, to inform the public of public meetings, public hearings and document public review periods, including the ConPlan and the 2015/16 Annual Action Plan containing the proposed activities for the program year.

In compliance with federal requirements for the preparation of a ConPlan, the City has conducted a needs assessment to identify community development and housing needs of low-and moderate-income residents and to gather public input on the proposed use of CDBG funds to address the identified needs. The assessment process included outreach to the community through: a needs assessment survey, in both English and Spanish, posted on the City's website at www.chulavistaca.gov; surveys posted at City Offices and distributed via social media, press

releases with a link to the survey. The City chose not to mail surveys to the community due to the lack of response during the prior ConPlan needs assessment in 2010. Community outreach included promoting the needs assessment at the following public meetings:

The needs assessment process also included consultations with other City departments to assess infrastructure needs in the City's low-and moderate-income communities.

Table 5. Citizen Participation Outreach

Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Comments received	Comments not accepted	URL (If applicable)
1	Social Media Outlets	Non-targeted/ Broad Community	Facebook, Nixel, Twitter announcing funding availability and request for public participation (09/29/2014).	None.	Not applicable. No comments rejected.	Not applicable.
2	Newspaper Ad in English	Non-targeted/ Broad Community	Notice of two **Public Meetings** (10/03/2014) in Star News	None	Not applicable.	Not applicable.
3	Newspaper Ad in Spanish	Spanish-speaking Community	Notice of two **Public Meetings** (10/03/2014) in El Latino	None	Not applicable.	Not applicable.
4	Public Meetings	Spanish-speaking Community and Broad-Community	**Public Meeting**s on 10/06/2014 and 10/08/2014 to solicit public input.	Request for affordable housing opportunities including rehabilitation as well as youth programs.	Not applicable.	Not applicable.
5	Newspaper Ad in English	Non-targeted/ Broad Community	Notice of **Public Hearing** In Star News (11/07/2014)	None	Not applicable.	Not applicable.
6	Public Hearing	Non-targeted/ Broad Community	Public Hearing conducted on **11/18/2014** to present the housing and community development goals.	None	Council agreed with the proposed goals.	Not applicable.
7	Newspaper Ad in English	Non-targeted/ Broad Community	Notice of **Funding Availability** (01/12/2015)	No comments; however 24 funding requests received.	Not applicable.	Not applicable.

Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Comments received	Comments not accepted	URL (If applicable)
8	Newspaper Ad in English	Non-targeted/ Broad Community	Notice of **Public Hearing in** Star News to solicit input on The City's housing and community development needs and **Public Review** Period (04/10/2015)	None	Not applicable.	Not applicable.
9	Newspaper Ad in Spanish	Spanish-speaking Community	Notice of **Public Hearing** in El Latino to solicit input on The City's housing and community development needs and **Public Review** Period (04/10/2015)	None	Not applicable.	Not applicable.
10	On-line Survey (included as Exhibit "B")	Non-targeted/ Broad Community	365 on-line surveys	Comments Included as Exhibit "C"	Not applicable. No comments rejected.	https://www.surveymonkey.com/r/ConPlanConsult

Needs Assessment

NA-05 NEEDS ASSESSMENT OVERVIEW

The City of Chula Vista covers just over 52 square miles in the South Bay area of the region. The City is located in the southern portion of San Diego County, approximately 7 miles from downtown San Diego. The City is bounded by the cities of National City (to the north) and San Diego (to the south). The City also located within District 2 of the County of San Diego.

Regional access is provided by Interstates 5 & 805, north to south, and Highway 54 east/west. In the eastern part of the City, toll road access via Highway-125 links the Highway 905 to Highway 54, both of which provide north/south access. Chula Vista is also home to one community college educational facility (Southwestern Community College) and several vocational schools.

In September 2014, the City initiated the Needs Assessment with a web-blast issued to recipients who had asked to receive notifications about CDBG applications, Home Investment Partnership Act, and Emergency Solutions Grant. This electronic communication solicited their input, invited them to the series of public meetings, and requested that they complete the surveys.

The City of Chula Vista received data from 2-1-1 San Diego that details the types of calls they receive from persons seeking access to an array of services. The callers are seeking services to help build and sustain healthy lives. The data provided by 2-1-1 provides an ongoing needs assessment of the City's low and moderate income community.

Every day, 2-1-1 San Diego connects residents throughout San Diego County to services that help improve the lives of those that they serve. 2-1-1 answered more than 111,000 calls in the first half of fiscal year 2013-2014 from clients in San Diego County, including 7,359 calls from City of Chula Vista residents.

The primary needs of Chula Vista callers were for "Basic Needs." This category includes Food, Housing/Shelter, Material Goods, Transportation and Utility Assistance. In the first half of fiscal year 2013/14, 41% of all calls from Chula Vista residents were for Basic Needs resources; 16% for income support and employment; 12% for health care, and 10% for organizational/community/international services. The majority of 2-1-1 callers have a need that is related to financial difficulty; whether their need is housing, food, or healthcare, all of these have a financial basis. 2-1-1's database system identifies these needs more specifically in order to give a better idea of what type of need it truly is, rather than simply "financial". In the time period July 1, 2013 to December 31, 2013, 43% of the residents were seeking housing/shelter, followed by 26% requesting utility assistance. The majority of the callers were referred to the County of San Diego's Health and Human Services Agency, MAAC, South Bay Community Services, Covered California, San Diego Food Bank, Salvation Army, Legal Aid Society of San Diego, Family Health Centers of San Diego, and San Diego Gas and Electric.

The demographic of callers from the City of Chula Vista to 2-1-1 San Diego are the following:

- The average caller is a Hispanic (63%) or Caucasian (33%) and female (76%)
- The majority of callers earn less than $15,900 in annual income (80%) and are considered "Extremely Low" income earners.

These demographics show that the City of Chula Vista's poorest residents are calling 2-1-1 for assistance.

The City of Chula Vista conducted a needs assessment for this ConPlan period. See Section ES-05, question 4 for the summary of the needs assessment process. Survey respondents have rated the following "needs" as the highest priorities for the community:

1. Public infrastructure
2. Public services
3. Community Facilities
4. Economic Development

Each year, the public service requests exceed the amount of available funding. The City has approved the following funding methodology that consists of a three-tier approach, classifying each of the public services activities in the following three categories:

- Tier I: Basic/Essential Needs (Food, Housing, Emergency Services)
- Tier II: Special Needs (At-Risk Youth, Family Violence, Special Needs/Disabled)
- Tier III: Other (Transportation Services, Case Management, Preventative Health Care Services, Recreation (non-disabled, non-emergency services)

This ensures that funding serves at risk populations prior to serving the general public services. General public services are identified in Tier III.

As required by HUD, the identified needs and priorities will be used to develop the ConPlan priorities. The ConPlan priorities identified will guide the allocation of funds in each of the five Annual Action Plans associated with the new ConPlan. Given the limited amount of CDBG funds allocated to the City of Chula Vista, the reduction of HOME funds, and the loss of State Redevelopment Agency funds, not all of the identified needs and priorities will be funded. Several of the identified needs are funded by other government agencies, e.g., health services by the County of San Diego, State of California Department of Housing and Community Development competitive and non-competitive grants, and other transportation service subsidies from the federal government.

It is necessary to include all priorities that may be funded during this ConPlan period. If a priority is not listed in the ConPlan, it may not be funded during the five year ConPlan period without a substantial amendment to the ConPlan. As a result of the needs assessment and other federal requirements, the City plans to include the following priorities for possible funding during the next five-year ConPlan period:

- Public Infrastructure
  - Capital Improvement Projects
  - Public Facilities improvements and Infrastructure
  - Americans with Disabilities Improvements

- Decent Housing
  - Development of Affordable Rental Housing (new construction or acquisition/rehab)
  - Tenant Based Rental Assistance

- Housing Programs
  - Fair Housing Services, Studies and Testing
  - Residential Rehabilitation Loans
  - First-Time Homebuyer Assistance
  - Energy Efficiency programs

- Community/Neighborhood Services
    - Public Services (subject to 15% funding cap)
    - Economic Development
    - Housing Services

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

Summary of Housing Needs

The U.S. Census Bureau defines a household as all of the people who occupy a housing unit. A household is different than a housing unit, as a housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied(or if vacant, intended for occupancy) as separate living quarters. A household consists of all the people who occupy a housing unit.

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

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden, including utilities, exceeding 30 percent of gross income; and
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

Overall, the City has extensive needs for affordable housing. According to the Housing Authority of the County of San Diego, there are 9,794 Chula Vista residents on the Housing Choice Voucher Program (Section 8) waiting list. Chula Vista renters experience a housing issue, as referenced in the Housing Needs Summary Tables. This includes the number of Chula Vista households experiencing 1 or more housing problems such as inadequate housing, overcrowding, cost burden of 50 percent, or cost burden of 30 percent, compared to only 35 percent of owner-households. Among all households (incomes up to 100 percent AMI), Hispanic households were the most likely to experience a housing problem. Of the housing problems described above, the most common in Chula Vista is housing cost burden. The cost burden issue was affirmed by comments received during the Community Meetings.

The prevalence of overcrowding in the City varies by tenure, income level and household type. This may indicate that multiple families need to pool their resources in order to afford housing in Chula Vista.

Age and condition of the housing stock also present housing issues to low and moderate income households. With 70 percent of the housing stock over 30 years old (built before 1980), and approximately 58.7 percent is owner-occupied housing and 41.3 percent of renter-occupied housing, there is significant potential that units are in need of rehabilitation. Many low and moderate income households in Chula Vista, particularly seniors and the disabled with fixed and limited income, are unable to afford the needed repairs for their homes.

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

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

- Table 6 represents the number of households by income level and type of household (small family, large family, senior households, and families with a child under the age of 6.
- Table 7 presents the number of households with one or more housing problems (inadequate housing, overcrowding, cost burden of 50 percent, or cost burden of 30 percent) by income and tenure.
- Table 8 summarizes the number of households with more than one or more severe housing problems by income and tenure. Severe housing problems are: inadequate housing; severe overcrowding (1.51 persons or more per room); and housing cost burden of 50 percent.
- Table 9 isolates those households with housing cost burden of over 30 percent (inclusive of those with cost burden of over 50 percent) by income and tenure.
- Table 10 isolates those households with cost burden of over 50 percent.
- Table 11 presents overcrowding by household type.

In 2010, there were 73,633 households in the City, up from 57,626 in 2000 (a 28 percent increase). The median household income in 2010 was $65,526, up from $44,861 (a 46 percent increase).

Table 6. Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2010	%Change
Population	173,556	236,218	36%
Households	57,626	73,633	28%
Median Income	$44,861.00	$65,526.00	46%
Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)			

Table 7. Number Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,540	9,220	13,810	8,020	33,050
Small Family Households *	3,845	4,585	7,035	4,320	20,680
Large Family Households *	720	1055	2505	1385	5080
Household contains at least one person 62-74 years of age	2,060	1,665	2,280	1,205	5,130
Household contains at least one person age 75 or older	1,565	1,325	1,750	940	2,220
Households with one or more children 6 years old or younger *	1,845	2,045	3,299	2,055	5,615
* the highest income category for these family types is >80% HAMFI					
Data Source: 2006-2010 CHAS Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS datapresented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.					

Housing Needs Summary Tables

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

Table 8. Housing Problems Table

Description	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	70	10	35	4	119	80	35	35	0	170
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	310	300	175	110	895	30	40	55	55	180
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	750	625	635	255	2265	25	80	250	205	560

Description	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 50% of income (and none of the above problems)	4,265	2,265	905	15	7,450	1,155	1,605	2,720	1,330	6,810
Housing cost burden greater than 30% of income (and none of the above problems)	725	2,225	2,960	925	6,835	435	470	1,230	1,730	3,865
Zero/negative Income (and none of the above problems)	195	0	0	0	195	240	0	0	0	240

Data Source:2006-2010 CHAS
Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

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

Table 9. Housing Problems 2

Description	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	5,400	3,195	1,750	385	10,730	1,290	1,755	3,075	1,585	7,705
Having none of four housing problems	1,385	2,665	5,440	2,540	12,030	1,030	1,600	3,540	3,510	9,680
Household has negative income, but none of the other housing problems	195	0	0	0	195	240	0	0	0	240

Data Source:2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

3. Cost Burden > 30%

Table 10. Cost Burden > 30%

Description	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	2,950	3,040	2,340	8,330	400	1,115	2,000	3,515
Large Related	570	620	665	1,855	100	240	1,155	1,495
Elderly	1,395	610	475	2,480	855	575	635	2,065
Other	1,145	1,025	710	2,880	275	250	380	905
Total need by income	6,060	5,295	4,190	15,545	1,630	2,180	4,170	7,980

Data Source: 2006-2010 CHAS
Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

4. Cost Burden > 50%

Table 11. Cost Burden > 50%

Description	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	2,755	1,445	565	4,765	335	990	1,345	2,670
Large Related	530	375	60	965	100	160	840	1,100
Elderly	915	325	145	1,385	525	335	390	1,250
Other	1,050	465	165	1,680	225	190	270	685
Total need by income	5,250	2,610	935	8,795	1,185	1,675	2,845	5,705

Data Source: 2006-2010 CHAS
Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

5. Crowding (More than one person per room)

Table 12. Crowding Information (more than one person per room)

Description	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	860	675	720	285	2,540	55	105	220	115	495
Multiple, unrelated family households	145	255	95	80	575	0	15	85	145	245
Other, non-family households	60	0	0	0	60	0	0	0	0	0
Total need by income	1,065	930	815	365	3,175	55	120	305	260	740

Data Source: 2006-2010 CHAS
Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

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

The U.S. Census Bureau defines a household as all of the people who occupy a housing unit. A household is different than a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied (or if vacant, intended for occupancy) as separate living quarters. A household consists of all the people who occupy a housing unit.

In 2010, there were 73,633 households in the City, up from 57,626 in 2000. HUD defines a household as containing one or more people. All persons occupying a housing unit constitute a household. A householder is one of the people who owns or rents the residence. Two types of households are defined by HUD, family and nonfamily. A family household has at least two members related by birth, marriage, or adoption, one of whom is the householder. A nonfamily household can be either a person living alone or a householder who shares the housing unit only with nonrelatives—for example, boarders or roommates. The nonrelatives of the householder may be related to each other. According to the 2010 Census, 40,465 households in Chula Vista were single-family households (see Table 6 Total Households Table).

Housing Choice Voucher Program

The Housing Authority of the County of San Diego Housing Choice Voucher Program (formerly known as Section 8) serves the City of Chula Vista and provides rent subsidies for very low-income households. The Housing Choice Voucher Program provides rental subsidies to very low-income persons that spend more than 30 percent of their gross income on housing costs. As of December 2014, the Housing Authority provided Housing Choice Voucher rental assistance to 1115 elderly, 2,380 small family, and 394 large family (5 or more in the household). The Housing Authority of the County of San Diego has an extensive waiting list. The wait for rental assistance is several years, averaging about 10 years. There are over 9,794 Chula Vista residents waiting for Section 8 rental assistance.

Homeless

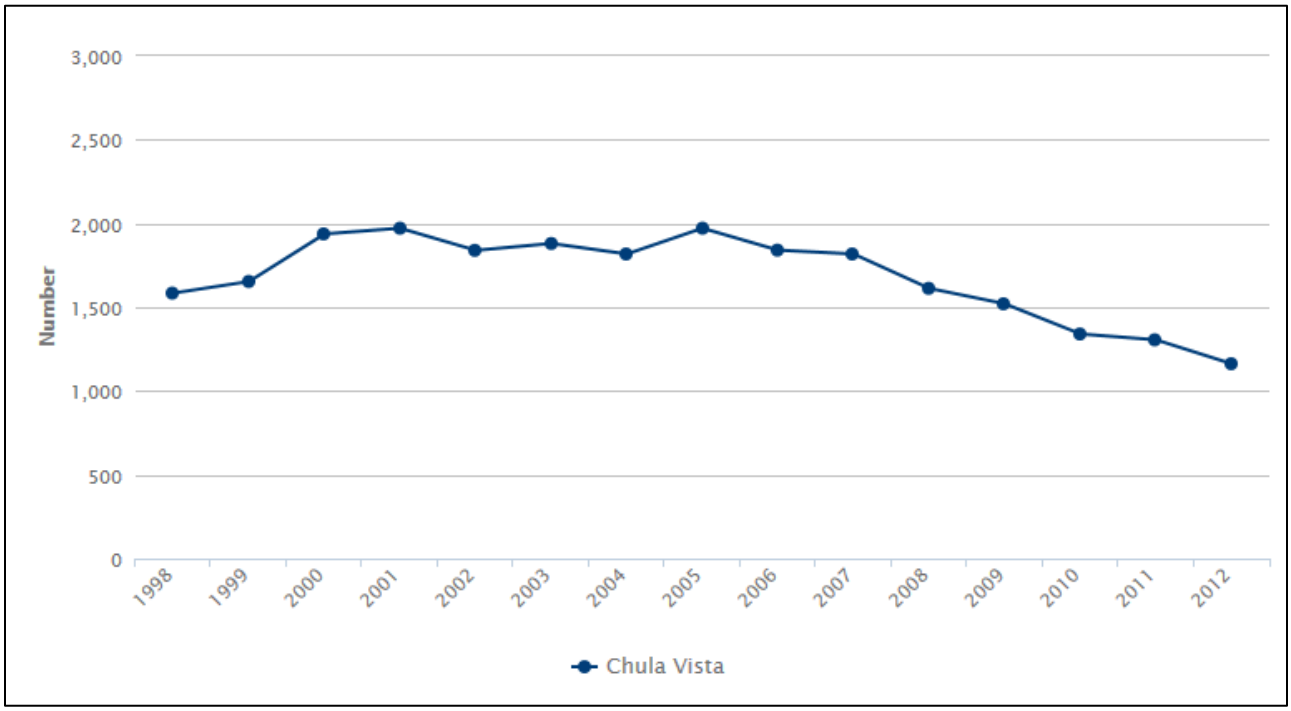
According to Regional Task Force on the Homeless (RTFH) We All Count (Point in Time Count 2014), in Chula Vista, there were 32 persons living in an Emergency Shelter, 0 living in a Safe Haven, and 131 in Transitional Housing. The total amount of persons sheltered was 163. A total of 342 were listed as unsheltered. Of this amount, 97 were individuals, 103 were identified as living in their car/truck/RV/Van, and 35 persons were identified as living in Hand Built Structures/Tents.

The RTFH conduct individual surveys of clients to identify how many persons are living in on streets are veterans, the reason for homelessness, whether they have a source of income. Many of the persons surveyed stated the downturn in the economy as a reason for homelessness.

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.

The City of Chula Vista defers to Census Data information to estimate the number of families in need of housing assistance. A review of Census Data and HUD's datasets, indicates this data is not readily available. In researching other databases and non-profit organizations calls to serves, there were 1,163 calls for domestic violence assistance in Chula Vista (see Table 12 below).

Table 13. Domestic Violence Calls for Assistance, by City: 1998 to 2012



Definition: Number of domestic violence calls for assistance from residents of all ages, by city.

Data Source: As cited on kidsdata.org, California Dept. of Justice, Criminal Justice Statistics Center, Domestic Violence-Related Calls for Assistance Database (1998-2009) and California Criminal Justice Profiles, 2010, 2011, and 2012. Accessed at http://oag.ca.gov/crime/cjsc/criminal-justice-profiles (Jun. 2013).

The City also consulted with 2-1-1 San Diego for data on domestic violence needs. From the time period July 2014 to March 2015, 429 calls were received by 2-1-1 operators (callers) who were experiencing a domestic violence situation with 427 domestic violence needs identified from transitional housing needs. The greatest needs were those seeking Transitional Housing/Shelter (315) to those seeking Domestic Violence shelters (60).

Hence, the estimated need is difficult to gauge since many victims may seek assistance from faith based institutions, friends and family, or seek services from non-profit organizations. In addition, not all victims fall into the income levels to meet HUD eligibility criteria to access the following programs:

- ESG funds (must be below 30% AMI),
- Section HCV and Public Housing (below 50% AMI)
- Other affordable housing programs with income restrictions usually below 60% AMI.

What are the most common housing problems?

The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price low-income families out of the market, cause extreme cost burdens, or force households into over-crowded or substandard conditions.

According to the National Association of Home Builders' (NAHB) Housing Opportunity Index (HOI), which tracks the ability of households to afford a home, the San Diego-Carlsbad-San Marcos Metropolitan Statistical Area (MSA) was

the 10th least affordable metropolitan area in the U.S. in the fourth quarter of last year with just 25 percent of households able to afford a median priced home. The median priced home in San Diego County (in the fourth quarter of last year) is $430,000. This is 59% higher than the recession-era low in 2009. In addition, the median household income for the San Diego-Carlsbad-Marcos (MSA) is approximately $73,000. The median price of homes sold was the 14th highest in the nation, but San Diego's median household income ranked 54th.

The most common housing problems are:

- A housing cost burden greater than 30% of income;
- A housing cost burden greater than 50% of income;
- Overcrowding;
- Median Household income remains flat and homes prices have steadily increased; and
- Rising housing prices are straining household budgets.

HUD defines a household that spends more than 30 percent of gross annual income on housing as experiencing a housing "cost burden." Households spending more than 50 percent are considered to be "severely cost-burdened." Housing cost burdens occur when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. In the event of unexpected circumstances, such as loss of employment and health problems, lower-income households with a severe housing cost burden are more likely to become homeless. Homeowners with a housing cost burden have the option of selling the homes and become renters. Renters, on the other hand, are vulnerable and subject to constant changes in the housing market. As housing costs rise, the amount of available income available for car purchases, entertainment, and other purchases has a stain on the area economy.

OVERCROWDING

In response to a mismatch between household income and housing costs in a community, some households may not be able to buy or rent housing that provides a reasonable level of privacy and space. Residents may accept smaller-sized housing or double up with other families to afford the housing costs. The federal government defines overcrowding as a situation where a household has more members than habitable rooms in a unit. An overcrowded household is defined as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Severely overcrowded households are households with more than 1.5 persons per room. Overcrowding contributes to increases in traffic within a neighborhood, accelerates deterioration of homes and infrastructure, can overburden utilities and services such as sewers, and results in a shortage of on-site parking.

The Housing Problems Table displays the prevalence of overcrowding in Chula Vista. As indicated by the 2006-2010 CHAS, 895 households (renters) in Chula Vista experienced severe overcrowding, with greater than 1.51 people per room. 2265 households (renters) experienced overcrowding (with 1.01-1.05) people per room. Chula Vista homeowners experience less over-crowding conditions.

The extent of overcrowding varies significantly by income, type, and size of household. Generally, very low- and low-income households and large families are disproportionately affected by overcrowding. However, cultural differences also contribute to overcrowding conditions since some cultures tend to have larger household sizes. Overcrowding is typically more prevalent among renters than among owners.

COST BURDEN

State and federal standards specify that households spending more than 30 percent of gross annual income on housing experience a housing cost burden. Federal and state agencies use overpayment indicators to determine the extent and level of funding and support that should be allocated to a community. Housing cost burdens occur when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. In the event of unexpected circumstances such as loss of employment and health problems, lower-income households with a burdensome housing cost are more likely to become homeless. Homeowners with a housing cost burden have the option of selling the homes and become renters. Renters, on the other hand, are vulnerable and subject to constant changes in the housing market.

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

Populations

The 2011 American Community Survey (ACS) data (2009-2011) show that Hispanic workers living in Chula Vista had lower median earnings than Asians and Whites and the population as a whole. If person has lower median earnings they are more likely to experience a cost burden greater than 30% - 50% of income. Populations in the San Diego County region most affected by housing problems are low-income households, single parent households, seniors; disabled persons-particularly those who suffer from mental illness; persons with alcohol or substance abuse issues, and victims of domestic violence.

Household Types

Age

The estimate average age of residents in Chula Vista is 34.3 years. According to the 2010 Census, a majority (59 percent) of the City's population were between the ages of 21 to 64. Children and teens aged 0-20 years compromised 31 percent of the population, and seniors age 65 and over, represented 10 percent of the City's population.

Special Needs Populations

In addition to the age of the population, another important characteristic of the population are those with special needs, including individuals with physical, emotional, or psychological disabilities. The U.S. Census reports that 6 percent of Chula Vista's population had a disability.

Household Size

The City's average household size is increasing. In 2010, Chula Vista's average household size was 3.21 persons per household, increasing from 2.99 persons per household in 2000. In comparison, San Diego County as a whole had an estimated household size of 2.75 in 2010. With growing household sizes and overcrowding experienced by many Chula Vista residents, where feasible given the limited resources available, large household sizes those with 3 or more persons per household are in need of some type of affordable housing. The lack of units with a large number of bedrooms, especially for rental housing limits housing choices for large families and can contribute to overcrowding.

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.

*B*ased on data compiled by the RTFH's September 2014 San Diego Homeless Profile, at risk groups includes the following:

- Those with severe mental health issues (36 percent of homeless adults).
- Those with high level of substance abuse issues (19 percent of homeless adults).
- Those with HIV/AIDS (17 percent of homeless adults).
- Victims of domestic violence (22 percent of homeless adults).
- Military Veterans (20 percent of homeless adults).
- Families with at least one child (24 percent of homeless adults).
- Older adults (26 percent of unsheltered homeless adults were 55years of age or older).
- Race (16 percent of unsheltered homeless adults were African-American although 6 percent of the region's population is African-American).

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

The City of Chula Vista does not have data on the estimated number of at-risk populations and relies on other data sources such the Homeless Point in Time Count the 2014 San Diego Regional Homeless Profile(s) published by the Regional Task Force on the Homeless.

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.

The City uses its Emergency Shelter Grant funds for Emergency Shelters and Homeless Prevention and Rapid Re-Housing. However, each of these programs has program limits. The needs of those reaching the end of their shelter stay, homeless prevention/rapid re-housing assistance vary from household to household depending on a number of factors, including whether they continue to experience characteristics outlined above for populations at-risk of homelessness. If these issues continue, then their needs mirror the needs of at-risk populations as outlined above. According to the CoC, follow-up case management services have limited resources. However, rapid re-housing clients are encouraged to continue to maintain contact with CoC providers who offer other supports that may be needed to maintain stable independent housing, such as employment or education services, budgeting and tax preparation, food and other tangible needs or mainstream supports.

The City of Chula Vista Rapid Re-Housing program allows funding to assist approximately 7 households. The program also provides case managers assigned to each client to assist them with applying for mainstream resources such as affordable housing, Housing Choice Voucher Program, Tenant Based Rental Assistance, affordable health care, food stamps, and other resources to ensure the clients are transitioned into permanent

housing. A few of these clients also receive extensive case management services by the County of San Diego's behavioral health provider Telecare. The Cooperation for Supportive Housing provides technical assistance to the County to ensure that the program between all parties is successful to ensure clients remain healthy and do not return to homelessness.

Since, the Rapid Re-Housing partnership is relatively new, the City does not have any historical data at this time. The RCCC supports continued to support this Rapid Re-Housing Housing First Model. One of the impediments is that ESG Rapid Re-Housing only allows clients to be assisted for two years. Hence, if clients need additional time, the City is unable to extend their assistance. The City and other non-profits are aware of this issue and continue to seek other funding source to continue the assistance until the clients and their respective case manager feel the clients can live independently without extensive case management and have the resources to pay their monthly housing costs. The City is pursing other funding sources such as HOME TBRA or asking the County of San Diego to consider setting up a priority on the Section 8 Housing Choice Voucher program for these clients. However, since the County administers the Section 8 HCV program in Chula Vista it is difficult to predict if Housing First Model clients, who successfully complete their 2 years in ESG Rapid Re-Housing program, will be able to transition to an independent unit without the need for some subsidy.

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

Throughout the country and the San Diego region, homelessness has increased. The RCCC has no reliable numerical estimates of at-risk groups. However, the City continues to use its ESG funding to assist those clients who are experiencing homelessness. One of the specific characteristics is mental health illness. The City continued to use the ESG program regulations and guidance to determine who is a good fit for the program and uses the following guidelines:

Assist families and individuals who demonstrate:

1. An income below 30 percent of median income for the geographic area; and,

2. Insufficient resources immediately available to attain housing stability.

The Regional Task Force on the Homeless (Task Force) is San Diego County's leading resource for information on issues of homelessness. Established in 1985, the Task Force promotes a regional approach as the best solution to ending homelessness in San Diego County. The Task Force is a public/private effort to build a base of understanding about the multiple causes and conditions of homelessness. Factors contributing to the rise in homelessness include:

- Lack of housing affordable to low- and moderate-income persons
- Increases in the number of persons whose incomes fall below the poverty level
- Reductions in public subsidies to the poor
- High unemployment
- High rates of home foreclosures
- The de-institutionalization of the mentally ill

The City evaluates the survey result of the Point of Time Count to best earmark its use of its limited resources.

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.

According to HUD, a "disproportionate need" exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. A household is considered having a cost burden when they are paying more than 30% of their income on housing costs, which includes utilities. This is important because the goal is to ensure equal housing opportunities for all. This goal is not achieved when there is a disproportionate need.

0%-30% of Area Median Income

Table 14. Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,790	1,105	390
White	1,350 (19.88%)	355 (32.13%)	105 (26.92%)
Black / African American	225 (3.31%)	4 (.36%)	10 (2.56%)
Asian	375 (5.52%)	105 (9.50%)	60 (15.38%)
American Indian, Alaska Native	10 (2.67%)	4 (3.81%)	4 (6.67%)
Pacific Islander	0 (0.00%)	0 (0.00%)	0 (0.00%)
Hispanic	4,735 (69.73%)	625 (56.56%)	200 (51.28%
Data Source: 2006-2010 CHAS			

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Table 15. Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,345	1,460	0
White	1,515 (23.88%)	490 (33.56%)	0
Black / African American	490 (7.72%)	25 (1.71%)	0
Asian	370 (5.83%)	115 (7.88%)	0
American Indian, Alaska Native	55 (.87%)	0 (0.00%)	0
Pacific Islander	0 (0.00%)	0 (0.00%)	0
Hispanic	3,845 (60.60%)	790 (54.11%)	0
Data Source: 2006-2010 CHAS			

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Table 16. Disproportionally Greater Need 50 - 80% AMI

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	8,290	3,940	0
White	1,800 (21.71%)	1,545 (39.21%)	0
Black / African American	725 (8.75%)	230 (5.84%)	0
Asian	860 (10.37%)	290 (7.36%)	0
American Indian, Alaska Native	0 (0.00%)	0 (0.00%)	0
Pacific Islander	100 (1.21%)	10 (.25%)	0
Hispanic	4,720 (56.94%)	1,795 (45.56%)	0
Data Source: 2006-2010 CHAS			

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Table 17. Disproportionally Greater Need 80 - 100% AMI

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	4,510	3,165	0
White	1,180 (26.16%)	1,160 (36.65%)	0
Black / African American	160 (3.55%)	75 (2.37%)	0
Asian	435 (9.65%)	230 (7.27%)	0
American Indian, Alaska Native	30 (.67%)	4 (.13%)	0
Pacific Islander	35 (.78%)	35 (1.11%)	0
Hispanic	2,630 (58.31%)	1,610 (50.87%)	
Data Source: 2006-2010 CHAS			

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room and 4.Cost Burden greater than 30%

Discussion

Among all households (incomes up to 100 percent AMI), Hispanic households were the most likely to experience a housing problem. Specifically, 69.7 percent at 0-30 AMI level), 60.60 percent at 30-50 percent level, 56.94 percent at the 50% to 80% AMI level, and 58.31 percent at the 80%-100% AMI level of Hispanic households experienced at least one housing problem.

Asian and White households also disproportionately experienced at least one housing problem (please refer to tables above).

NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)

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

Introduction

According to HUD, a "disproportionate need" exists when any group has a housing need or problem that is 10% or higher than the jurisdiction as a whole. This is important because the goal is to ensure equal housing opportunities for all. This goal is not achieved when there is a disproportionate need.

According to HUD, the four severe housing problems are 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%.

0%-30% of Area Median Income

Table 18. Severe Housing Problems 0 - 30% AMI

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	5,980	1,920	390
White	1,105 (18.48%)	600 (31.25%)	105 (26.92%)
Black / African American	215 (3.60%)	20 (1.04%)	10 (2.56%)
Asian	250 (4.18%)	235 (12.24%)	60 (15.38%)
American Indian, Alaska Native	10 (.17%)	4 (.21%)	4 (1.03%)
Pacific Islander	30 (.50%)	0 (0%)	0 (0%)
Hispanic	4,305 (71.99%)	1,050 (54.69%)	200 (51.28%)
Data Source: 2006-2010 CHAS			

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

30%-50% of Area Median Income

Table 19. Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,850	3,955	0
White	930 (24.16%)	1,085 (27.43%)	0
Black / African American	275 (7.14%)	245 (6.19%)	0
Asian	150 (3.90%)	330 (8.34%)	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
American Indian, Alaska Native	25 (.65%)	30 (.76%)	0
Pacific Islander	0 (0%)	0 (0%)	0
Hispanic	2,460 (63.90%)	2,170 (54.87%)	0

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

50%-80% of Area Median Income

Table 20. Severe Housing Problems 50 - 80% AMI

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	4,145	8,085	0
White	740 (17.85%)	2,605 (32.22%)	0
Black / African American	315 (7.60%)	640 (7.92%)	0
Asian	455 (10.98%)	700 (8.66%)	0
American Indian, Alaska Native	0 (0.00%)	0 (0.00%)	0
Pacific Islander	80 (1.93%)	35 (.43%)	0
Hispanic	2,510 (60.55%)	4,000 (49.47%)	0
Data Source: 2006-2010 CHAS			

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

80%-100% of Area Median Income

Table 21. Severe Housing Problems 80 - 100% AMI

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	1,925	5,750	0
White	355 (18.44%)	1,975 (34.35%)	0
Black / African American	45 (2.34%)	185 (3.22%)	0
Asian	245 (12.73%)	415 (7.22%)	0
American Indian, Alaska Native	30 (1.56%)	4 (.07%)	0
Pacific Islander	30 (1.56%)	40 (.70%)	0
Hispanic	1,185 (61.56%)	3,060 (53.22%)	0
Data Source: 2006-2010 CHAS			

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

Discussion

Hispanic households were most likely to experience at least one severe housing problem. 58% of the City's residents are Hispanic. Hispanic households in every income category experience severe housing problems more than any other racial or ethnic group in Chula Vista. Please refer to the severe housing problems tables listed above.

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

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

Introduction:

According to HUD, a "disproportionate need" exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. A household is considered having a cost burden when they are paying more than 30% of their income on housing costs, which includes utilities. This is important because the goal is to ensure equal housing opportunities for all. This goal is not achieved when there is a disproportionate need.

Housing Cost Burden

Table 22. Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	31,345	20,295	15,195	425
White	12,635 (40.31%)	5,800 (28.58%)	3,315 (21.82%)	105
Black / African American	1,230 (3.92%)	1,280 (6.31%)	875 (5.76%)	10
Asian	3,860 (12.31%)	2,820 (13.90%)	1,430 (9.41%)	60
American Indian, Alaska Native	160 (.51%)	40 (.20%)	65 (.43%)	4
Pacific Islander	205 (.65%)	135 (.67%)	70 (.46%)	0
Hispanic	12,665 (40.41%)	9,960 (49.08%	9,215 (60.64%)	235
Data Source: 2006-2010 CHAS				

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

Discussion:

Overall, 40.41 percent of Hispanic households and 40.31 percent white Chula Vista households (see Table 21) are paying less than 30% of their income towards housing costs. 49% of Chula Vista Hispanic households had a housing cost burden (spent more than 30 percent of gross household income on housing), followed by white households at 28.58%, and Asian households paying 13.90%. About 60.64 percent of Hispanic households are experienced a severe housing cost burden (spent more than 50 percent of gross household income on housing). 21.82 percent of white households experience a severe cost burden. Hispanics were the most likely group to experience a housing cost burden than any other group.

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?

As previously stated, Hispanic households experience a disproportionately greater need than the needs of almost every income category as a whole.

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

The need would be to narrow the gaps that leave families with children, people with disabilities, and people of different races, colors, and national origins with more severe housing problems, aka., disproportionate housing needs.

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

Due to the fact that Hispanic households experience a disproportionately greater need than the needs of almost every income category as a whole, these households tend to be located in the City's CDBG qualifying tracts.

NA-35 PUBLIC HOUSING – 91.205(B)

Introduction - Totals in Use

Table 23. Public Housing by 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

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Table 24. Characteristics of Public Housing Residents by Program Type

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
# 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
Data Source:PIC (PIH Information Center)								

Race of Residents

Table 25. Race of Public Housing Residents by Program Type

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									
Data Source: PIC (PIH Information Center)									

Ethnicity of Residents

Table 26. Ethnicity of Public Housing Residents by Program Type

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									
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:

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

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

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.

Table 27. Housing Choice Voucher Participants

	Elderly	Small Family	Large Family (5 or more)	Total
Housing Choice Voucher Program	1,115	2,830	394	3,224

Table 28. Housing Choice Voucher Waiting List

	Elderly	Small Family	Large Family (5 or more)	Total
Waiting List Applicants	1,158	1,724	926	9,794

As outlined in the HACSD 2015-19 PHAPlan, FY2014-15 update, and the Section 8 Administrative Plan, these respective plans describe the procedures for public housing tenants and applicants on the waiting list to request an accessible unit.

The HACSD continues to offer scholarships to public housing residents who are attending two-or four-year colleges or vocational training. For the 2013-14 school year, 11 students were awarded a total of $3,500 in scholarships. In the past five years, the scholarship program has awarded over $25,000 to 38 students.

In order to stimulate public housing resident interest and involvement, the HACSD produces monthly public housing resident newsletters. The news letters publicize important information of interest to the residents, such as ROSS grant programs, activities and achievements.

In FY2012- 13, the HACSD was awarded $243,000 ROSS Service Coordinator grant. 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. Services were provided to 126 residents in FY2013-14.

As discussed in the PHA plan, public housing residents are encouraged to join the Resident Advisory Board (RAB), which meets several times a year. In FY2013-2014, public housing and/or HCV program participants attended the October 2013 RAB meeting and nine attended the December 2013 meeting. In FY2014-15, according to the draft 2015 PHA Plan annual update, RAB meetings were held in October and December 2014 with a combined total of 39 attendees. RAB meeting topics included the public housing scholarship program, the public housing budget, 2015 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 November 2013 meeting discussed 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. The residents were informed about proposed capital improvement activities, educated on the benefits of the joining the ROSS program, asked for input on needed capital improvements, and encouraged to conserve water and make energy efficiency a priority. In November2014, according to the draft 2015 PHA Plan, discussion topics included the public housing Real Estate Assessment Center(REAC) score of 96 percent, coordinating community services to provide residents with needed resources, the needs of residents, and the monthly news-letter.

For additional information, please visit the County of San Diego's Department of Housing and Community Development website at www.sdhcd.com or call their offices.

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

NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(C)

Introduction:

The Regional Task Force on the Homeless (Task Force) is San Diego County's leading agency for information on issues of homelessness. Established in 1985, the Task Force promotes a regional approach as the best solution to ending homelessness in San Diego County. The Task Force is a public/private effort to build a base of understanding about the multiple causes and conditions 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 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 from 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 2014 which resulted in an estimate of 8,506 individuals who are homeless in the San Diego region (both sheltered and living on the street). In Chula Vista, 342 homeless persons were identified living on the streets during the 2014PIT count. Among neighboring cities, the City of Imperial Beach(48) had the lowest homeless count, while City of San Diego and National City (284) had the highest homeless counts.

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). Approximately 57 percent of the City's residents are very low or low income renters earning between $20,000 to $74,999). Estimated earnings for households living in owner occupied units is 13.80 percent fall below $0 to $19,999 per year, and 42.70 percent fall under the $20,000 to $74,999 range. 38.9 percent of owner occupied units are paying over $2,000 or more in monthly housing costs. 15.9 percent of renters are paying over $2,000 or more in housing costs. A large majority of renters are paying more than 30% of their income in rent. Residents earning less than $49,999 have the highest percentage of paying over 30% of their income in rent. These households are considered most vulnerable and at risk of becoming 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):

Response: The Regional Task Force on the Homeless collects data using HMIS to track the number of persons becoming and existing homelessness each year. However, due to the transient nature of this population moving from one place to another, it is difficult to gauge how many new homeless persons are entering our region that may be receiving services from a neighboring jurisdiction. The City of Chula Vista continues to work closely with the Continuum of Care to develop a Coordinated Assessment approach to providing real time data of how many homeless persons are entering homeless or who have successfully transitioned into permanent housing.

Table 29. Homeless Population

City	2014 Sheltered	2014 Unsheltered	Total	2013 Sheltered	2013 UnSheltered	Total
Bonita	6	0	6	5	0	5
Chula Vista	163	342	505	194	301	495
Coronado	0	10	10	0	14	14
Imperial Beach	0	48	48	0	41	41
National City	18	266	284	29	128	157
City of San Diego	2731	2468	2468	2618	3115	5733
Unincorporated County	0	226	226	0	123	123
San Diego Region	4,521	3759	8506*	4305	4451	8879*

Regional Task Force on the Homeless (RTFH) - WeALLCount(Point-In-Time Count) 2014 and 2013, *includes Unincorporated County

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

Response: The Regional Task Force's 2014 San Diego Regional Homeless Profile estimates of the 2007 persons in homeless families, 68% (1,355) were sheltered in transitional housing programs, and about 17% (343) were at local emergency shelters. However, it is also estimated that approximately 15% (309) of persons in families were without any shelter on the Point in Time (PIT) date. The number of homeless veterans in San Diego County is 790 sheltered and 517 unsheltered for a total of 1307. The City continued to work with the local Continuum of Care to assist populations who are unsheltered.

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

Response: The Regional Task Force's 2014 San Diego Regional Homeless Profile estimates the following characteristics of unsheltered homeless that were surveyed in the 2014 PIT.

Table 30. Demographics Characteristics of Unsheltered Homeless Surveyed Adult Households

Characteristics	# of Individuals	Percentage of Total	Characteristics	# of Individuals	Percentage of Total
Gender			**Ethnicity**		
Male	*550*	74.0%	*Hispanic/Latino*	146	19.7%
Female	*189*	25.4%	*Non Hispanic/Latino*	546	73.5%
Transgender	*2*	0.3%	*Missing*	51	6.9%
Missing	*2*	0.3%			
Age Group			**Education**		
18-24	38	5.1%	*K-8th Grade*	48	6.5%
15-34	91	12.2%	*Some High School*	162	21.8%
35-44	123	16.6%	*High School Graduate*	207	27.9%
45-54	243	32.7%	*GED Completed*	67	9.0%
55-64	166	22.3%	*Trade School*	11	1.5%
65+	30	4.0%			
Missing	52	7.0%	*Some College (or 2 yr. degree)*	169	22.7%
Race			*College Grad (4 yr. degree)*	66	8.9%
Asian	6	0.8%	*Post Graduate*	9	1.2%
African-American/Black	119	16.0%	*Other/Refused/Missing*	4	0.5%
Mixed Race or Other	2	0.3%			
Native American or Alaskan	39	5.2%			
Pacific Islander	22	3.0%			
White	518	69.7%			
Refused/Unknown	37	5.0%			

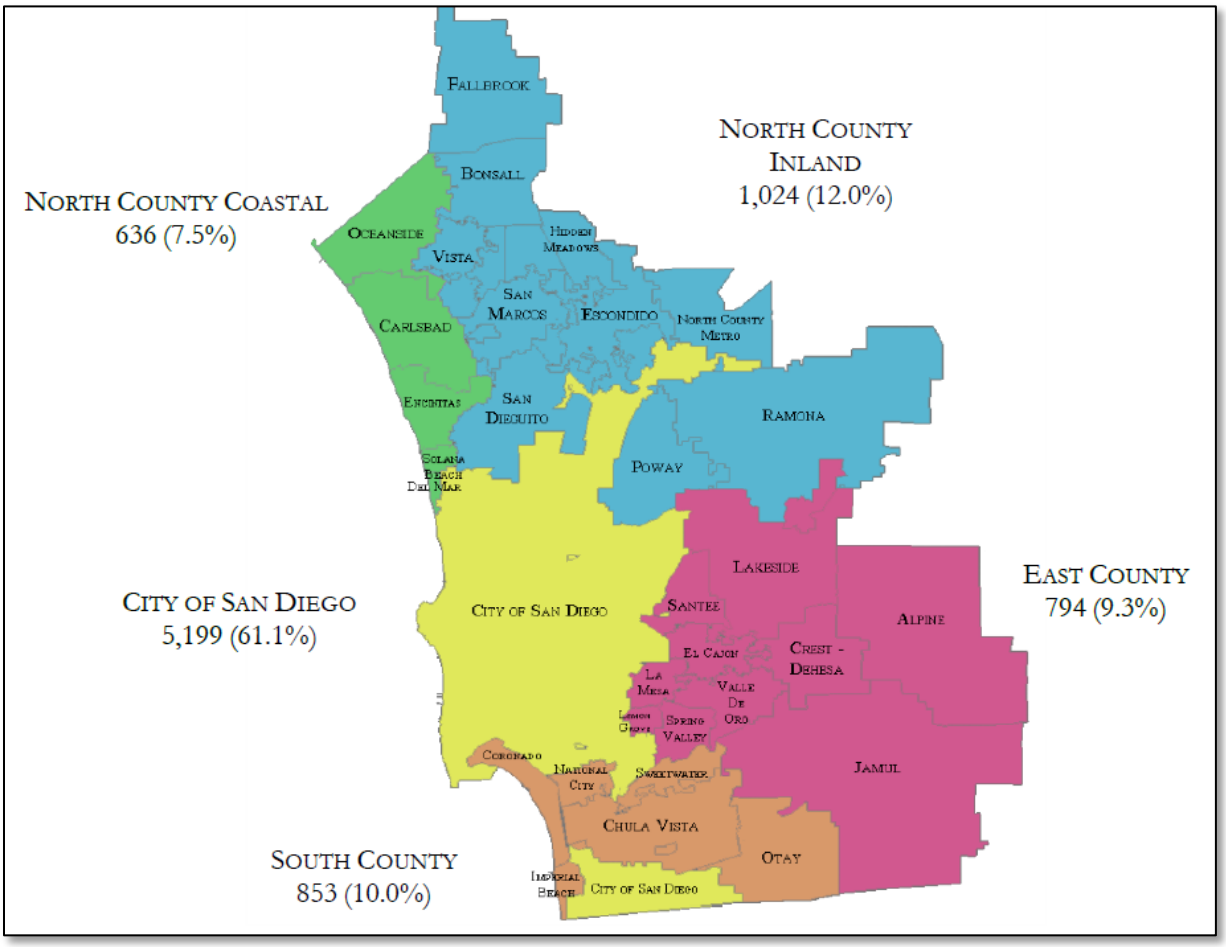
Source: 2014 San Diego Regional Homeless Profile http://www.rtfhsd.org/publications/

Table 31. 2014 Total Sheltered and Unsheltered Count by San Diego Region

San Diego County Regions	Homeless Persons			
	Sheltered	Unsheltered	Total	% by Region
City of San Diego	2731	2468	5199	61.1%
North County Inland	761	263	1024	12.0%
South County	187	666	853	10.0%
East County	416	378	794	9.3%
North County Coastal	426	210	636	7.5%
San Diego County	**4521**	**3985**	**8506**	**100%**

Source: 2014 San Diego Regional Homeless Profile http://www.rtfhsd.org/publications/

Figure 2: 2014 Point-In-Time count Regional Breakdown of Homelessness in San Diego County (Chula Vista within the South County)



Source: 2014 San Diego Regional Homeless Profile http://www.rtfhsd.org/publications/

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

The Regional Task Force on the Homeless conducted a Point-In-Time (PIT) count in 2014 which resulted in an estimate of 8,506 individuals who are homeless in the San Diego region (both sheltered and living on the street). This represents a regional decrease of 4.2% since the PIT count in 2013 (8879 total homeless in the San Diego Region. In Chula Vista, 342 homeless persons were identified living on the streets during the 2014 PIT count and 163 living in a shelter, for a total of 505 homeless persons. In the 2013 PIT, 194 were living in a shelter and 301 were unsheltered, for a total of 495. This represents a 2% increase in the number of homeless from last year. Among neighboring cities, Imperial Beach and Coronado had the lowest homeless count, while City of San Diego and National City had the highest homeless counts.

A full copy of the 2014 San Diego Homeless Profile: Veterans and the general 2014 San Diego Regional Homeless Profile can be viewed at the Regional Task Force on the Homeless website:

http://www.rtfhsd.org/publications/

NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)

Introduction:

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

The following paragraphs generally summarize the nature and extent of housing and supportive service needs of special needs groups identified in the Consolidated Plan regulations.

Describe the characteristics of special needs populations in your community:

Seniors: According to 2010 Census data, an estimated 34 percent of households in the City had at least one individual who was 65 years of age or older. The majority of senior householders owned their homes (21.5 percent), while 12.8 percent were renters. Seniors may be considered a special needs group because of their typically limited incomes and need for health care and other supportive services.

Persons with Disabilities: According to the 2009-2013 American Community Survey (ACS) estimates, 8.7 percent of the City's population was affected by one or more disabilities (non-institutionalized population). Among persons living with disabilities in the City, ambulatory disabilities were most prevalent (26 percent for age 65 years and over, 3.1% for 18-64, and 0.5% 5 to 17 years), followed by cognitive disabilities (11.6% age 65 years and over, 2.8% for 18-64, and 2.2% age 5 to 17 percent). Persons with disabilities often have limited incomes, but extensive needs for a variety of services. Furthermore, as the majority of the City's housing stock was constructed prior to 1990 (before the passage of the American with Disabilities Act), accessible housing is also limited in supply.

Large Households: Large households are those with five or more members. According to the 2010 Census, approximately 38.5 percent of the households in Chula Vista were large households (4 or more). Large households may experience overcrowding or cost burden issues due to lack of affordable housing.

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 2010, an estimated 17.9 percent of Chula Vista households were headed by single parents; 7.7 percent of were headed by males, and 10.2 percent were headed by females.

Victims of Domestic Violence: Many single women and women with children become homeless as the result of domestic violence. According to the 2012 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

Describe the characteristics of special needs populations in your community and state what the housing and supportive service needs of these populations are and how are these needs determined?

Certain groups have more difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one's income earning potential, family characteristics, the presence of physical or mental disabilities, or age-related health issues. As a result, certain groups typically earn lower incomes and have higher rates of overpayment for housing, or they live in overcrowded residences. The special needs groups usually include the elderly, people with disabilities, single parents, large households, homeless people, farm workers, and students. Many of these groups overlap; for example, some veterans are homeless, but also fall into the elderly or disabled categories. The majority of these special needs groups would be assisted by an increase in affordable housing, especially housing located near transit stations. The 2013-2020 Chula Vista Housing Element includes the central goal to assist persons with special needs in meeting their housing needs. The needs of specific population groups are addressed below:

Many senior-headed households have special needs due to their relatively low incomes, disabilities or limitations, and dependency needs. Specifically, many people aged 62 years and older live alone and may have difficulty maintaining their homes, are usually retired and living on a limited income, and are more likely to have high health care costs and rely on public transportation, especially those with disabilities. The limited income of many elderly persons often makes it difficult for them to find affordable housing. In the San Diego region, the elderly spend a higher percentage of their income for food, housing, medical care, and personal care than non-elderly families.

In 2010, there were 5,275 senior persons (65 years and over) living in Chula Vista. The housing needs of seniors (over 65 years of age) are diverse. Senior homeowners often have limited retirement income and/or increasing physical limitations, and could benefit from homeowner assistance. In addition to disabilities, seniors who rent housing have greater needs, in that rental assistance may be required to continue affording housing. The following affordable senior apartments are located in Chula Vista, most of which have long waiting lists (depending on affordability):

- Canterbury Court Senior Apartments; 336 C Street
- Park Fifth Avenue: 364 Fifth Avenue
- Town Center Manor Senior Housing (Public Housing): 464 F Street
- Congregational Tower (Project Based Section 8): 288 F Street
- Silvercrest Senior Apartments (Project Based Section 8): 636 Third Avenue
- Seniors on Broadway 825 Broadway
- Garden Villas (FKA Kiku Gardens) Senior Apartments (Project Based Section 8): 1260 Third Avenue
- Oak Terrace Senior Apartments: 423 Church Avenue
- Villa Serena Senior Apartments 1231 Medical Center Drive
- Rolling Hills Gardens Senior Apartments: 2290 Mackenzie Creek Road

Several programs address the non-housing needs of seniors in the City.

- The Meals on Wheels of San Diego senior nutrition program brings meals to seniors.
- Norman Park Senior Center(various services, Cool-Zone)
- MAAC Project- Senior Food Program, Jacobs and Cushman San Diego Food Bank

The Census Bureau's American Community Survey (ACS) identifies persons as having a disability as those who exhibit difficulty with specific functions and may, in the absence of accommodation, have a disability. According to the ACS, disability exists where this interaction results in limitations of activities and restrictions to full participation at school, at work, at home, or in the community. For example, disability may exist where a person is limited in his or her ability to work due to job discrimination against persons with specific health conditions; or, disability may exist where a child has difficulty learning because the school cannot accommodate the child's deafness.

Both mentally and physically disabled residents face housing access and safety challenges. Disabled people, in most cases, are of limited incomes and often receive Social Security income only. As such, the majority of their monthly income is often devoted to housing costs. In addition, disabled persons may face difficulty finding accessible housing (housing that is made accessible to people with disabilities through the positioning of appliances and fixtures, the heights of installations and cabinets, layout of unit to facilitate wheelchair movement, etc.) because of the limited number of such units. The City works with a number of local agencies that provide housing and/or service to persons with special needs and their families including the City of Chula Vista's Recreation Department Therapeutics program.

Every day, 2-1-1 San Diego connects residents throughout San Diego County to services that help improve the lives of those that they serve. 2-1-1 answered more than 111,000 calls in the first half of fiscal year 2013-2014 from clients in San Diego County, including 7,359 calls from City of Chula Vista residents. The primary needs of Chula Vista callers were for "Basic Needs." This category includes Food, Housing/Shelter, Material Goods, Transportation and Utility Assistance. In the first half of fiscal year 2013/14, 41% of all calls from Chula Vista residents were for Basic Needs resources; 16% for income support and employment; 12% for health care, and 10% for organizational/community/international services. .The majority of 2-1-1 callers have a need that is related to financial difficulty; whether their need is housing, food, or healthcare, all of these have a financial basis. 2-1-1's database system identifies these needs more specifically in order to give a better idea of what type of need it truly is, rather than simply "financial". In the time period July 1, 2013 to December 31, 2013, 43% of the residents were seeking housing/shelter, followed by 26% requesting utility assistance. The majority of the callers were referred to the County of San Diego's Health and Human Services Agency, MAAC, South

Bay Community Services, Covered California, San Diego Food Bank, Salvation Army, Legal Aid Society of San Diego, Family Health Centers of San Diego, and San Diego Gas and Electric.

The demographic of callers from the City of Chula Vista to 2-1-1 San Diego are the following: The average caller is a Hispanic (63%) or Caucasian (33%), female (76%), and the majority of callers earn less than $15,900 in annual income (80%) and are considered "Extremely Low" income earners. These demographics show that the City of Chula Vista's poorest residents are calling2-1-1 for assistance.

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

Please refer to the County of San Diego and City of San Diego's Consolidated Plans this data. The following County website provides links to services and data from its 2009 San Diego County HIV/AIDS Plan Update.

http://www.sandiegocounty.gov/content/sdc/sdhcd/organizations/about_hopwa.html

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)

Describe the jurisdiction's need for Public Facilities, Public Infrastructure and Public Improvements:

The City of Chula Vista conducted a workshop on public infrastructure workshop on April 2, 2015. This assessment was a comprehensive inventory of City infrastructure for the purpose of estimating deferred replacement/rehabilitation costs and future replacement/rehabilitation costs for city facilities and infrastructure. A 2014 estimate of deferred maintenance (non CFD areas) is $80 million (Replacement of Drainage Facilities, CMP, Canyon/Channel Erosion, etc). It is also estimated that the City will have a total of $60 million in deferred maintenance of buildings and facilities (replacement of roofing, HVAC, plumbing, electrical) costs.

How were these needs determined?

The needs were determined through a thorough assessment of a backlog of deferred community needs assessment and consultations with other City divisions presented at the workshop on April 2, 2015.

Describe the jurisdiction's need for Public Services and how were these needs determined:

Given the City's diverse population and concentration of lower and moderate income population, the City has extensive need for a myriad of services. Service needs in the City include, but are not limited to, the following:

- Youth services, especially services for at-risk youth ;
- Anti-crime programs;
- Childcare services and recreational activities;
- Homeless (shelter) and homeless prevention services;
- Emergency services;

- Fair housing and legal services;
- Senior services, including case management and advocacy, and services for home-bound residents;
- Services for special needs groups (i.e. early release ex-offenders, veterans, substance abusers, victims of domestic violence, disabled, mentally ill)
- Employment services;
- Health Services;
- Food ;
- Services for the disabled;
- Coordination of services.

How were these needs determined?

Public service needs in the City were determined based on the following:

- Comments received during the community and stakeholder outreach process;
- Service records from the 2-1-1 San Diego;
- Responses from the Housing and Community Development Needs Survey;
- Regional Continuum of Care Council; and
- Regional Task Force on the Homeless Point in Time Count.

Housing Market Analysis

MA-05 OVERVIEW

Housing Market Analysis Overview:

A community's housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age and condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. This section details the housing stock characteristics of Chula Vista to identify how well the current housing stock meets the needs of current and future City residents.

Population Growth

Table 34 shows that since 1990, the City's population growth has almost doubled. Chula Vista had the second highest population growth in the County from 2000 to 2010. The majority of neighboring jurisdictions of Imperial Beach and National City saw little population growth during 2000-2010.

Table 32. Population Growth 1990-2020

Jurisdiction	Total Population 1990	Total Population 2000	Total Population 2010	Total Population 2020 (Projected)	Percent Change 1990-2000	Percent Change 2000-2010	Projected Percent Change 2010-2020
Urban County							
Coronado	26,540	24,100	24,697	23,634	-8.7%	2.5%	-4.3%
Del Mar	4,860	4,389	4,161	4,399	-9.7%	-5.2%	5.7%
Imperial Beach	26,512	26,980	26,324	27,506	1.8%	-2.4%	4.5%
Lemon Grove	23,984	24,954	25,320	26,884	4.0%	1.5%	6.2%
Poway	43,516	48,295	47,811	50,026	11.0%	-1.0%	4.6%
Solana Beach	12,962	12,887	12,867	13,376	-0.6%	-0.2%	4.0%
Unincorporated	398,764	441,919	486,604	543,545	10.8%	10.1%	11.7%
Total Urban County	537,138	583,524	627,784	689,370	8.6%	7.6%	9.8%
Entitlement Jurisdictions							
Carlsbad	63,126	77,998	105,328	118,450	23.6%	35.0%	12.5%
Chula Vista	135,163	173,860	243,916	287,173	28.6%	40.3%	17.7%
El Cajon	88,693	94,819	99,478	102,761	6.9%	4.9%	3.3%
Encinitas	55,386	58,195	59,518	62,908	5.1%	2.3%	5.7%
Escondido	108,635	133,528	143,911	165,095	22.9%	7.8%	14.7%
La Mesa	52,931	54,751	57,065	61,102	3.4%	4.2%	7.1%
National City	54,249	54,405	58,582	62,342	0.3%	7.7%	6.4%
Oceanside	128,398	160,905	167,086	177,840	25.3%	3.8%	6.4%
San Diego	1,110,549	1,223,341	1,301,617	1,453,267	10.2%	6.4%	11.7%
San Marcos	38,974	55,160	83,781	98,915	41.5%	51.9%	18.1%
Santee	52,902	53,090	53,413	59,497	0.4%	0.6%	11.4%
Vista	71,872	90,131	93,834	96,993	25.4%	4.1%	3.4%
Total County	2,498,016	2,813,833	3,095,313	3,435,713	12.6%	10.0%	11.0%
Sources: Bureau of the Census, 1990-2010 Census; SANDAG Regional Growth Forecast, 2010							

Housing Growth

Housing data from 2000 and 2010 Census reveals that the San Diego County housing stock increased by almost 12 percent between 2000 and 2010. Among the various jurisdictions in the County, the City of San Marcos experienced the largest housing growth (close to 52 percent) followed by Chula Vista (37.6 percent) and Carlsbad (32.3 percent). Several jurisdictions within the Urban County experienced housing growth of less than 2 percent (Coronado, Del Mar, Imperial Beach, Lemon Grove, and Solana Beach). In the unincorporated areas, housing growth was slightly higher than countywide figures.

SANDAG growth forecasts estimate that by 2020, the County's housing stock will increase by close to eight percent. The cities of Chula Vista, Escondido, and San Marcos are expected to see housing stock growth that in excess of eight percent (13.8 percent, 11.7 percent, and 15.8 percent, respectively). The

estimated population growth for the County is expected to outpace housing production by three percent. The inability to produce enough housing units to accommodate the increasing number of households reduces vacancy rates and drives up market prices, along with other issues such as overcrowding.

Table 33. Housing Unit Growth

Jurisdiction	# of Units 2000	# of Units 2010	% Change 2000 to 2010
Urban County			
Coronado	9,494	9,634	1.5%
Del Mar	2,557	2,596	1.5%
Imperial Beach	9,739	9,882	1.5%
Lemon Grove	8,722	8,868	1.7%
Poway	15,714	16,715	6.4%
Solana Beach	6,456	6,540	1.3%
Unincorporated	154,737	173,756	12.3%
Total Urban County	207,419	227,991	9.9%
Entitlement Cities			
Carlsbad	33,798	44,673	32.2%
Chula Vista	57,705	79,416	37.6%
El Cajon	35,190	35,850	1.9%
Encinitas	23,843	25,740	8.0%
Escondido	45,050	48,044	6.6%
La Mesa	24,943	26,167	4.9%
National City	15,422	16,762	8.7%
Oceanside	59,581	64,435	8.1%
San Diego	469,689	515,275	9.7%
San Marcos	18,862	28,641	51.8%
Santee	18,833	20,048	6.5%
Vista	29,814	30,986	3.9%
Total County	1,040,149	1,164,028	11.9%

Sources: Bureau of the Census, 2000 and 2010 Census

HOUSING TYPE

A region's housing stock generally includes three categories: single-family dwelling units, multi-family dwelling units, and other types of units such as mobile homes. Single-family units are attached or detached dwelling units usually on individual lots of land. As shown in Table 33, approximately 52% of the housing units in the Chula Vista are single-family dwellings. As compared to region, the Chula Vista's is in line with the County average.

Table 34. Housing Stock Mix (2014)

Jurisdiction	Single Family Units			Multi-Family Units			Mobile Homes
	Detached	Attached	Total	2-4 Units	5+ Units	Total	
Urban County							
Coronado	45.5%	10.7%	56.2%	6.7%	37.1%	43.8%	0.0%
Del Mar	51.1%	19.9%	71.0%	7.7%	21.3%	29.0%	0.0%
Imperial Beach	39.4%	7.8%	47.1%	11.9%	37.7%	49.7%	3.2%
Lemon Grove	66.4%	8.9%	75.3%	7.4%	16.4%	23.8%	0.9%
Poway	75.0%	4.1%	79.0%	2.4%	13.7%	16.1%	4.9%
Solana Beach	47.7%	19.4%	67.1%	6.2%	26.5%	32.7%	0.2%
Unincorporated	68.5%	6.0%	74.5%	4.6%	12.5%	17.0%	8.4%
Total Urban County	65.9%	6.8%	72.7%	5.0%	15.3%	20.3%	7.0%
Entitlement Jurisdictions							
Carlsbad	52.9%	16.7%	69.6%	5.6%	22.0%	27.6%	2.8%
Chula Vista	54.7%	10.3%	64.9%	5.5%	24.6%	30.1%	5.0%
El Cajon	40.8%	4.9%	45.7%	7.9%	41.1%	49.0%	5.3%
Encinitas	57.6%	18.8%	76.4%	7.0%	14.0%	21.0%	2.6%
Escondido	50.8%	6.2%	57.0%	6.9%	28.3%	35.2%	7.8%
La Mesa	47.2%	6.0%	53.3%	9.2%	36.7%	45.9%	0.9%
National City	44.4%	9.6%	54.0%	9.4%	34.0%	43.4%	2.6%
Oceanside	52.8%	11.7%	64.5%	8.6%	21.9%	30.5%	5.0%
San Diego	45.6%	8.8%	54.5%	8.5%	35.7%	44.2%	1.3%
San Marcos	52.6%	7.4%	60.0%	4.0%	25.0%	29.0%	11.0%
Santee	55.0%	8.9%	63.9%	6.0%	18.7%	24.8%	11.3%
Vista	50.6%	7.8%	58.3%	7.5%	28.2%	35.7%	6.0%
Total County	51.7%	8.9%	60.6%	7.2%	28.3%	35.5%	3.9%

Source: California Department of Finance. E-5 Population and Housing Estimates for Cities, Counties and the State — January 1, 2011- 2014. Sacramento, California, May 2014.

HOUSING TENURE AND VACANCY

Housing tenure describes the arrangement by which a household occupies a housing unit; that is, whether a housing unit is owner-occupied or renter-occupied. Tenure preferences are primarily related to household income, composition, and age of the resident. Communities need to have an adequate supply of units available both for rent and for sale in order to accommodate a range of households with varying incomes, family sizes, composition, life styles, etc. A person may face different housing issues in the rental housing market versus the for-sale housing market. Residential stability is also influenced by tenure with ownership housing resulting in a much lower turnover rate than rental housing.

San Diego County has a higher proportion of owner-occupied housing (54.4 percent) than renter-occupied housing (45.6 percent). The ownership level fell by one percent between 2000 and 2010, but was still below the national level of 65.1 percent and slightly lower than the 56.0 percent State figure for housing ownership. Most cities in the County had more owner-occupied housing units than renter-occupied units. Exceptions include Coronado, Imperial Beach, El Cajon, La Mesa, National City, and San Diego. The tenure distribution in Coronado, Imperial Beach, and National City may be attributed to the large proportion of military families in those cities living off base due to the lack of, or demand for, housing and the close proximity of the cities to military bases. The large proportion of renters in El Cajon is partially explained by the large amount of multi-family housing in the City.

Table 35. Housing Tenure and Vacancy

Jurisdiction	Percent Owner-Occupied	Percent Renter-Occupied	Vacancy Rate
Urban County			
Coronado	48.9%	51.1%	23.1%
Del Mar	53.9%	46.1%	20.5%
Imperial Beach	30.2%	69.8%	7.8%
Lemon Grove	54.6%	45.4%	4.9%
Poway	74.4%	25.6%	3.5%
Solana Beach	60.2%	39.8%	13.6%
Unincorporated	68.7%	31.3%	8.3%
Total Urban County	65.8%	34.2%	8.7%
Entitlement Jurisdictions			
Carlsbad	64.8%	35.2%	7.4%
Chula Vista	58.1%	41.9%	4.9%
El Cajon	41.3%	58.7%	4.8%
Encinitas	63.1%	36.9%	6.4%
Escondido	52.2%	47.8%	5.3%
La Mesa	45.8%	54.2%	6.3%
National City	33.5%	66.5%	7.5%
Oceanside	59.1%	40.9%	8.1%
San Diego	48.3%	51.7%	6.4%
San Marcos	62.8%	37.2%	5.0%
Santee	70.3%	29.7%	3.7%

Vista	51.8%	48.2%	5.4%
Total County	54.4%	45.6%	6.7%
Sources: Bureau of the Census, 2010 Census			

HOUSING AGE AND CONDITION

Assessing housing conditions in the County can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. Housing age can indicate general housing conditions within a community. Housing is subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and impact the quality of life in a neighborhood. State and federal housing programs typically consider the age of a community's housing stock when estimating rehabilitation needs. In general, most homes begin to require major repairs or have significant rehabilitation needs at 30 or 40 years of age. Furthermore, housing units constructed prior to 1979 are more likely to contain lead-based paint.

The housing stock in San Diego region is older with a majority of the housing units (61 percent) built before 1979. According to the 2009-2013 ACS data shown in Table 35, more than half of the County's housing stock is over 30 years of age in 2010 and close to 56 percent was over 50 years old. The highest percentages of pre-1980 housing units are generally found in the older, urbanized neighborhoods of the cities of La Mesa, Lemon Grove, El Cajon, San Diego, Coronado and National City and will most likely have the largest proportions of housing units potentially in need of rehabilitation. Home rehabilitation can be an obstacle for senior homeowners with fixed incomes and mobility issues. Please refer to the Table below for Chula Vista specific figures.

Table 36. Housing Age

Jurisdiction	Built 1960-1979	Built 1940-1959	Built Before 1940	Median Year Built
Coronado	41.0%	18.5%	13.4%	1973
Del Mar	45.7%	19.3%	3.6%	1973
Imperial Beach	44.7%	29.3%	3.2%	1969
Lemon Grove	32.9%	38.8%	4.5%	1964
Poway	51.5%	7.4%	0.6%	1977
Solana Beach	55.1%	13.9%	2.8%	1975
Unincorporated	36.3%	10.9%	2.5%	--
Total Urban County	38.5%	13.0%	3.0%	--
Carlsbad	28.2%	4.2%	0.9%	1986
Chula Vista	30.6%	15.5%	1.5%	1982
El Cajon	49.8%	22.9%	1.5%	1972
Encinitas	42.5%	10.7%	2.9%	1978
Escondido	44.1%	7.4%	2.0%	1979
La Mesa	42.7%	33.1%	4.3%	1967
National City	39.0%	30.0%	6.7%	1968
Oceanside	35.0%	7.2%	1.4%	1982

San Diego	35.3%	17.9%	6.9%	1975
San Marcos	28.3%	1.9%	0.5%	1988
Santee	54.5%	8.2%	0.4%	1977
Vista	38.8%	7.4%	0.9%	1981
Total County	**36.7%**	**14.9%**	**4.3%**	**1978**

HOUSING COST AND AFFORDABILITY

The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price low-income families out of the market, cause extreme cost burdens, or force households into overcrowded or substandard conditions. According to a study conducted by the Center for Housing Policy, more than a third of working households in the San Diego MSA are paying more than half the income towards housing. As cost of living is consistently on the rise, housing affordability drops, and lower-income families are most acutely affected. The Center on Policy Initiatives noted that a single parent in the San Diego area making only the minimum wage of $9.75 per hour (as of January 1, 2015 in the City of San Diego) would have to earn more than twice the minimum wage in order to afford a place with two bedrooms. The California Housing Partnership (CHPC) estimates that median rents in San Diego County increased by 23 percent between 2000 and 2012, while the median income declined by seven percent, significantly driving up the percentage of income that households must spend on rent. Rents increase in response to demand and more renter households have entered the San Diego market since 2006, many because of displacement during the foreclosure crisis. Even as San Diego County's shortfall of affordable homes has become more acute, funding for affordable housing has dropped significantly. CHPC estimates that there has been a 78-percent decrease in state and federal funding for affordable homes in San Diego since 2008.

Error! Reference source not found. displays median home sale prices for each jurisdiction in San Diego County. For 2014, the median sales price for homes in San Diego County was $430,000, an increase of 3.6 percent from 2013. Home prices vary by area/jurisdiction, with very high median prices in coastal areas such as the cities of Coronado, Del Mar, Solana Beach, and the La Jolla area of the City of San Diego. National City had the lowest median sales price among the incorporated jurisdictions.

Table 37. Median Home Sale Prices by Jurisdiction

County/City/Area	# Sold	Median Price Nov. 2014	Median Price Nov. 2013	% Change 2013-2014
Urban County				
Coronado	13	$1,059,500	$1,017,500	4.13%
Del Mar	23	$1,249,000	$1,095,000	14.06%
Imperial Beach	8	$427,000	$355,000	20.28%
Lemon Grove	24	$331,750	$339,000	-2.14%
Poway	35	$558,409	$520,000	7.39%
Solana Beach	24	$1,022,500	$1,020,000	0.25%
Unincorporated Communities				
Alpine	23	$457,500	$443,000	3.27%

Bonita	13	$580,000	$430,000	34.88%
Bonsall	3	$677,500	$375,000	80.67%
Borrego Springs	2	$95,000	$244,000	-61.07%
Campo	5	$214,500	$160,750	33.44%
Fallbrook	45	$418,500	$425,000	-1.53%
Jamul	4	$725,000	$545,000	33.03%
Julian	12	$295,000	$453,000	-34.88%
Lakeside	31	$428,000	$395,000	8.35%
Pine Valley	3	$330,000	$340,000	-2.94%
Ramona	48	$401,250	$407,500	-1.53%
Rancho Santa Fe	10	$2,185,000	$2,650,000	-17.55%
Spring Valley	40	$362,500	$285,000	27.19%
Valley Center	16	$415,000	$430,000	-3.49%
Entitlement Jurisdictions				
Carlsbad	121	$687,500	$616,250	11.56%
Chula Vista	214	$405,000	$375,000	8.00%
El Cajon	116	$365,000	$345,000	5.80%
Encinitas	60	$768,000	$683,000	12.45%
Escondido	117	$394,000	$363,000	8.54%
La Mesa	69	$417,000	$390,000	6.92%
National City	16	$277,500	$266,000	4.32%
Oceanside	164	$392,500	$395,000	-0.63%
San Diego	1,023	$439,500	$425,000	3.41%
La Jolla[2]	47	$1,030,000	$975,000	5.64%
San Marcos	81	$422,500	$501,000	-15.67%
Santee	53	$350,000	$392,500	-10.83%
Vista	83	$420,000	$400,000	5.00%
San Diego County	2,614	$430,000	$415,000	3.61%
Source: DQNews.com, California Home Sale Activity by City, November 2014. Accessed January 15, 2015				

OWNERSHIP HOUSING

The median price for single-family homes sold in Chula Vista in January 2015 was $405,000. Prices are rising throughout Southern California mainly because the share of foreclosures, which are typically lower priced, has fallen significantly in the last year or so.

37 presents current foreclosure data by jurisdiction. Between 2012 and February 2015, less than one percent of the County's housing stock was in one of the various stages of foreclosure. Homes in foreclosure comprised a similar proportion of the housing stock (about 0.2 percent) in all of San Diego County's incorporated cities. The unincorporated areas of San Diego County also have a similar proportion of foreclosed homes. Table 37 and Figure XX illustrates foreclosure "hot spots" in San Diego

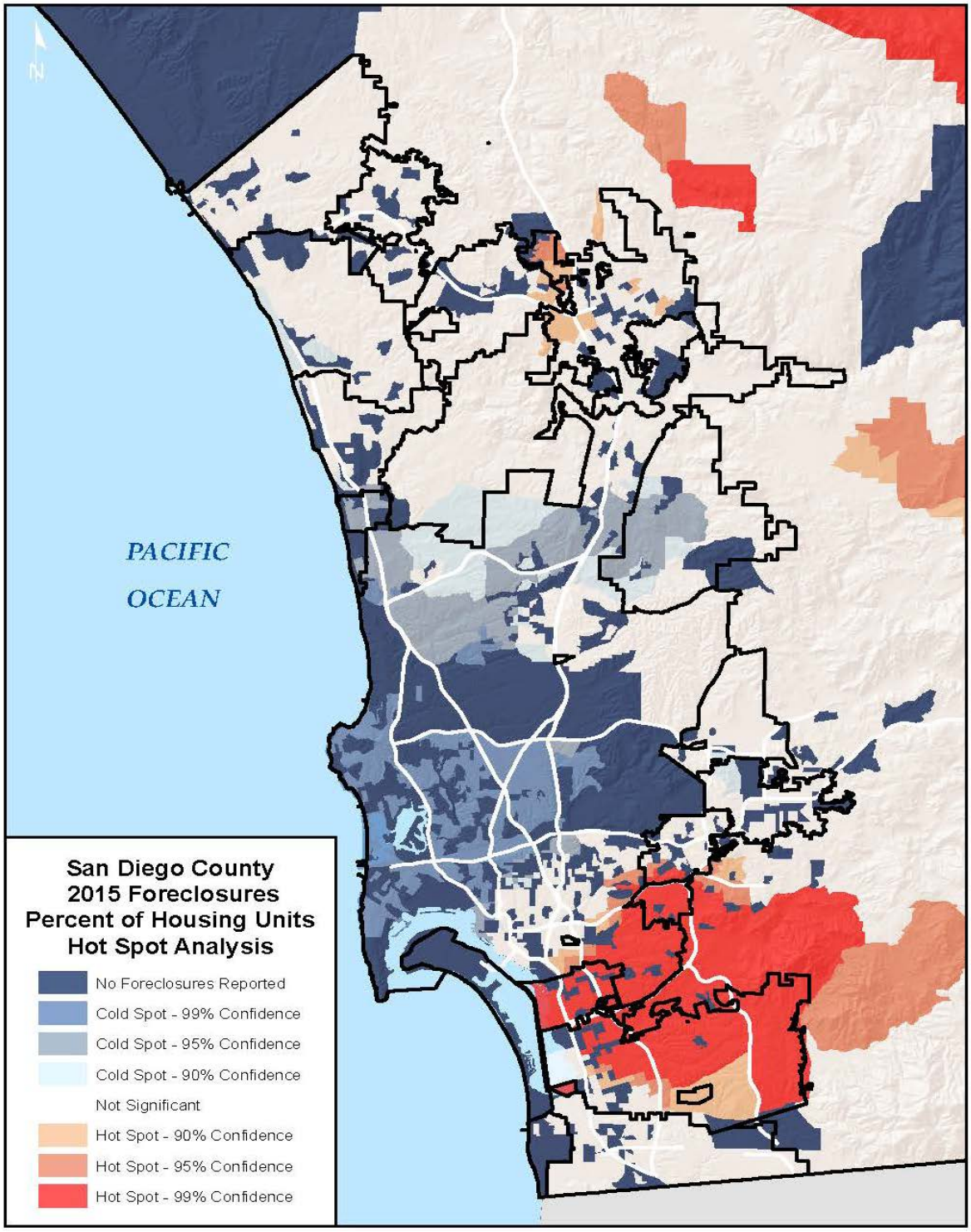
County based on the number of foreclosures per 1,000 housing units. The hot spots are concentrated in Chula Vista, National City, and East San Diego areas.

Foreclosures (February 2015)

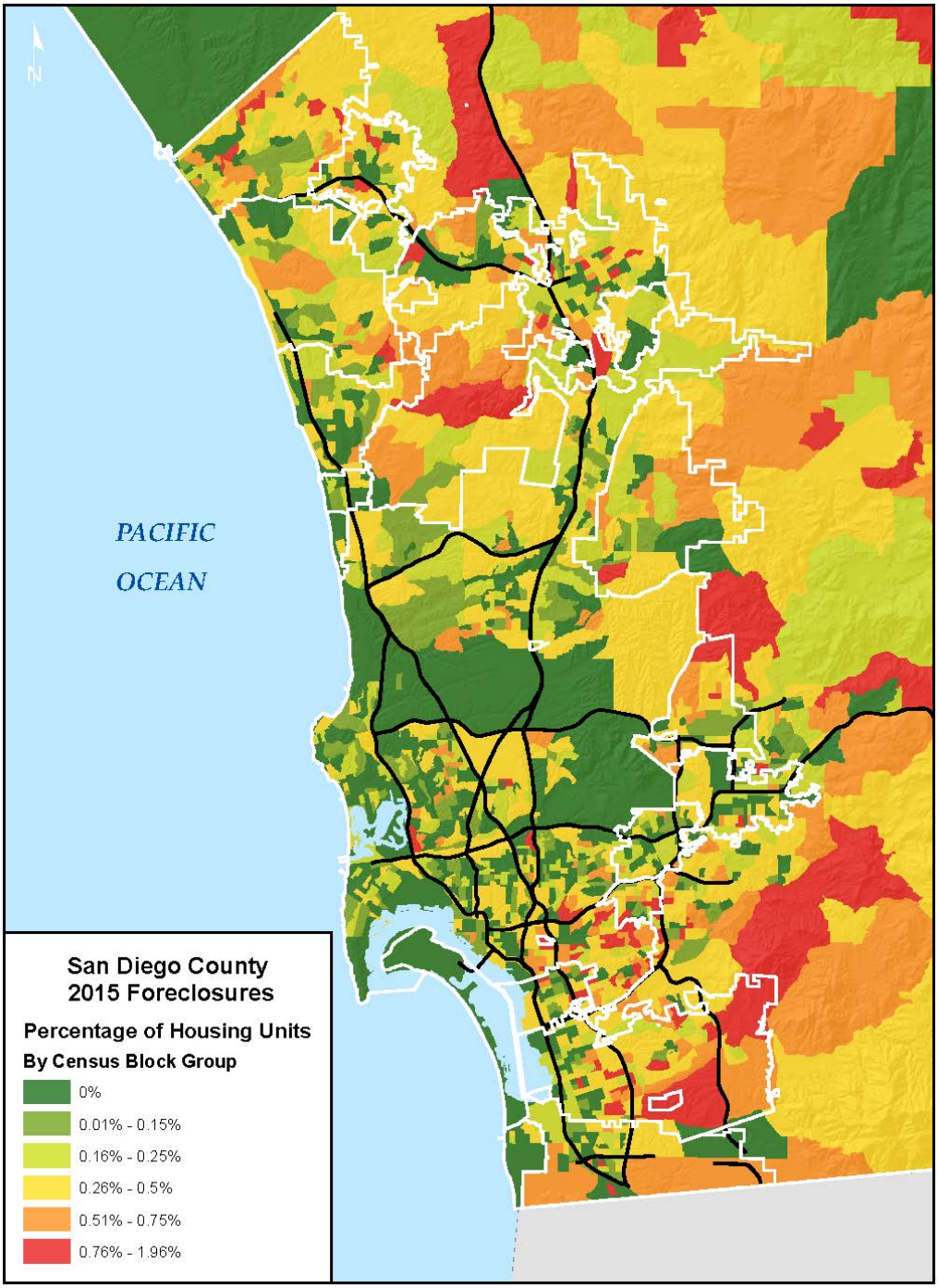
Jurisdiction	Pre-Foreclosure	Bank-Owned	Auction	Total	% of Total Housing Stock
Carlsbad	91	8	45	144	0.3%
Chula Vista	172	29	115	316	0.4%
Coronado	--	--	--	0	0.0%
Del Mar	6	--	3	9	0.3%
El Cajon	82	19	54	155	0.4%
Encinitas	25	1	12	38	0.2%
Escondido	104	27	53	184	0.4%
Imperial Beach	6	3	5	14	0.1%
La Mesa	28	6	24	58	0.2%
Lemon Grove	19	4	12	35	0.4%
National City	27	7	10	44	0.3%
Oceanside	96	26	76	198	0.3%
Poway	22	4	17	43	0.3%
San Diego	488	86	358	932	0.2%
San Marcos	57	13	37	107	0.4%
Santee	37	4	19	60	0.3%
Solana Beach	6	--	3	9	0.1%
Vista	43	16	37	96	0.3%
Unincorporated County					
Alpine	10	7	8	25	--
Bonita	10	3	13	26	--
Fallbrook	26	4	26	56	--
La Jolla	14	--	13	27	--
Lakeside	26	6	14	46	--
Ramona	30	8	22	60	--
Rancho Santa Fe	14	1	5	20	--
Spring Valley	55	10	32	97	--
Valley Center	19	3	17	39	--
Unincorporated Areas[3]	42	15	26	83	--
Total County	1,555	310	1,056	2,921	0.3%

Notes: Foreclosure numbers for unincorporated San Diego County were estimated from foreclosure activity in the unincorporated neighborhoods of Bonsall, Borrego Springs, Boulevard, Campo, Cardiff-by-the-Sea, Descanso, Dulzura, Guatay, Jacumba, Jamul, Julian, Pacific Beach, Pauma Valley, Pine Valley, Potrero, and Warner Springs.
Sources: www.realtytrac.com, 2015; U.S. Census, American Community Survey (ACS), 2008-2012.

San Diego County 2015 Foreclosures Percent of Housing Unit Hot Spot Analysis



San Diego County 2015 Foreclosures (By Census Block Groups)



MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

Introduction

All residential properties by number of units

Table 38. Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	14,300	53%
1-unit, attached structure	1,991	7%
2-4 units	1,068	4%
5-19 units	3,577	13%
20 or more units	2,768	10%
Mobile Home, boat, RV, van, etc	3,114	12%
Total	26,818	100%
Data Source: 2006-2010 ACS		

Table 39. Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	12	0%	269	3%
1 bedroom	209	1%	1,614	17%
2 bedrooms	3,884	24%	4,178	45%
3 or more bedrooms	12,139	75%	3,316	35%
Total	16,244	100%	9,377	100%
Data Source: 2006-2010 ACS				

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

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.

Table 41 presents the inventory of affordable housing developments in Chula Vista. As of December 31, 2014, 27 affordable housing developments were located in Chula Vista, providing approximately 2,176 affordable units to lower-income households (senior and non-senior). Additional units are available but they are set aside for special needs populations (former foster youth, victims of domestic violence, and other special needs). These units are not included in the list below. A county wide resource directory is available at the following weblink: http://www.sandiegocounty.gov/sdhcd/docs/housing_resource.pdf

Table 40. Affordable Housing Units

Name	Type	Total Affordable Units	Total Units	Affordability Levels
Town Center Manor Senior Apts. 434 F Street	Senior 62+/Public Housing	58	59	30% of tenant's income (Project Based Section 8)
Silvercrest Senior Housing	Senior	74	75	30% of tenant's income (Project Based Section 8)
Seniors on Broadway 845 Broadway	Senior	41	42	30%, 45%, 50%
L Street Manor 584 L Street	General/Public Housing	15	16	30% of tenant's income (Project Based Section 8)
Dorothy Street Manor 778 Dorothy	General/Public Housing	21	22	30% of tenant's income (Public Housing)
Los Vecinos 1501 Broadway	General	41	42	30%, 45%, 50%, 60%
Brisa del Mar 1689 Broadway	General	105	106	50%, 60%
Melrose Manor 1678 Melrose Avenue	General/Public Housing	23	24	Public Housing (30% of tenants income)
Villa Serena Apartments 1201 Medical Center Drive	Senior	131	132	50%, 60%
Park Village Apartments 1246 Third Avenue	General	28	28	50%, 60%
Cordova Village Apartments 12801 East J Street	General	39	40	45%, 50%, 60%
Trolley Terrace 750 Ada	General	18	18	50%, 60%
Sunrose Apartments 1325 Santa Rita	General	89	90	50%, 60%
Harvest Ridge Apartments 1325 Santa Rita	Senior	179	181	50%, 60%
St. Regis Park 1025 Broadway	General	118	119	50%, 60%
Teresina Apartments 1250 Santa Cora	General	88	91	50%, 60%
Rosina Vista Apartments	General	24	240	60%
The Landings I 2122 Burdock Way	General	90	91	30%, 50%, 60%
The Landings II 1764 Java Way	General	141	143	50%, 60%
Rancho Buena Vista Apts.	General	149	150	50%, 60%

2155 Corte Vista				
Oxford Terrace Apartments 555 Oxford Street	General (Project Based Section 8)	105	132	30% of income
Palomar Apartments 171 Palomar	General (Project Based Section 8)	167	168	30% of income
Rolling Hills Gardens Apts.	Senior	116	116	Fair Market Rents
Congregational Tower 288 F Street	Senior (Project Based Section 8)	184	186	30% of income
Garden Villas (FKA Kiku Gardens) 1260 Third Avenue	Senior(Project Based Section 8)	99	100	30% of income
Lofts on Landis 240 Landis	General	32	33	30%, 45%, 50%, 60%
Total Units		**2,176**	**2,081**	
Source: City of San Chula Vista, 2014				

In addition to the units listed in Table 41, at the time of initial occupancy, two for sale projects results in 102 units, 70 units at Marbrisa (San Miguel Ranch), and 32 units at Sedona (Rolling Hills Ranch) that were affordable to households earning 80% of the Area Median Income. The City requires that the housing be owner occupied and the residents qualified as low income residents when prior to occupancy. A recorded deed restriction serves as an affordability covenant that restricts the income level of a person who initially occupies the property, and ensures the property will remain available for low- to moderate- income persons through the affordability period. A county wide resource directory is available at the following web-link: http://www.sandiegocounty.gov/sdhcd/docs/housing_resource.pdf

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

A large portion of the affordable housing stock was created via the City's Balanced Communities Policy. These properties were constructed from the late 1990s to the present. A handful of projects were also created in the 1980s or early 1990s using HUD's Project Based Section 8 program, Low Income Housing Tax Credits, or Tax Exempt Bond Financing. Most of these projects are under a 55-year affordability term. As many of these units were built between the 1980 to the present, the affordability covenants do not expire within the next 5 years. Another subset of affordable units were developed by non-profit, affordable housing developers which do not intend to convert their units to market-rate apartments. There are no federally assisted units in the City at risk of market rate conversion. During the time period 2005 to 2015, the following project have extended their affordability covenant(s) by another 55 Years:

- Congregational Tower (2013)
- Garden Villas (formerly known as Kiku Gardens) (2014)
- Oxford Terrace (1999)
- Palomar Apartments (1998),

Based on City records and the City's 2013-2020 Housing Element, the following is a list of Projects that are at risk of losing affordability. None of the projects are at risk of losing Section 8 contracts.

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

No, it does not. 47% (12,130 households) of the City's households are extremely low-income, very low-income and low-income, with incomes ranging from 0%-80% of the County's Area Median Income (AMI). 11% of the City's housing stock is deed restricted as affordable housing. Please refer to Table 40 for a list of the affordable communities in Chula Vista.

Describe the need for specific types of housing:

Table 41. Summary of Existing Housing Need

Summary of Households/Persons with Identified Housing Need	Percent of Total City Population/ Households
Households Overpaying for Housing:	
% of Renter Households Overpaying	62%
% of Owner Households Overpaying	44%
% of Extremely Low Income Households (0-30% AMI) Overpaying	85%
% of Very Low Income Households (31-50% AMI) Overpaying	77%
% of Low Income Households (51-80% AMI) Overpaying	61%
Overcrowded Households:	
% of Overcrowded Renter Households	6%
% of Overcrowded Owner Households	2%
% of All Overcrowded Households	3%
Special Needs Groups:	
Elderly Households	10% of Population 20% of Households
Disabled Persons	8% of Population
Developmentally Disabled Persons	1.8% of Population
Large Households	18% of Households
Female Headed Households	11% of Households
Female Headed Households with Children	7% of Households
Farmworkers	2% of Labor Force
Homeless	37 persons
Students	7,946 students
Affordable Housing Units At-Risk of Conversion to Market Rate Costs	0
Source: Census 2010, Census 2010 ACS Estimates, HUD Comprehensive Housing Affordability Strategy (CHAS), 2009	

Discussion

Several factors influence the degree of demand, or "need," for housing in Chula Vista. The major needs include:

- Housing needs resulting from the overcrowding of units
- Housing needs that result when households pay more than they can afford for housing
- Housing needs of "special needs groups" such as elderly, large families, female-headed households, households with a disabled person, farmworkers, students, and the homeless

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)

Cost of Housing

Table 42. Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	178,400	441,400	147%
Median Contract Rent	744	1,171	57%
Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)			

Table 43. Rent Paid

Rent Paid	Number	%
Less than $500	678	7.2%
$500-999	2,349	25.1%
$1,000-1,499	3,980	42.4%
$1,500-1,999	1,569	16.7%
$2,000 or more	801	8.5%
Total	9,377	100.0%
Data Source: 2006-2010 ACS		

Table 44. Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	325	No Data
50% HAMFI	960	925
80% HAMFI	5,230	1,935
100% HAMFI	No Data	2,955
Total	6,515	5,815
Data Source: 2006-2010 CHAS		

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

Table 45. Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$939	$1,032	1,345	$1,969	$2,398
High HOME Rent	$910	$977	$1,177	$1,351	$1,488
Low HOME Rent	$712	$764	$918	$1063	$1187
Data Source: HUD FMR and HOME Rents					

Discussion:

Is there sufficient housing for households at all income levels?

The simple answer is no. 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?

Safe, secure and affordable housing will become more out of reach due to the high increase in equity and rents during the past year. In the past year we have seen the for-sale market jump 17-20% in value with little inventory available. First-time home buyers have been priced out of the market by all-cash investors running up home costs. And the rental market reflects the lack of affordable for-sale homes with high rents.

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

The HOME/Fair Market Rents are far below the area market rents. This has made it difficult for developers to choose to produce affordable rental units under our inclusionary housing ordinance due to the potential loss of income over the 55-year life span of an affordable unit. This has resulted in the City being the driving force behind the production of affordable rental units.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

Introduction

HOUSING AGE AND CONDITION

The age and condition of the housing stock in Chula Vista is an indicator of potential rehabilitation needs. Commonly, housing over 30 years of age needs some form of major rehabilitation, such as a new roof, foundation work, plumbing, etc.

The age of a jurisdiction's housing stock is an important characteristic because it is often an indicator of housing condition and indicative of potential rehabilitation needs. Many federal and state programs use age of housing as one factor to determine housing needs and the availability of funds for housing and/or community development. East of the I-805, the housing stock in Chula Vista is relatively new in the Master Planning Communities of Otay Ranch, Rolling Hills Ranch, San Miguel Ranch, Winding Walk, Eastlake, and Bonita Long Canyon. Although the Census does not include statistics on housing condition based upon observations, it includes statistics that correlate closely with substandard housing conditions such as lack of plumbing or kitchen facilities.

The information presented below can only give indirect indication of housing conditions.

Table 46. Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,346	45%	5,658	60%
With two selected Conditions	249	2%	618	7%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,649	53%	3,101	33%
Total	16,244	100%	9,377	100%
Data Source: 2006-2010 ACS				

Table 47. Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,907	30%	2,415	26%
1980-1999	5,822	36%	3,984	42%
1950-1979	5,429	33%	2,854	30%
Before 1950	86	1%	124	1%
Total	16,244	100%	9,377	99%
Data Source: 2006-2010 CHAS				

Table 48. Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,515	34%	2,978	32%
Housing Units build before 1980 with children present	1,820	11%	7,415	79%
Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present) Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS datapresented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.				

Table 49. Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	No data Available		
Abandoned Vacant Units	No data Available		
REO Properties	No data Available		
Abandoned REO Properties	No Data available		

Limited data is available and no data was provided through HUD's Information Database. A review of HUD's datasets for the Neighborhood Stabilization Program data sets at the following web-link http://www.huduser.org/portal/datasets/nsp/nsp_fc_a-f.html includes limited data on estimated

number of foreclosures, foreclosure rate, and vacancy rates. However, due to the low amount of inventory on the market, these properties do not remain vacant for very long.

As of 04/16/2015, a search of Fannie Mae's Foreclosure listing in Chula Vista, there were no active listing available on https://www.homepath.com/.

Need for Owner and Rental Rehabilitation

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

Discussion:It is very difficult to count the number of low- and moderate-income families occupying housing units with lead-based paint so we can't provide an estimate. The CHAS data on the risk of lead paint total units is sample data which may haves significant margins of error. It is estimated that there are approximately 7415 rent occupied housing units in Chula Vista built before 1979 and the overall ban of lead-based paint in 1978. The most common source of lead is house paint, especially paint manufactured before 1950. Since approximately 70% of the City's housing stock was constructed prior to 1980, there is a need to educate tenants and landlords about potential lead based paint hazards.

CDBG and HOME 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. 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. The City's building inspectors are alert to any housing units that apply for a permit for construction or remodeling, which may contain lead-based paint and other lead hazards. The County of San Diego's Childhood Lead Poising Prevention Program (CLPPP), a division of the San Diego Health and Human Services Agency provides outreach and education programs and case management services for San Diego County residents, including Chula Vista residents.

Childhood Lead Poisoning Prevention Program -CLPPP is a Public Health Services program that seeks to eliminate childhood lead poisoning by caring for lead-poisoned children and identifying and eliminating sources of lead exposure. Services provided include nursing case management for children as well as education to health care providers, communities, and families. More information about this program can be obtained by visiting the County of San Diego's Website at: http://www.sandiegocounty.gov/hhsa/programs/phs/child_lead_poisoning_prevention_program/

Table 50. San Diego County CLPPP Cases by City (2009-2013)

City	Cases (%)	City	Cases (%)
Carlsbad	2 (1.9)	National City	3 (2.9)
Chula Vista	6 (5.7)	Oceanside	9 (8.6)
El Cajon	8 (7.6)	Poway	0 (0.0)
Encinitas	2 (1.9)	San Diego	49 (46.7)
Escondido	6 (5.7)	San Marcos	6 (5.7)
Imperial Beach	0 (0.0)	Santee	0 (0.0)
La Mesa	1 (1.0)	Vista	7 (6.7)
Lemon Grove	0 (0.0)	Unincorporated	5 (4.8)

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

Table 51. Total Number of Units by Program Type

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									
Data Source: PIC (PIH Information Center)									

Describe the supply of public housing developments:

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

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 HACSD received a Public Housing Assessment System (PHAS) physical score of 30 out of a possible 40 points for the fiscal year ending on June30, 2013. However, 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. The 2014 PHAS score was not yet released at the time of the preparation of the Consolidated Plan.

Table 52. Public Housing Condition

Public Housing Development	Average Inspection Score
HACSD Public Housing Program(CA108)	30

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

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

- Dorothy Street Manor–approximately 25 years;
- L Street Manor–approximately 20 years;
- Town Centre Manor–approximately 30 years; and,
- 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. According to the HACSD's March 2011 Energy Audit, the following restoration and/or revitalization efforts must be made, as funding permits:

- Replacement of aging roofing.
- Replacement of deteriorating weather-stripping.
- Maintenance of heating ducts.
- Replacement of windows.
- Caulking of windows and doors.
- Maintenance of existing systems.
- Replacement of appliances and heating systems that have exceeded their life expectancies.

In addition, the HACSD Public Housing Agency Plan (PHA plan) has established the following revitalization goals:

- Energy upgrades.
- Develop/implement community gardens at each public housing development.

InJune2011, ROEL Consulting Services examined the physical needs of the HACSD's public housing. ROEL determined that approximately $123,000 was needed to address high priority issues in the four public housing sites including: windows, fire/health and safety, plumbing, HVAC, walls, and structural.

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

Discussion:

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. The HACSD holds an annual Capital Improvement and Resident Services meeting with public housing residents to receive 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 and the HACSD conducts annual quality control inspections. The HACSD is utilizing ROSS grant funds for a resident service coordinator to work with residents on obtaining needed services, such as transportation to doctor's appointments, so that their overall living environment is improved.

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)

Table 53. 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)	32*		131*	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

Source: 2014 Point in Time Count-Regional Task Force on the Homeless

*some of these shelter beds and transitional housing units may be occupied by one of the other categories. However, these beds are not specific for chronic homeless, adults only, veterans, or unaccompanied youth.

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

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

The 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 costs educational opportunities.

As previously mentioned previously, the City of Chula Vista participates in the Regional Continuum of Care Council.

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)

Introduction

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

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

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Please refer to the 2015 Annual Action for the one-year goals 91.315(e).

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. Please refer to the 2015 Annual Action for the one-year goals (91.220(2)).

The 2015-2019 Consolidated Plan for the City of Chula Vista addresses the three statutory program goals with local goals, objectives, strategies/activities and anticipated outcomes. The City has established priorities for each of the community development objectives based on established need, availability of funds to address the need, anticipated outcomes, and the most effective use of limited funds and resources. Priorities for specific objectives were reviewed during the Consolidated Plan planning process and revised based on public response and information on availability of federal, state and local funds. The community development objectives, including those addressing needs of the non-homeless special needs populations in the Strategic Plan are prioritized in accordance with HUD categories, as follows:

a. High Priority – The City will use federal funds to support activities that address the objectives included in this Consolidated Plan, either alone or by leveraging the investment of other public and private funds during the five-year period of the Plan.

b. Medium Priority - If funds are available, the City will use federal funds to support activities that address these objectives, either alone or by leveraging with the investment of other public and private funds during the five-year period of the Plan.

c. Low Priority - The City will not fund activities to address these objectives during the five-year period of the Plan, unless the City obtains other public or private funds designated for the objective. The City will provide letters certifying consistency with the consolidated plan for local agencies when applying for federal assistance, when the application is directly related to objectives in the five-year plan.

The primary obstacle to overcoming the gap between needs and available services and housing for the special needs population is a lack of available funds and human resources for the tasks. The State of California has made significant cuts in current funding for social and health services, and insecurity as to future funding. Local government officials are reluctant to expand budgets without clear direction from the State Legislature as to how property funds will be divided between the State budget and local jurisdictions. At the same time, funding for federal programs for this population from the Department of Health and Human Services has not kept pace with increasing needs in the community; even funds for competitive programs are reduced through "earmarks" in appropriation bills. Other obstacles are ones that are known to all communities: One is a lack of public awareness of or support for particular problems, such as the unique problems of housing and supportive services for homeless persons with mental illnesses, or the long-term housing needs for developmentally disable persons. A second is local resistance to small residential facilities for persons in recovery or persons with development disabilities. A third obstacle is the increasingly limited funding to support residential and treatment care for special needs populations who have been "de-institutionalized," leading to a low-paid workforce and high turnover among such workers. A fourth is the increasing number of families without health insurance, leading to a lack of family funding for early treatment of mental illness, developmental disorders and other special needs. The trend toward reduced funding for these programs will only exacerbate the problem in coming years. At the same time, many families are unaware of health programs and services for which they are eligible, leading to a gap between providers and eligible recipients. The City also works with a number of local agencies that provide housing and/or service to persons with special needs and their families.

- The Norman Park Senior Center provides an array of services.
- Two other organizations assist in feeding low-income seniors in Chula Vista are Meals on Wheels, Salvation Army, and MAAC project's senior meal program in partnership with Feeding America. Meals- on-Wheels provides home delivery of meals five days a week to seniors who are homebound, and to persons with disabilities that make it difficult for the person to get out.
- MAAC project provides food distribution site, in collaboration with the San Diego Food Bank, to low-income seniors at the MAAC office at 1385 Third Avenue Chula Vista, CA 91911.
- South Bay Community Services also operates its South Bay Food Program at various locations in the City of Chula Vista.

MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Governmental constraints can limit the operations of the public, private and nonprofit sectors making it difficult to meet the demand for affordable housing and limiting supply in the region. Governmental constraints are policies, development standards, requirements and actions imposed by the various levels of government upon land and housing ownership and development. These constraints may include land use controls, growth management measures, zoning and building codes, fees, processing and permit procedures, and site improvement costs.

LACK OF AFFORDABLE HOUSING FUNDS

With the dissolution of redevelopment in California, the City of Chula Vista has lost its most powerful tool and funding mechanism to provide affordable housing in the community. Funding at the State and Federal levels has also continued to experience significant cuts. With reduced funding and increased housing costs, the City faces significant challenges in providing affordable and decent housing opportunities for its lower and moderate income residents, especially with extremely low incomes.

REGULATORY COMPLIANCE

In 2013, the U.S. Department of Housing and Urban Development (HUD) released an update to the HOME Investment Partnership Act program (HOME). HOME funds is one of the primary funding sources for the creation of affordable housing in the City of Chula Vista. With the new definition of what is considered a "HOME Commitment" the City must ensure public, private, and non-profit sectors understand these new rules. These additional regulations may affect the development of affordable residential units. For a comprehensive list of the new HOME rules, please visit the HUD website at: https://portal.hud.gov/hudportal/HUD?src=/hudprograms/home-program

Other earmarks that may affect the ability to create affordable housing include the following:

- 25% HOME match requirement
- 15% CHDO set aside requirement
- Commitment and Expenditure Requirements
- 221 (d) (3) limit
- 95% after rehab value
- Other program updates that are releases without additional funding (non-funded mandates)

LAND USE CONTROLS

Land use controls take a number of forms that affect the development of residential units. These controls include General Plan policies, zoning designations (and the resulting use restrictions, development standards, and permit processing requirements), development fees and local growth management programs.

PARKING REQUIREMENTS

Parking requirements do not stain the development of housing directly. However, the costs of parking may increase total development costs.

STATE PREVAILING WAGE REQUIREMENTS

The State Department of Industrial Relations (DIR) expanded the types of projects that require the payment of prevailing wages. Labor Code Section 1720, which applies prevailing wage rates of public works contracts over 1,000, now defines public works to mean construction, alteration, installation, demolition, or repair work done under contract and paid for in whole in part out of public funds. Prevailing wage adds to the overall costs of development.

ENVIRONMENTAL PROTECTION

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

DAVIS-BACON PREVAILING WAGES

A prevailing wage must be paid to laborers when federal funds are used to pay labor costs for any project over $2,000 or on any multi-family rehabilitation project over eight units using CDBG funds and applies to HOME funded projects requiring more than 11 HOME units to be restricted units (based on the City's investment). The prevailing wage requirements are usually higher than competitive wages, raising the costs of housing production and rehabilitation activities. Davis-Bacon also adds to housing costs by requiring documentation of the prevailing wage compliance. These requirements often restrict participation by small minority contractors.

PLANNING AND DEVELOPMENT FEES

Development fees and taxes charged by local governments also contribute to the costs of housing. Building, zoning, and site improvement fees can significantly add to the costs of construction and have a negative effect on the production of affordable housing. In addition, developers are required to pay local impact fees to local school districts. The City of Chula Vista fees to offset the costs associated with permit processing. When compared to other agencies in the region, Chula Vista permitting processing costs may affect overall development budgets.

PERMIT AND PROCESSING PROCEDURES

The processing time required to obtain approval of development plans is often cited as a contributing factor to the high cost of housing. For some proposed development projects, additional time is needed to complete the environmental review process before an approval can be granted. Unnecessary delays add to the cost of construction by increasing land holding costs and interest payments. Compared to other California cities, the City of Chula Vista processed entitlements and permits quickly and offers affordable housing developers the opportunity to participate in the City's expedite permit process.

PUBLIC OPPOSITION TO AFFORDABLE HOUSING

Not-in-My-Back-Yard (NIMBY) is a term used to describe opposition by local residents to construction, typically of affordable housing, though also in public facilities. Public opposition to affordable housing

projects can cause delays in the development review process and sometimes can lead to project denial. A large amount of funds can be spent by developers of affordable housing but ultimately with a proposed project being denied during the public hearing process due to public opposition.

INFRASTRUCTURE CONSTRAINTS

Chula Vista strives to maintain existing infrastructure and meet the future demands. Challenges posed by new development including extending service to unserved areas, keeping pace with construction, and adjusting for changes in designated density. Challenges posed by density increases in older parts of the City including repairing existing deficiencies and maintaining and possible upsizing older infrastructure.

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

The City of Chula Vista works to remove barriers to affordable housing and the financial impact efforts to protect 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. Also, send staff to CEQA and NEPA trainings as needed to gain 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.

Please refer to the 2013-2020 Chula Vista Housing Element for a comprehensive list of Barriers to Housing: http://www.chulavistaca.gov/departments/development-services/housing.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

Introduction

Economic Development Market Analysis

Table 54. 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	480	125	2	1	-2
Arts, Entertainment, Accommodations	3,036	3,103	13	13	-1
Construction	1,425	2,016	6	8	2
Education and Health Care Services	2,668	3,002	12	12	0
Finance, Insurance, and Real Estate	1,276	932	6	4	-2
Information	613	278	3	1	-2
Manufacturing	3,292	4,806	14	20	5
Other Services	1,111	1,158	5	5	0
Professional, Scientific, Management Services	2,569	1,487	11	6	-5
Public Administration	466	124	2	1	-2
Retail Trade	2,683	3,106	12	13	1
Transportation and Warehousing	434	643	2	3	1
Wholesale Trade	1,407	1,467	6	6	0
Total	21,460	22,247	--	--	--
Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)					

Table 55. Labor Force

Total Population in the Civilian Labor Force	**36,942**
Civilian Employed Population 16 years and over	34,020
Unemployment Rate	7.91
Unemployment Rate for Ages 16-24	19.57
Unemployment Rate for Ages 25-65	4.77

Data Source: 2006-2010 ACS

Table 56. Employment by Industry

Industry	% of City Employment	% of Region Employment	Median Earnings (12 months prior to Survey)
Agriculture, forestry, fishing and hunting, and mining	2%	1%	$22,304
Construction	6%	6%	$38,105
Manufacturing	12%	9%	$50,693
Wholesale trade	4%	3%	$42,948
Retail trade	12%	11%	$24,008
Transportation and warehousing, and utilities	3%	4%	$47,316
Information	2%	2%	$55,966
Finance and insurance, and real estate and rental and leasing	7%	7%	$43,640
Professional, scientific, and management, and administrative and waste management services	15%	14%	$47,486
Educational services, and health care and social assistance	19%	20%	$37,314
Arts, entertainment, and recreation, and accommodation and food services	10%	11%	$18,803
Other services, except public administration	5%	5%	$22,597
Public administration	3%	6%	$59,156
Total	100%	100%	--

Table 57. Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,691	61%
30-59 Minutes	9,775	30%
60 or More Minutes	2,754	9%
Total	32,220	100%
Data Source: 2006-2010 ACS		

Education

Table 58. Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	5,003	353	2,097
High school graduate (includes equivalency)	4,950	547	2,260
Some college or Associate's degree	8,749	613	2,935
Bachelor's degree or higher	10,014	423	2,071
Data Source: 2006-2010 ACS			

Table 59. Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	323	1,521	1,419	1,532	828
9th to 12th grade, no diploma	1,016	1,022	1,180	779	620
High school graduate, GED, or alternative	1,972	2,606	2,092	3,071	2,175
Some college, no degree	2,949	2,496	2,319	3,535	1,762
Associate's degree	1,220	1,240	1,197	1,767	745
Bachelor's degree	397	2,470	3,326	2,993	933
Graduate or professional degree	26	897	1,472	1,623	540
Data Source: 2006-2010 ACS					

Table 60. Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,550
High school graduate (includes equivalency)	27,324
Some college or Associate's degree	38,937
Bachelor's degree	57,742
Graduate or professional degree	71,464
Data Source: 2006-2010 ACS	

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

Chula Vista's strategic location near the U.S Border with Mexico and other assets make it the retail, manufacturing, and service hub of South San Diego County. Within Chula Vista, the major employment sectors are Retail Trade; Education and Health Care Services; and Manufacturing. These three sectors represent approximately a large percent of the employment opportunities available in the City.

Generally, South San Diego County is strong in manufacturing.

Describe the workforce and infrastructure needs of the business community:

The recession hit the manufacturing industry in the region especially hard with losses of over 33,000 jobs during the past decade. Still with these challenges the manufacturing industry remains a vital component to San Diego County's economy. To prepare for the influx of manufacturing opportunities, the South County Economic Development Council (SCEDC) surveyed over 280 manufacturers between October 2011 and June 2012 to identify challenges and opportunities for local manufacturers.

The survey reflects the majority of manufacturers are satisfied with their current location. However, manufacturers felt they were overburdened by regulations. The complexity of the regulations, the compliance requirements and the multiplicity of agencies was cited as putting them at a disadvantage. In addition, manufacturers expressed difficulty in finding qualified employees noting many of the training programs have been downsized or no longer exist due to budget cuts. There is a need to retrain current employees and offer additional training classes related to computerized manufacturing equipment. Also, taxes in California were compared unfavorably with taxes in other states. Furthermore, the labor force in South San Diego County is not as well educated as the average adult in California.

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:

1. Urban Core Specific Plan
2. Palomar Gateway District Specific Plan
3. Bayfront Specific Plan

The documents in its entirety can be viewed at the City's Planning website at www.chulavistaca.gov/departments/development-services/planning

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

The local economy currently and historically has been heavily influenced by the presence of the U.S. military and Department of Defense. The use of private contractors by this sector of the economy has been a major revenue and job generator. Despite projected cuts to future Defense budgets, the San Diego region stands to be a net gainer owing to its increasing military utility and shift of military focus to the West Coast. Both the Navy and Marine Corps also are slated to spend large amounts on

local construction projects in the coming years according the 2011 San Diego Military Economic Impact Study commissioned by the San Diego Military Advisory Council (SDMAC). While south and east San Diego County is associated with much of the R&D and more advanced or technical manufacturing in the region, as global competition increases, many manufacturing firms are forced to look overseas for additional or more affordable manufacturing. Some production will continue to move overseas. Being able to stay within the U.S. may enable more manufacturing firms in the region to take advantage of the military and/or defense department markets and provide more-skilled and better paying jobs. To protect this valuable asset it is critical that jurisdictions and service providers in South and East San Diego County strive to ensure the workforce, infrastructure, business resources, and general business climate stays competitive and is conducive to building this sector of the economy.

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

The majority of Chula Vista residents who are employed have some college or associate degree level of education. However, only 26.9 percent have attained a bachelor's degree or higher. This will limit the types of industries that the region can currently support.

Chula Vista continues to pursue a local University and continues on the planning efforts. A University in the City will most likely boost educational attainment and skills training; thereby, improving the region's competitive economic position. An educated and highly trained workforce would support existing and new businesses and remove limitations that lead to low- education and low-skill industry growth.

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.

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.

In October 2008, the South County Economic Development Council (SCEDC) received an Economic Development Administration (EDA) grant to create a Comprehensive Economic Development Strategy (CEDS). The resulting 2011 CEDS is a collaborative effort between SCEDC, the East County Economic Development Council (ECEDC), the City of San Diego, and the County of San Diego. The CEDS study area consists of the southern and eastern portions of San Diego County (which includes the City of El Cajon) and the City of San Diego.

The 2011 CEDS outlines the following goals and initiatives that work to foster economic growth and workforce development:

Goal 1: Collaboration and Leadership

- Communicate CEDS vision and goals throughout the CEDS Study Area.
- Build a regional leadership base that is well-informed, economic development savvy, ethnically, politically and geographically diverse and includes multiple generations.

Goal 2: Business Development and Entrepreneurship

- Establish private and public partnerships to capture cross-border (U.S.-Mexico and San Diego County) economic development opportunities.
- Develop and implement a strategy to fully realize the potential of the existing and emerging industries; develop and recruit new industries.
- Encourage the development and growth of renewable energies and resources.

- Encourage the growth of innovative and creative entrepreneurial and home-based businesses throughout the CEDS Study Area, particularly in the rural areas.
- Ensure that businesses have access to financing programs and credit assistance. Strive to improve the regional business climate and where possible the California business climate.

Goal 3: Education and Workforce Development

- Strengthen the connections between businesses and educators in an effort to prepare workers for jobs in the target industry groups.
- Provide opportunities for the CEDS Study Area youth to obtain work skills and business experiences.
- Improve the educational attainment and skill-based training in the CEDS Study Area.

Goal 4: Infrastructure Development

- Work to ensure local, state, and federal political representatives recognize and understand the importance of maintaining, improving, and expanding the infrastructure of the US-Mexico border to support commerce and security.
- Support regional efforts to enhance, improve, and expand infrastructure within the CEDS Study Area and the border ports of entry.
- Explore, expand and improve the passenger and cargo transportation infrastructure in the CEDS Study Area to ensure there are secure and efficient trade corridors that support business development and facilitate the efficient movement of goods and people across borders.
- Support and promote existing and planned infrastructure projects.
- Support and assist existing proposed infrastructure projects, including for Gillespie Field and highway improvements.

Goal 5: Quality of Life

- Expand arts, cultural, recreation, and entertainment activities that are readily accessible to people from both US and Mexico and would be attractive to international visitors.
- Support and encourage unique retail and downtown renovation and development.
- Work towards a jobs/housing balance.
- Recognize the diversity (age, ethnicity, background, etc) of the CEDS Study Area's population as an asset and strive to meet their needs.

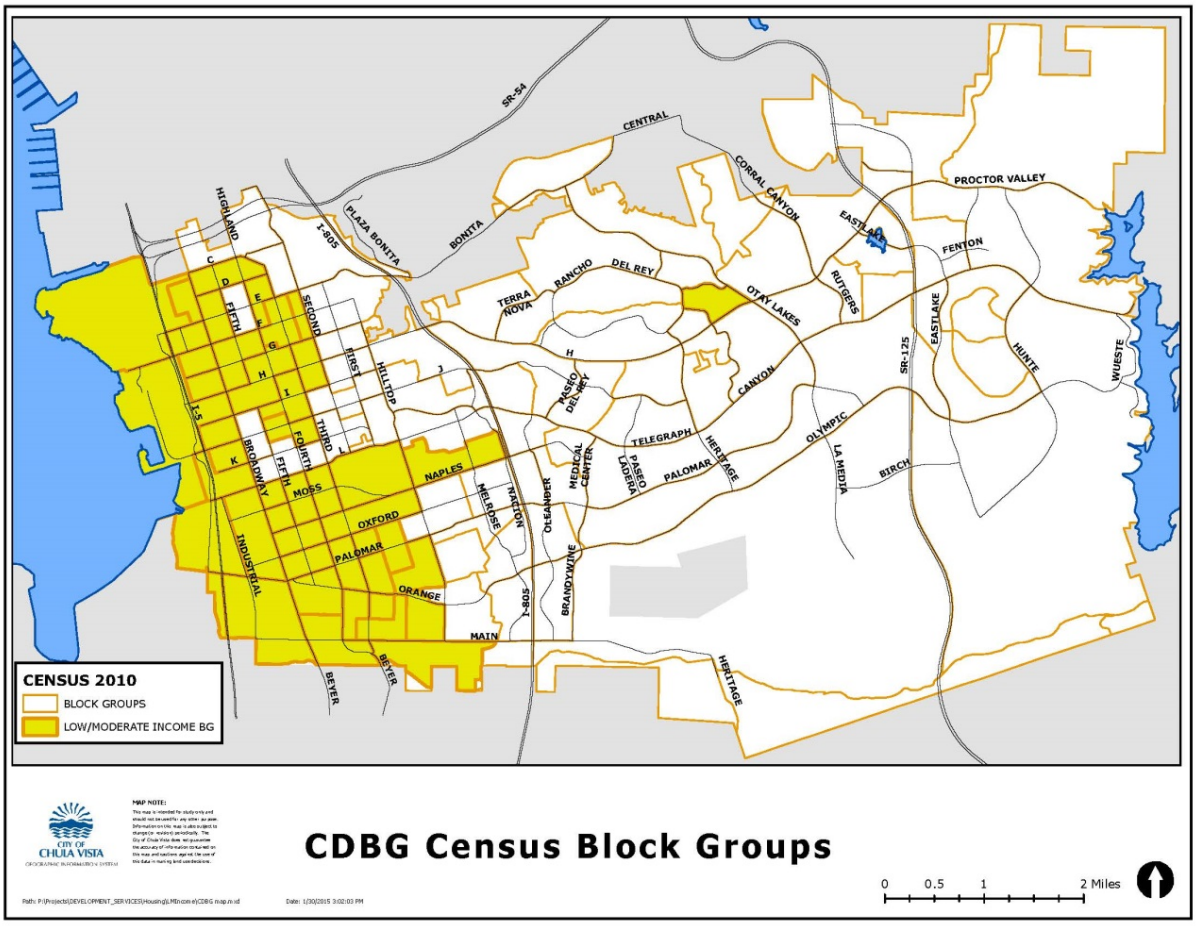
A 2015, South/East San Diego County Comprehensive Economic Development Strategy and a report on accomplishment (February 2015), can be viewed at the following website: **www.southcountyedc.com/#!southandeastcountyceds/c1qml**

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 lower and moderate income households disproportionately, compared to non-low and moderate income households. Therefore, areas with concentrations of low and moderate income households are likely to have high rates of housing problems.

A low and moderate income concentration is defined as a block group where at least 51 percent of the population is low and moderate income. The map below presents the geographic concentration of low and moderate income population by block group. 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.

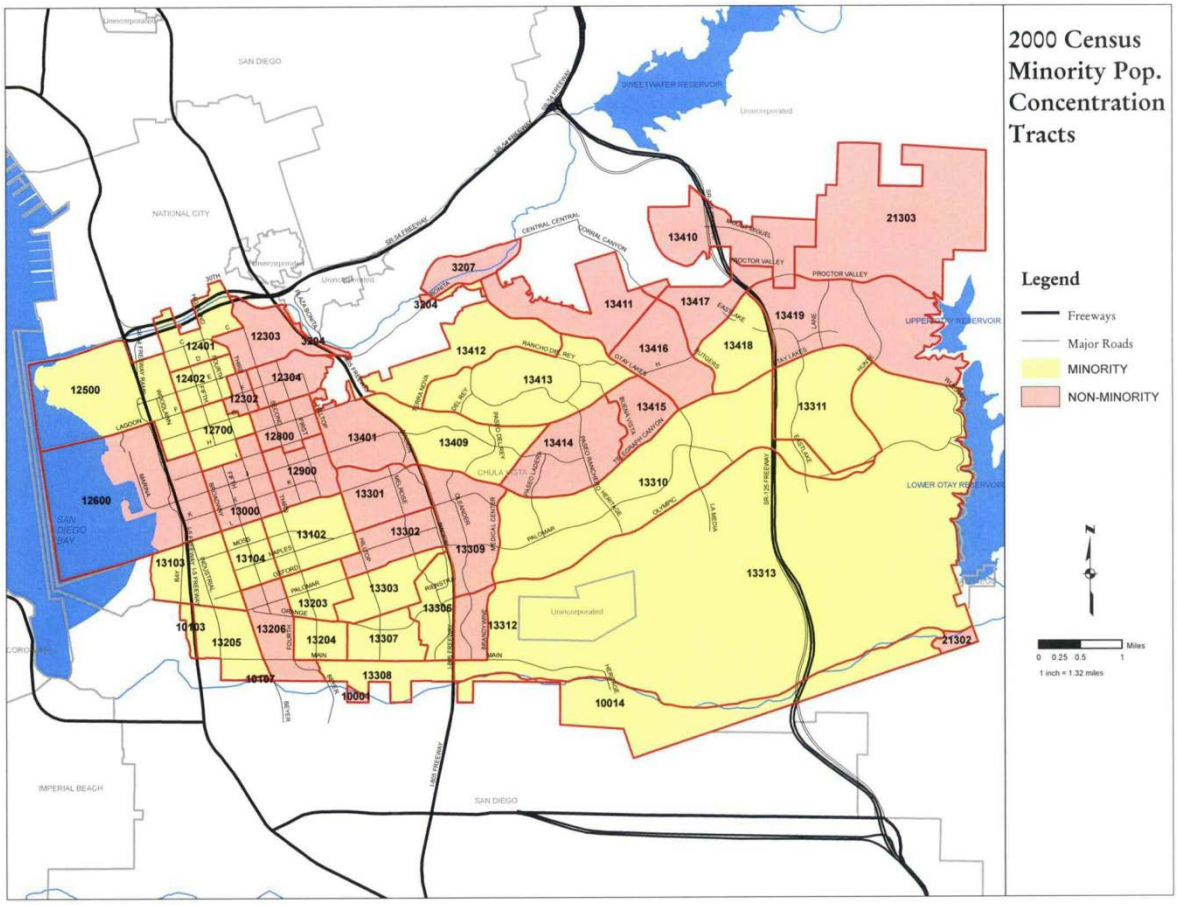


Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

According to the 2010 Census, the racial/ethnic composition of Chula Vista's population was: 20.4 percent White (non-Hispanic or Latino); 58.2 percent Hispanic; 4.6 percent Black or African American; 14.4 percent Asian; and approximately 2 percent indicating other ethnic group.

A concentration of racial/ethnic population is defined as a block group with above County level of the same population. With Hispanics being the largest minority group in Chula Vista, a mapping of concentrations is prepared for this Consolidated Plan and included in Appendix B. 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.



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

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 needs. 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 lower 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.

SP-05 OVERVIEW

The Strategic Plan is the centerpiece of the Consolidated Plan program years 2015 - 2019 (January 1, 2015 to December 31, 2019). It describes the City of Chula Vista's priorities and proposed actions for the Consolidated Plan which relate to affordable housing, homeless assistance, and construction of infrastructure and community facilities. Resources are targeted to meet the needs of a wide range of City residents including the elderly, homeless, special needs persons, and low- and moderate-income persons.

More specifically, the Strategic Plan describes:

- General priorities for addressing the U.S. Department of Housing and Urban Development's (HUD's) primary objectives including: Suitable Living Environment, Economic Development, and Decent Housing
- Objectives identifying the use of funds.
- Programs that may be carried out for the Plan period.

The **objectives** and **outcomes** are listed with the proposed activities and funding sources.

PUBLIC INFRASTRUCTURE IMPROVEMENTS

- HUD CPD Objective-Creating Suitable Living Environments
- HUD CPD Outcome-Availability/Accessibility
  - Sidewalk Improvements (CDBG, Federal & State Grant funds)
  - Park improvements (CDBG, Federal & State Grant funds)
  - Americans With Disabilities (ADA) improvements to public facilities and infrastructure (CDBG)
  - CIP projects to be identified in qualifying census tracts (CDBG)

HOUSING PROGRAMS

- HUD CPD Objective-Decent Housing
- HUD CPD Outcomes-Affordability and Sustainability
  - Down payment assistance loans for first-time homebuyers (CalHome Program,HOME)
  - Homeowner rehabilitation loans for health and safety repairs (CDBG funds)

NON-PROFIT COORDINATION

- HUD CPD Objective-Suitable Living Environment
- HUD CPD Outcomes-Availability/Accessibility
  - Funding to ensure the provision of information for help with primary financial, food, physical health, community development and housing needs (CDBG)

AFFIRMATIVELY FURTHERING FAIR HOUSING

- HUD CPD Objective-Decent Housing
- HUD CPD Outcome-Availability/Accessibility
  - Fair Housing Services (CDBG)
  - Fair Housing Testing (CDBG)
  - Regional Analysis of Impediments to Fair Housing Choice (City's Pro Rata Share) (CDBG)

The Strategic Plan also addresses the following areas:

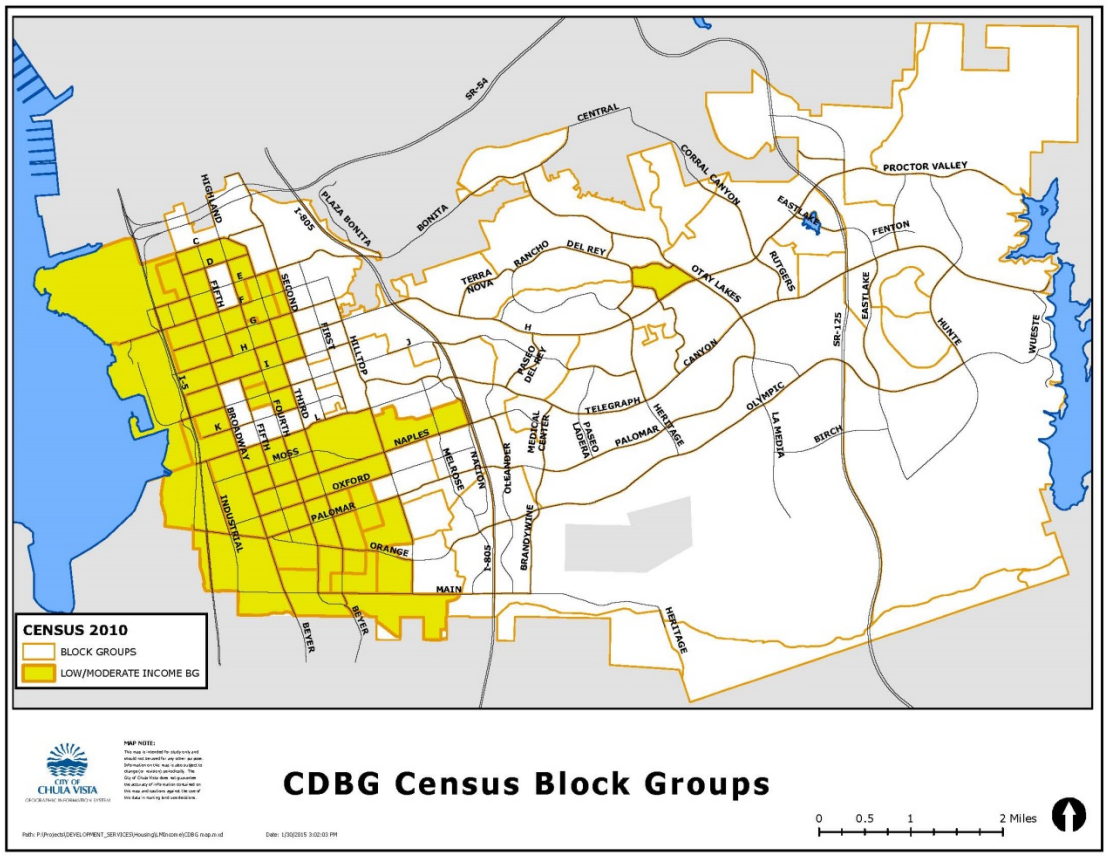
- Anti-poverty strategy;
- Lead-based paint hazard reduction;
- Reduction of barriers to affordable housing; and
- Institutional structure/coordination among agencies.

Chula Vista's Strategic Plan strives to build on the accomplishments of the 2010 Consolidated Plan Five-Year Strategic Plan as well addressing issues which have grown in importance or changing conditions. Notwithstanding, the City's basic housing and community development objectives have not changed.

The City partners with other governmental entities to increase efficiency, coordinate service delivery, and leverage additional resources. The private sector assists with the provisions of services through for-profit housing developers, community housing development organizations (CHDOs), nonprofits, and other similar organizations. It is important to note that while the City has made progress in addressing its needs, the level of housing and community service needs cannot be totally remedied within the next five years without a substantial increase in the level of federal funds appropriated to HUD.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

GEOGRAPHIC AREA



GENERAL ALLOCATION PRIORITIES

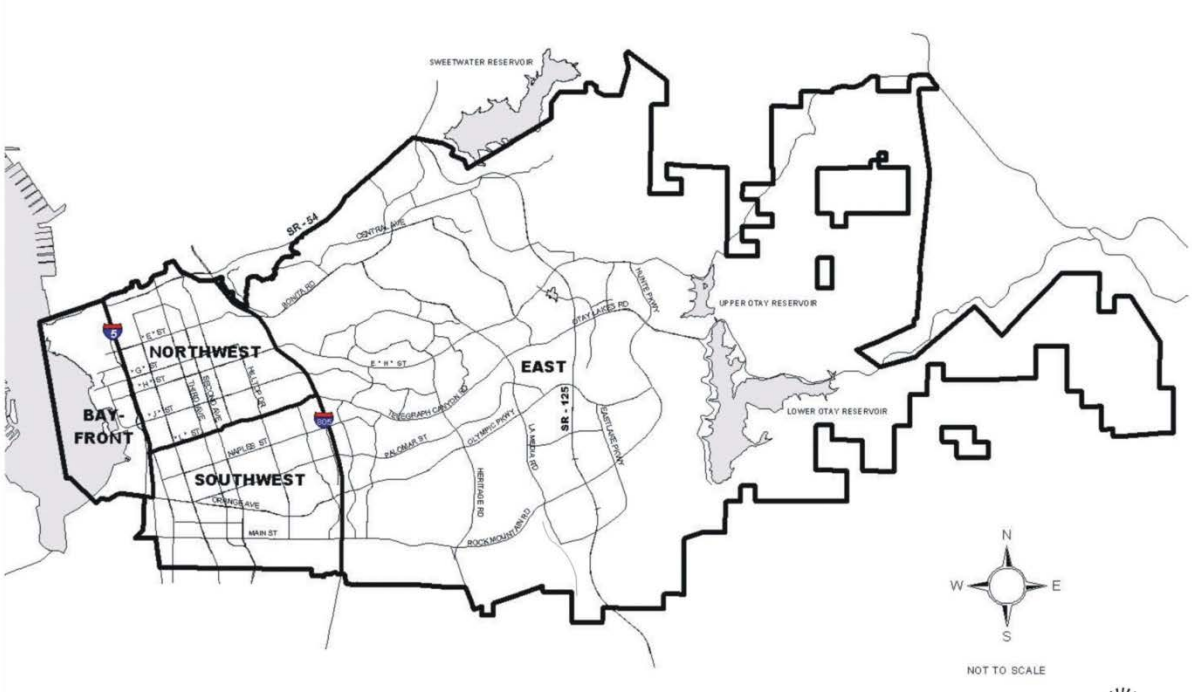
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Once the largest lemon growing center in the world, Chula Vista has rapidly grown, developed and expanded to become one of the nation's fastest growing cities. Chula Vista had the eighth fastest growth percentage rate nationally since 2010 U.S. Census for cities with a population over 100,000.

Now home to nearly a quarter-million 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.

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.

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 above 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.

For public services, the City utilizes 15 percent of its Community Development Block Grant (CDBG) allocation to provide small grants to non-profit organizations that demonstrate an ability to provide needed services that directly benefit the low and moderate income residents of the City of Chula Vista. By directing public service funds as grants to these non-profits, the City is able to leverage its CDBG funds for projects and activities that serve the greatest number of residents with this limited amount of funding.

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)

The City of Chula Vista has established the following priority needs which guide funding during the five-year Consolidated Planning period. The Priorities and Annual Action Plan goals are described below:

A. HOUSING PRIORITIES

The City's top housing priorities during the next 5 years are:

PRIORITY 1: AFFORDABLE RENTAL HOUSING FOR LOW AND MODERATE INCOME HOUSEHOLDS

The City of Chula Vista's 2013-2020 Housing Element Policy 2.2 states the City will utilize available resources, seek to preserve and provide sufficient, suitable, and varied housing by small and large family size, type of unit, and cost particularly permanent affordable housing that meets the needs of existing and future residents of Chula Vista.

Input from stakeholders and survey results identified programs that prevent and mitigate homelessness as a high priority as well as those projects and programs that serve special needs populations. Priority will be given to programs/projects that provide assistance to extremely low, very low and moderate income households and special needs households.

The development of affordable rental housing also meets the City's Regional Housing Needs Assessment (RHNA) goals to provide for the new construction of housing units to meet the anticipated growth in population in the San Diego County region. Per the 2013-2020 Housing Element the City's RHNA goals are the following:

Table 1. Chula Vista Housing Needs Assessment Goals

Income Category	RHNA Construction Need
Extremely Low	1,605
Very Low	1,604
Low	2,439
Moderate	2,257
Above Moderate	4,956
Total	12,681

Priority: Produce affordable rental units for low and moderate income households.

Objective: Provide 230 affordable housing units (approximately 3 affordable housing projects during the ConPlan).

Resources: Development Services-Housing Division: Production of Affordable Housing: HOME entitlement funds will be utilized for affordable housing development, housing site improvements, predevelopment costs and other activities to stimulate housing for lower income persons in the City.

Balanced Communities-Affordable Housing Policy: The City of Chula Vista's Housing Element of the General Plan states that any development over 50 units must provide 10 percent of the units for low and moderate income households, with at least one-half of those units (5 percent of project total) being designated for low-income households.

PRIORITY 2: MAINTENANCE AND PRESERVATION OF EXISTING HOUSING STOCK

The age of the housing is often an indicator of housing conditions. Housing over 50 years old is considered aged and more likely to generate major repairs. In Chula Vista, 15 percent of The City's housing units were built prior to 1960, approximately 47 percent of the housing units were built prior to 1980, therefore, the majority (62 percent) of Chula Vista's housing is at least 30 years or older, and may be in need of repairs.

The City will provide financial assistance to income-eligible households to rehabilitate owner-occupied single family homes as well as multi-family units in an effort to preserve or increase The City's affordable housing stock.

The City of Chula Vista's 2013-2020 Housing Element Policy 2.1 establishes a need for rehabilitation of the City's housing stock and preserving the integrity of residential neighborhoods by preventing deterioration and leveraging housing programs with planned capital improvements that encourage further capital investment in neighborhoods. The City will utilize community-based rehabilitation programs such as CHIP and other programs supported by local utilities and regional partners to encourage the maintenance and enhancement of residential quality and sustainability. This activity will complement the San Diego Association of Government's (SANDAG's) Sustainability Communities Strategy.

Priority: Maintain and preserve the city's housing stock.

Objective: Maintain and/or preserve 55 Housing Units (approximately 10 housing units per year)

Resources: *Community Housing Improvement Program (CHIP):* Continued successful implementation of the City's Community Housing Improvement Program (CHIP) which provides favorable loans to low-income homeowners to preserve and rehabilitate deteriorating homes and to provide greater accessibility for those with physical disabilities. Eligible rehabilitation activities include water conservation, energy efficiency, and lead-based paint abatement.

PRIORITY 3: HOMEOWNERSHIP OPPORTUNITIES

An Affordability Gap analysis indicates that households must earn $75,000 a year to afford a median priced home in Chula Vista. Sale prices, especially for detached homes, are still largely unaffordable in Chula Vista. Input from stakeholders and survey results identified First Time Homebuyer programs as a Priority.

The City may leverage its Cal-Home funds from the State of California Housing and Community Development (State HCD) to assist homebuyers.

Priority: Provide homeownership assistance and other programs to help renters become homeowners.

Objective: Provide 20 affordable housing units (3 to 5 households annually).

Resources: Mortgage Credit Certificate Program (MCC): The MCC program allows eligible buyers to take 20 percent of their mortgage interest as a tax credit on the federal income taxes. To be eligible for the MCC program in non-targeted Census tracts, a household must be a first-time homebuyer, buy a home in Chula Vista, and earn less than 115 percent of area median income.

Chula Vista Pre- and Post-Purchase Counseling Program: Courses are held throughout the region with pre- and post- purchase counseling services.

Chula Vista First Time Homebuyer Program: This City program helps families earning up to 80 percent of AMI through a soft second on their first home purchase.

Chula Vista's Cal Home First-Time Homebuyer Program: The City received a $1 million grant award from the State of California to provide homebuyer assistance to approximately 16 households.

Reissued Mortgage Credit Certificate Program (RMCC): This program allows an existing MCC holder to refinance their mortgage and continue utilizing the benefit of having an MCC.

B. COMMUNITY DEVELOPMENT PRIORITIES

The City's top community development priorities during the next 5 years are based on a review of the City of Chula Vista infrastructure needs and proposed economic development strategies:

Priority 1: Infrastructure improvements

Priority: Infrastructure improvements in low and moderate income neighborhoods.

Targeted activities:

- Street and sidewalk improvements in low income areas.
- Flood prevention and drainage improvements.

PRIORITY 2: Community Enhancement

Priority will be given to improvements made to facilities serving youth, park, recreational and neighborhood facilities, facilities serving other special needs populations, health and child care facilities.

Priority: Community facilities.

Targeted groups:

- Facilities serving youth.
- Park and recreational and neighborhood facilities.
- Facilities serving other special needs populations.
- Health and child care facilities.

*PRIORITY 3: Public Services*FOR*Special Needs and Homeless*

Priority is given to fund the maximum amount allowable (15% of the annual CDBG entitlement) to services that benefit low/moderate income, special needs and homeless populations. With limited funding available and to effectively serve the greatest needs and the most vulnerable populations groups, highest priority is given to programs providing basic/ essential services (food, housing, emergency services). Medium priority is given to special needs populations (at-risk youth, family violence, disabled persons, and elderly persons). Low Priority will be given to all other categories. These priorities are consistent with community surveys responses that were received during the public outreach process and call logs from 2-1-1 San Diego.

The City may utilize the funding methodology below that consists of a three-tier approach, classifying each of the activities in the following three categories for Public Services activities:

Tier I: Basic/Essential Needs (Food, Housing, Emergency Services)

Tier II: Special Needs (At-Risk Youth, Family Violence, Special Needs/Disabled)

Tier III: Other (Transportation Services, Case Management, Preventative Health Care Services, Crime Prevention (for non-at risk populations) Recreation (non-disabled, non- emergency services)

PRIORITY 4: Economic Development priorities

Input from stakeholders and survey results identified programs to increase employment opportunities for low and moderate income persons, including job training opportunities. The San Diego Work Force Partnership and the South Bay Career Center provide some of these services for Chula Vista residents. However, the City will continue to seeking funding opportunities such as HUD's Promise Zone program and other economic development grants and incentives that are available to local government agencies to assist with meeting these goals.

Note: The U.S. Department of Housing and Urban Development advised the City not to fund any economic development activities until further notice due to audit of the City's programs in 2005. The

City was advised to submit an economic development Strategic Plan (SP) that includes underwriting and public benefit standards for HUD's approval. The SP should include the types of activities that the City may fund using Community Development Block Grant funds and how the City or its Subrecipients will monitor for compliance with the Low and Moderate income Benefit National Objective standards.

Due to limited resources and no interest in these types of programs, a plan has not been submitted to HUD for review and approval. During this ConPlan period, if the City receives enough interest in funding these types of activities (identified above as a priority below), Housing staff will utilize the resources of the Economic Development Department.

Priority: The city may provide funding for local small businesses by funding job creation/ job training activities. Activities will include job training opportunities to assist low and moderate income person obtain/retain full-time employment.

SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)

Table 2. 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 $500,000 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.
TBRA for Non-Homeless Special Needs	The City of Chula Vista receives approximately $500,000 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 does not plan to utilize HOME TBRA funds to assist Non-Special needs households. High 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. For the 2010-2020 planning period, Chula Vista has a Regional Housing Need for 5,648 newly constructed units for low income households to meet the expected population growth. 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 2013-2020 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.

SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(C)(1,2)

Table 3. **Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remaining of ConPlan	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Federal	• Housing Services Public Improvements • Public Facilities • ADA Improvements • Program Administration • Fair Housing Services • Fair Housing Testing • Public Services-Non-profit Organizations that serve low and moderate income persons • Homeowner Rehabilitation • Homebuyer Assistance • Community Policing • Economic Development	$1,769,214	$100,000	$0	$1,869,214	$7,076,856	In 2015, the City will receive$1,769,214 in CDBG entitlement funds from the US Department of Housing and Urban Development. The City anticipates receiving approximately $100,000 in Program income from loan payoffs or payments from assessment districts. Anticipated resources may be decreased if HUD reduces the entitlement and can range from 5% to 10%.
HOME	Federal	• Administration • Acquisition • Rehabilitation • Homebuyer Assistance • New Construction of Multi-family • Tenant Based Rental Assistance	$571,833	$0	$0	$571,833	$2,287,332	In 2015, the City will receive$571,833 in HOME entitlement funds from the US Department of Housing and Urban Development. Anticipated resources may be decreased if HUD reduces the entitlement and can range from 5% to 10%.
ESG	Federal	• Administration • Shelter • Shelter Outreach • HMIS • Homeless Prevention • Rapid Re-Housing	$153,270	$0	$0	$153,270	$613,080	In 2015, the City will receive$153,270 in ESG entitlement funds from the US Department of Housing and Urban Development. Anticipated resources may be decreased if HUD reduces the entitlement and can range from 5% to 10%.

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

City staff, in its funding applications, emphasizes the need to leverage federal, state and local resources. Applications are evaluated based upon the program and organization's ability to leverage and its fiscal stability and sustainability. These efforts have been fruitful and projects funded under CDBG, HOME, and ESG have substantially exceeded the accomplishments that could have been achieved from federal funds alone. Although there is no official match requirement in the CDBG program, in most cases, other funds, such as private funds received through donors or fund raising activities, commercial loans, Gas Tax funds, non-federal funds, are used to supplement and defray project costs. HOME funds require a 25% match and ESG funds require a dollar for dollar match.

The HOME program requires that for every HOME dollar spent, the City must provide a 25 percent match with non-federal dollars. In the past, Redevelopment Low and Moderate Income Housing funds were the City's primary source for leveraging or providing matching funds for the City's Housing programs. With the dissolution of redevelopment in California, the City no longer has access to this funding source. With the City's proactive production of affordable housing, the City maintains an excess of funds leveraged from previous fiscal years that will fulfill the City's HOME match requirements for future years.

The ESG program requires that for every ESG dollar spent, the City must provide a 100 percent match with non-federal dollars. The matching funds are met by the non-profit organizations themselves through the leveraging of their other non-federal funds, such as private donations.

The City utilizes additional Federal, State and Local funding sources to leverage the HUD Community Planning and Development (CPD) funds that the City or its Subrecipients receive, as further described below and detailed within the City's 2013-2020 Housing Element, Appendix C Section 3.0.

FEDERAL PROGRAMS

Rental Assistance Program (Section 8 Housing Choice Voucher Program): The Section 8 Housing Choice Voucher Program provides almost $85 million annually in tenant-based rental assistance for very low-income households residing in privately owned rental units. Program participants typically pay between 30 to 40 percent of their monthly-adjusted incomes for rent and utilities. The Housing Authority of the County of San Diego (HACSD) administers the program in the City of Chula Vista and issues the assistance payments directly to the landlords on behalf of the assisted households.

Supportive Housing Program (SHP): SHP provides grants to improve the quality of existing shelters and transitional housing, and increases the availability of transitional housing facilities for the homeless. SHP is the primary program supporting transitional housing for the homeless. For a comprehensive list of projects that received an award under this program, please visit the following weblink: http://www.sdcounty.ca.gov/sdhcd/homeless/supportive_housing_program.html

Or by visiting HUD's website at the following link: https://www.onecpd.info/resource/1237/usich-opening-doors-federal-strategic-plan-end-homelessness/

National Housing Trust Fund: Approved by Congress but still unfunded, the National Housing Trust Fund could at some point become a new source for new affordable and supportive housing. At the time of this writing, however, funding has not been identified.

Project Based Section 8: The County of San Diego Housing and Community Development Department issues a Notice of Funding Availability for Project-based Section 8 voucher for special needs populations, contingent on funding availability. Using these funds for operations will allow developers to leverage other funds to develop additional housing units in Chula Vista.

Mortgage Credit Certificate (MCC) Program: The City of Chula participates in the San Diego Regional MCC Program developed and administered by County Department of Housing and Community Development. The Program provides home purchase assistance to low- and moderate-income first-time homebuyers with incomes at or below 115% of the State Median Income. Homebuyers receive a federal income tax credit equal to 20% of the annual interest on their mortgage loan. The County's program includes the City of Chula Vista. First Time Homebuyers are encouraged to apply.

STATE PROGRAMS

California Department of Housing and Community Development (State HCD): State HCD administers a number of programs that provide funds that can be combined with other federal and local funds.

Low-Income Housing Tax Credits (LIHTC): Federal and State tax credits are used by developers of multi-family housing in return for reserving a portion of the development for moderate-, low-, and very low-income households at affordable rents. These Federal and State tax credits are allocated by the State based on a priority scoring system. Over the years, several non-profit organizations, assisted with City funds, have received LIHTC funds. City will continue to encourage organizations to apply for and utilize these funds consistent with the 2010-2015 City of Chula Vista Consolidated Plan.

Mental Health Services Act (MHSA): The passage of Proposition 63 (MHSA) in November 2004, provided the first opportunity in many years for the State Department of Mental Health to provide increased funding for personnel and other resources to support county mental health programs and monitor progress toward statewide goals for children, transition age youth, adults, older adults and families. The Act addresses a broad continuum of prevention, early intervention and service needs and the necessary infrastructure, technology and training elements that will effectively support this system. It is anticipated that the MHSA housing funding may be leveraged with the City of Chula Vista's housing programs (based on availability of funding).

Cal-HOME Program: A Notice of Funding Availability is released each year through a competitive application process that provides funds for mortgage assistance to low-income first-time homebuyers. In the event the City is successful in its grant application, these funds would be used to supplement HOME funds and would be awarded in conjunction with The City's Homebuyer Assistance Program.

The California Housing Finance Agency (CalHFA): CalHFA supports the needs of renters and first-time homebuyers by providing financing and programs that create safe, decent and affordable housing opportunities for individuals within specified income ranges. Established in 1975, CalHFA was chartered

as the State's affordable housing bank to make below market-rate loans through the sale of tax-exempt bonds. The bonds are repaid by revenues generated through mortgage loans and not taxpayer dollars.

State of California Multi-family Housing Program (MHP): This program provides permanent financing for affordable multi-family housing development, in the form of low-interest loans to developers for new construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing, and the conversion of nonresidential structures to rental housing. The Landings I affordable housing project in Chula Vista received MHP funds during fiscal year 2008-2009. City will encourage affordable housing developers to apply for these funding opportunities as they are available. However, in 2010, the State MHP issued, what was the reported as, the final MHP Notice of Funding Availability (NOFA). No new source of funding has been identified. City will continue to explore funding availability as the State identifies new sources to fill this gap.

State of California Emergency Housing Assistance Program (EHAP): This program funds emergency shelters, transitional housing, and services for homeless individuals and families. EHAP funds operating costs and support services through grants. Capital development funding is structured as forgivable loans.

Federal Home Loan Bank Affordable Housing Program (AHP): The Affordable Housing Program provides grants and subsidized loans to support affordable rental housing and homeownership opportunities.

Housing Related Parks Grant (HRP): State HCD provides funding through the Housing-Related Parks (HRP) Program (Program). The HRP Program is designed to encourage cities and counties to develop new residential housing by rewarding those jurisdictions that approve housing affordable to lower-income households and are in compliance with State housing element law. The HRP Program was funded through Proposition 1C, the Housing and Emergency Shelter Trust Fund Act of 2006, Health and Safety Code Section 53545, subdivision (d) and originally established pursuant to Chapter 641, Statutes of 2008 (AB 2494, Caballero), at Chapter 8 of Part 2 of Division 31 of the Health and Safety Code (commencing with Section 50700) and subsequently amended pursuant to Chapter 779, Statutes 2012 (AB 1672, Torres). The Program awards funds on a per-bedroom basis for each residential unit affordable to very lowand low-income households permitted during the designated Program year. The Program provides funds for parks and recreation projects that benefit the community and add to the quality of life.

LOCAL PROGRAMS

City Density Bonus Programs: The City's density bonus program is administered by the City of Chula Vista's Development Services Housing Division (City HD). City HD administers the occupancy requirements as they relate to eligible income and rent requirements for units developed under these programs. In conformance with State Density Bonus Law, these programs establish provisions by which densities may exceed those set by the City Zoning Ordinance or further described in applicable specific plans if the developer reserves some or all of the proposed units for various periods of time for very low and low-income families and seniors.

Balanced Communities Policy: The Housing Element of The City's General Plan (2013-2020) establishes goals and policies for the City to address a number of important housing related issues. One of the focus areas is to ensure the City supports varied housing opportunities for the diverse needs of residents including the establishment of permanent affordable housing opportunities for low- and moderate-income households. Adopted in 1981, the Balanced Communities Policy ("Policy") was established to increase the diversity of housing prices/rents throughout the Chula Vista community and ensure that the range of prices/rents continues over time. The Policy requires certain residential development of 50 units or more to provide 10% of the total number of dwelling units as affordable to low (5%) and moderate (5%) income households.

Conventional Lending Industry: Banks have participated in providing conventional loans for development of affordable rental units. The banking industry is also active in providing first-time homebuyer assistance in conjunction with State and federal programs.

Local Initiatives Support Corporation (LISC): LISC helps resident-led, community-based development organizations transform distressed communities and neighborhoods into healthy ones. By providing capital, technical expertise, training and information, LISC supports the development of local leadership and the creation of affordable housing, commercial, industrial and community facilities, businesses and jobs.

Federal Home Loan Bank Community Investment Fund: Grants and loans are made through the Federal Home Loan Bank System, with more than 200 member savings and loan associations. Loans are made through member banks to sponsors of affordable housing and other community revitalization and development activities.

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

Discussion

The City as Successor Housing Agency to the former Redevelopment Agency (RDA), has a number of vacant properties that may be used to support additional affordable housing projects over the next five to ten years. These properties must be used to further the goal of the City in the development of additional affordable housing units.

In addition, The City's Housing Authority, acting as the Successor Housing Agency to the former Redevelopment Agency (RDA), oversees all housing assets and functions acquired or assisted with Low and Moderate Income Housing Funds in February 2012. Although no new Low and Moderate Income funds will be available, the Chula Vista Housing Authority has accepted the responsibility for the physical housing assets and loan portfolio which may continue to generate income as loans are repaid. The Chula Vista Housing Authority will have the responsibility of determining the direction and focus of any investment of the income generated from original Low and Moderate Income Housing Funds. These funds may be used to purchase property to meet the goals and objectives included in this 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.

Table 4. Institutional Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of City Chula Vista	Local Government	Oversight and Administration of CDBG, HOME and ESG funds. These funds serve low and moderate income persons/households with an array of services. Services/Programs/Projects include the following: Decent Housing, Economic Development, Public Infrastructure Improvements, Public Facility Improvements, Public Services.	Jurisdiction
Housing Authority of the City of Chula Vista	Local Government	Oversight and Administration of Housing Asset Fund (formerly known as the Redevelopment Low and Moderate Income Housing fund). These funds are used to provide affordable housing opportunities for low and moderate income persons/households.	Jurisdiction
County of San Diego	Local Government/PHA	HOPWA Section 8 Public Housing	Region
Regional Continuum of Care Council (RCCC)	Community Collaboration	Homelessness	Region

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 a public agencies, non-profit organizations, private entities, and churches. The City has identified the following gaps and strengths in the delivery system.

GAPS:

- Continued high cost of living in the City of Chula Vista and the San Diego County region.
- Wages throughout the region do not correspond to high cost of living, especially for low-to moderate-income families.
- Structural issues with the State of California budgeting process which leads to fiscal instability and reduced funding for public services.
- Continued financial difficulties for the State's education system.
- Fragmentation of certain programs serving special needs populations; there is a lack of resources to form a comprehensive approach to care.
- Drastically limited amount of funds available from federal and state agencies for social services, health services, community development and rental assistance programs.
- The State of California's elimination of redevelopment. This has seriously impaired the City's ability to partner with the private sector to leverage government funds for development projects that serve as an economic boost to the City as well as providing a safe and affordable housing for Chula Vista residents.

STRENGTHS:

- The City's cultural and philosophical commitment to the provision of affordable housing for low and moderate-income residents of Chula Vista through its Balanced Communities Policy.
- The City's cultural and philosophical commitment to creating a more suitable quality of life for all of the residents of Chula Vista.
- The City continues to seek large retail lenders offering conventional interest rate mortgage loans to assist First-Time Homebuyers.
- The City has developed positive working relationships with existing private and nonprofit affordable housing developers to enhance the production of affordable rental and for-sale housing projects in Chula Vista to mitigate the impact of the current economy and high cost of living in Chula Vista.
- The City may still be able to provide gap financing to assist affordable housing developers in the production of affordable housing. Currently, the City (the second largest City in the County) has one of the highest number of affordable housing units in the County. These units were created as a result of the City's Balanced Communities Policy and its financial assistance through its former Redevelopment funds and HUD, NSP, HOME and CDBG funds.
- The City of Chula Vista continues to be an active participant in regional and sub-regional planning projects for economic development, housing, and transportation. We collaborate with the South Bay Homeless Advocacy Coalition, San Diego Regional Continuum of Care Council (RCCC), San Diego Association of Government's (SANDAG's) Regional Planning Technical Group, San Diego Regional Alliance for Fair Housing (SDAFFH), SANDAG's Regional Housing Working Group, SANDAG's

Cities/Counties Transportation Advisory Committee (CTAC), South County Economic Development Council, Third Avenue Village Association, and the San Diego County's CDBG Coordinator's Group.

- The City continues to focus on development projects that serve as an economic boost to the City as well as providing a safe and affordable housing for Chula Vista residents.
- The City's most current, adopted Housing Element identifies the housing needs of the City, serves as a planning tool, and establishes a multi-year action plan to meet these needs.
- The City has an Economic Development Department that supports the economic, educational, and cultural interests of the community and seeks to provide a link to the business community with educational, governmental, and non-profits organizations.
- The City is fortunate to have the Chula Vista Charitable Foundation whose mission is to provide funds for non-profit agencies that provide valuable services to the community.
- The City participates in the Regional CDBG Coordinator Group meetings with other entitlement jurisdictions in San Diego County, the San Diego Regional Fair Housing Alliance, Regional Continuum of Care Council, and the San Diego Housing Federation.
- The City participated the 2015-2019 Analysis of Impediments to Fair Housing Choice (AI).
- The City is able to leverage CDBG funds, awarded state grant funds, and local funds for the construction of much needed capital improvement projects.

Table 5. **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
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Foreclosure Prevention	X		

*HIV/AIDS services are provided by the County of San Diego and its contractors with funding through HOPWA and Ryan White.

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 South Bay Homeless Advocacy Coalition and the Regional Continuum of Care Council (CoC). Both organizations include representation from the County of San Diego, the City of Chula Vista, the Chula Vista Elementary School District and various social service agencies. 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 $153,270, and a 15% public services cap of $265,000, there is limited funding to deliver services to all of the groups listed above.

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

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 $153,270, and 15% 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 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.

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)

Table 6. Five Year Goals

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding Source	Funding Amount	Goal Outcome Indicator	Five Year Goals
Public Infrastructure Needs & ADA Improvements	2015	2019	Infrastructure: Non-Housing Community Development	Income Qualifying Census Tracts	Creating Suitable Living Environments	CDBG	$1,00,000	Improved Availability/ Accessibility	30,000
Public Facility Improvements	2015	2019	Non-Housing Community Development	Income Qualifying Census Tracts	Creating Suitable Living Environment	CDBG	$234,946	Improved Availability/ Accessibility	2
City Rehabilitation Loan Program	2015	2019	Low and Moderate Income Housing	City wide, priority to homes built	Creating Suitable Living Environments	CDBG	$500,000	Improved Availability/	50
Section 108 Loan Repayment	2015	2019	Infrastructure	Castle Park (Southwest)	Creating Suitable Living Environment	CDBG	$3,760,000	Improved Availability/	n/a
Housing Services	2015	2019	Affordable Housing	City-wide	Decent Housing	CDBG	$250,000	Availability/ Accessibility	84
Public Services	2015	2019	Public Services	City-wide	Create Suitable Living Environment	CDBG	$1,326,911	Availability/ Accessibility	7,500
Affordable Rental and Homeownership Opportunities	2015	2019	Low and Moderate Income Rental Housing/Homeownership	City/Wide	Decent Housing	HOME	$2,573,249	Availability/ Accessibility	20
Affirmatively Further Fair Housing	2015	2019	Administration	City-wide	Creating Suitable Living Environments	CDBG	$175,000	Availability/ Accessibility	n/a
Homeless Services	2015	2019	Public Services	Citywide	Creating Suitable Living Environments	ESG	$708,874	Availability/ Accessibility	2,500

GOAL DESCRIPTIONS

The loss of redevelopment and the Redevelopment Low and Moderate Income Housing fund has significantly impaired the production of affordable housing in the City of Chula Vista. The City plans to use CDBG funds for public infrastructure needs in the City's CDBG income qualifying census tracts and to mitigate architectural barriers at City facilities/infrastructure for persons with disabilities. The City will seek gap financing funding to continue to assist in the creation of affordable rental and homeowner housing. The City will also continue to collaborate with the San Diego Regional Alliance for Fair Housing (SDRAAFH) to achieve the goal of equal housing for all. During this Consolidated Plan period, the City will continue to fund the Regional Task Force on the Homeless as the Continuum of Care Council approved HMIS provide for the local CoC.

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 15 single family homes and 40 mobilehome units;
- Provide first time homebuyer assistance to 20 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 (VCA))

The Housing Authority of the County of San Diego 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 2015-19 PHA Plan, FY 2014-15 update, in order 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. For the 2013-14 school year, 11 students were awarded a total of $3,500 in scholarships. In the past five years, the scholarship program has awarded over $25,000 to 38 students.

In order to stimulate public housing resident interest and involvement, the HACSD produces monthly public housing resident newsletters. The newsletters publicize important information of interest to the residents, such as ROSS grant programs, activities and achievements.

In FY 2012-13, the HACSD was awarded a $243,000 ROSS Service Coordinator grant. 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. Services were provided to 126 residents in FY 2013-14.

As discussed in the PHA plan, public housing residents are encouraged to join the RAB, which meets several times a year. In FY 2013-14, 14 public housing and/or HCV program participants attended the October 2013 RAB meeting and nine attended the December 2013 meeting. In FY 2014-15, according to the draft 2015 PHA Plan annual update, RAB meetings were held in October and December 2014 with a combined total of 39 attendees. RAB meeting topics included the public housing scholarship program, the public housing budget, 2015 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 November 2013 meeting discussed 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. The

residents were informed about proposed capital improvement activities, educated on the benefits of the joining the ROSS program, asked for input on needed capital improvements, and encouraged to conserve water and make energy efficiency a priority. In November 2014, according to the draft 2015 PHA Plan, discussion topics included the public housing Real Estate Assessment Center (REAC) score of 96 percent, coordinating community services to provide residents with needed resources, the needs of residents, and the monthly newsletter.

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

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.

Plan to remove the 'troubled' designation:

Not applicable.

SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)

LACK OF AFFORDABLE HOUSING FUNDS

With the dissolution of redevelopment in California, the City of Chula Vista has lost its most powerful tool and funding mechanism to provide affordable housing in the community. Funding at the State and Federal levels has also continued to experience significant cuts. With reduced funding and increased housing costs, the City faces significant challenges in providing affordable and decent housing opportunities for its lower and moderate income residents, especially with extremely low incomes.

LAND USE CONTROLS

Land use controls take a number of forms that affect the development of residential units. These controls include General Plan policies, zoning designations (and the resulting use restrictions, development standards, and permit processing requirements), development fees and local growth management programs.

PARKING REQUIREMENTS

Parking requirements do not stain the development of housing directly. However, the costs of parking may increase total development costs.

STATE PREVAILING WAGE REQUIREMENTS

The State Department of Industrial Relations (DIR) expanded the types of projects that require the payment of prevailing wages. Labor Code Section 1720, which applies prevailing wage rates of public works contracts over 1,000, now defines public works to mean construction, alteration, installation, demolition, or repair work done under contract and paid for in whole in part out of public funds. Prevailing wage adds to the overall costs of development.

ENVIRONMENTAL PROTECTION

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

DAVIS-BACON PREVAILING WAGES

A prevailing wage must be paid to laborers when federal funds are used to pay labor costs for any project over $2,000 or on any multi-family rehabilitation project over eight units using CDBG funds and applies to HOME funded projects requiring more than 11 HOME units to be restricted units (based on the City's investment). The prevailing wage requirements are usually higher than competitive wages, raising the costs of housing production and rehabilitation activities. Davis-Bacon also adds to housing costs by requiring documentation of the prevailing wage compliance. These requirements often restrict participation by small minority contractors.

PLANNING AND DEVELOPMENT FEES

Development fees and taxes charged by local governments also contribute to the costs of housing. Building, zoning, and site improvement fees can significantly add to the costs of construction and have a negative effect on the production of affordable housing. In addition, developers are required to pay local impact fees to local school districts. The City of Chula Vista charges fees to offset the costs associated with permit processing. When compared to other agencies in the region, Chula Vista permitting processing costs are comparable. While development and permit fees may affect overall development budgets, these fees ensure quality development and the provision of adequate public services to the community. The City does offer the deferral and/or waiver of some of its development charges to encourage the development of affordable housing.

PERMIT AND PROCESSING PROCEDURES

The processing time required to obtain approval of development plans is often cited as a contributing factor to the high cost of housing. For some proposed development projects, additional time is needed to complete the environmental review process before an approval can be granted. Unnecessary delays add to the cost of construction by increasing land holding costs and interest payments. Compared to other California cities, the City of Chula Vista processed entitlements and permits quickly and offers affordable housing developers the opportunity to participate in the City's expedite permit process.

PUBLIC OPPOSITION TO AFFORDABLE HOUSING

Not-in-My-Back-Yard (NIMBY) is a term used to describe opposition by local residents to construction, typically of affordable housing. Public opposition to affordable housing projects can cause delays in the development review process as concerns are raised. Comments and concerns raised may result in redesign or other costs to the project to mitigate those issues raised with the goal of securing approval of the project through the discretionary permitting process.

INFRASTRUCTURE CONSTRAINTS

Chula Vista strives to maintain existing infrastructure and meet the future demands. Challenges posed by new development including extending service to unserved areas, keeping pace with construction, and adjusting for changes in designated density. Challenges posed by density increases in older parts of the City including repairing existing deficiencies and maintaining and possible upsizing older infrastructure.

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.

SP-60 HOMELESSNESS STRATEGY – 91.215(D)

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

Addressing the emergency and transitional housing needs of homeless persons

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 utilize Emergency Solutions Grant funds in accordance with the guidelines established by the RCCC Steering Committee 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 an ESG Entitlement of $153,270, and 15% public services cap of $265,000, there is limited funding to deliver services to all of the groups listed above. For homeless services, each Subrecipient 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.

The South Bay Homeless Advocacy Coalition and the City of Chula Vista may continue to support the Project Homeless Connect in the South San Diego region. This one-day event provides a one-stop shop for homeless individuals and families to access valuable resources such as social service benefits, medical attention, showers, haircuts, flu shots and spiritual guidance. Hygiene packs, socks, t-shirts, undergarments and sweatshirts and food was provided to participants. In 2014/2015, a total of 100

persons were assisted with one or more of the provided services. The services were a result of over 100 volunteers from the community, including local government agencies, social service agencies and resident volunteers. We expect to continue to provide this service to connect homeless individuals with services during the 2015-2019 Consolidated Plan and in this one year 2015-2016 Annual Action Plan.

Additionally, the South Bay Homeless Advocacy Coalition developed the Resource Pocket Guide, which contains a list of all services available, including medical food services and shelter.

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

FOSTER CARE

The County of San Diego's Foster Care System discharge planning protocol is in development and includes the following information and/or steps:

- Written information about the youth's dependency case, including family and placement histories and the whereabouts of any siblings who are under the jurisdiction of the juvenile court;
- Anticipated termination date of court jurisdiction;
- Health plans (if not already covered by Medi-Cal);
- Legal document portfolio that includes: Social Security Card, Certified Birth Certificate, Driver's License and/or DMV identification card, copies of parent(s) death certificate(s), and proof of citizenship/residence status;
- Housing plans including referral to transitional housing or assistance in securing other housing;
- Employment or other financial support plans; and,
- Educational/vocational plans including financial aid, where appropriate.

HEALTH CARE

The County of San Diego Health and Human Services Agency contracted with the Abaris Group (a trauma, emergency and medical services consultants group) to research the access to health, mental health and substance abuse services in six regions throughout the County. Included in the study was a special focus on the healthcare, mental health and substance abuse treatment needs of homeless persons. The final Healthcare Safety Net Study Core Report was released in September 2006, including recommendations for public policy administration.

In addition, the San Diego County Health and Human Services Agency's Departments of Mental Health, Environmental Health, Drug and Alcohol Services and Aging and Independence Services, in collaboration with private entities and the City of San Diego, organized in 2006 to improve the structural approach for prevention and response to the to the health care needs of homeless persons.

MENTAL HEALTH

The mental health care system in San Diego County has formalized plans and protocol for low income and no income individuals. At the present time, homeless persons are eligible for a series of services through referral on release from inpatient or emergency medical facilities. After release, access to service information remains available through the San Diego Center and the Network of Care Program.

Services include:

- Health Insurance Counseling and Advocacy Program (HICAP)
- NeedyMeds Program; and
- Mobile Units that provide access to care in remote locations.

The Network of Care Program offers specific information for homeless persons. The Center reduces barriers to care by providing information in seven languages. Resources are updated through the United Way 2-1-1 San Diego social service line to ensure regular updates.

Funding from the State of California Mental Health Services Act has enabled the County of San Diego to implement the approved plan and protocol for housing and services of homeless mentally ill persons, frequent users of emergency health care and persons with mental health issues exiting correctional facilities.

CORRECTIONS

Services and discharge planning for individuals released from County correctional facilities are found in the Public Information Handbook prepared by the San Diego (SD) County Sheriff's Department. Services are summarized in the SD County Sheriff's Health & Mental Health Services Discharge Plan – form J266.

The SD County Sheriff's Department has designated staff positions as homeless liaisons, mental health specialists, and an American with Disabilities Coordinator to assist with individual discharge plans for inmates who have received health or mental health services while in custody.

The Mental health Psychiatric Security units of the jail (licensed by the State Department of Mental Health) operate under the purview of the state level discharge plan. A multi-disciplinary team working with the homeless provides discharge plans and case management to ensure continuity of care upon release. Please note that this section addresses local jails and not state or federal prisons.

SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)

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

The City of Chula Vista has a two-tiered approach to the evaluation and elimination of lead-based paint hazards where the problem has been determined to be most prevalent. The County of San Diego's lead-based paint hazard evaluation program, known as the Childhood Lead Poisoning Prevention Program (CLPPP), involves outreach, screening, case management, and public education.

The overall lead poisoning program is administered through the County of San Diego, Department of Health Services (DHS). The City of Chula Vista also has in place a loan/grant program to assist homeowners alleviate lead-based paint hazards through the Community Housing Improvement Program (CHIP). The City utilizes Community Development Block Grant funds for this purpose.

As part of the City's HOME-First-time Homebuyers Program, HOME-Tenant Based Rental Assistance Program, and CDBG-Residential Rehabilitation Program, lead-based paint hazard evaluation and remediation is incorporated into these programs as follows:

Owners are provided with information regarding: 1) Sources of LBP, 2) Hazards and Symptoms, 3) Blood Lead Level Screening, 4) Precautions, 5) Maintenance and Treatment of LBP Hazards, 6) Tenant and Homebuyer responsibilities prior to rehabilitation loan/grant approval, the homeowner read and sign a copy of information received. In addition, the City's Development Services Building and Housing staff or the City's First Time Homebuyer administrator checks for signs of LBP for properties being assisted, and abatement should occur based on federal guidelines pertaining to the amount of assistance given.

The City will also pursue a Lead Hazard Protection grant funds that are available. The Environmental Health Coalition is supportive of The City's interest in obtaining grant funds.

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

Please see description above.

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

CDBG and HOME 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. 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 alert to any housing units that apply for a permit for construction or remodeling, which may contain lead-based paint and other lead hazards. The County of San Diego's Childhood Lead Poising Prevention Program (CLPPP), a division of the San Diego Health and Human Services Agency provides outreach and education programs and case management services for San Diego County residents, including Chula Vista residents.

SP-70 ANTI-POVERTY STRATEGY – 91.215(J)

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

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

Anti-Poverty Strategy:

It is the City of Chula Vista's goal is to utilize 100% of its entitlement grants to assist low/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 main stream. They include help with job readiness, educational training, counseling, child care, food clothing, housing assistance and a host of other service to help families and individuals escape the cycle of poverty.

Following is a sample of the organizations the City partnered with for the 2015/2016 program year:

- 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.

Approximately, 15 percent of Chula Vista residents live below the poverty level according to the U.S. Census data from 2008-2012 (http://www.city-data.com/poverty/poverty-Chula-Vista-California.html). 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 will continue to explore the possibility of funding 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.

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 were 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.

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 PUBLIC SERVICES ACTIVITIES (INCLUDING EMERGENCY SOLUTIONS GRANT):

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.

MONITORING CAPITAL IMPROVEMENT PROJECTS (CDBG):

During FY 2015-2016, the City of Chula Vista will hold 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 30, 2016. The CDBG regulations require that at least 70% of annual expenditures benefit lower-income people. City sponsored projects are monitoring by program staff.

MONITORING AFFORDABLE HOUSING PROJECTS& PROGRAMS (ACQUISITION, ACQUISITION REHABILITATION, REHABILITATION, NEW CONSTRUCTION, TENANT BASED RENTAL ASSISTANCE):

For the City's affordable housing projects, the City conducts regular ongoing site visits, as well as an annual occupancy monitoring program of the government-funded programs to ensure compliance with program goals and applicable regulatory agreements. Property inspections are required and conducted as prescribed by HUD. Properties are closely monitored beginning at the time funds are committed to the completion of construction or rehabilitation, with monitoring that will follow in subsequent years. The Development Services Housing Division and Code Enforcement Division maintain an affordable housing inspection program that ensures that a representative percentage of its deed-restricted affordable units are inspected along with the common areas of the affordable housing communities.

Owner Occupied Rehabilitation Loans and First Time Homebuyer Program are monitored for continued occupancy by occupancy certification mailed to each borrower and the use of computer matching records such as Property Tax rolls, Homeowner exemption filing, and Property Insurance verification.

Minority Business OUTREACH

By policy, the City prohibits discrimination against any person in pursuit of business opportunities on the basis of race, color, national origin, religion, sex, age, disability or veteran status. It is also City policy to provide minorities, women, and small businesses equal opportunity for participating in all aspects of the City's contracting and procurement programs, including but not limited to construction, development projects, procurement, professional services and lease agreements. In support of this, the City includes equal opportunity language in its requests for contracting opportunities.

Additionally, Development Services will carry out the following activities to ensure the inclusion, to the maximum extent possible, of minorities and women in all contracting activities entered into by the City to facilitate the provision of affordable housing under the National Affordable Housing Act or any other applicable federal housing law:

- Maintenance of a bid registry which includes minority- and woman-owned business enterprises (M/WBE) participating in the housing rehabilitation program.
- Property owners are encouraged to select a contractor on their own and obtain bids for the rehabilitation work from contractors on the City's bid solicitation list. City encourages M/WBE to apply to be on the City's contractor list.
- All general contractors are encouraged to utilize M/WBE subcontracts and to take affirmative steps to do so. Provisions describing appropriate actions are made a part of each construction agreement.
- The City continually seeks to increase the total number of qualified M/WBEs on the bid solicitation list.
- Development Services Department provides informational materials in bid packages about housing and development related contracting opportunities for M/WBEs.

- The City will place a notice in the Star News describing the availability of contracting opportunities, as needed, to encourage contracting opportunities/ for M/WBEs.
- Notices of announcements for HOME and other housing related activities will be sent to appropriate community, trade, and nonprofit organizations throughout San Diego County when formal advertising is required.
- The City of Chula Vista Development Services Division will participate in and/or conduct M/WBEs business opportunity-related meetings and seminars upon request.
- CDBG Coordinator will maintain HUD-2516 records and steps taken to implement outreach activities to minority-owned and female-owned businesses including data on racial/ethnic or gender character of each business entity receiving a contract or subcontract of $10,000 or more paid, or to be paid, with CDBG or HOME funds; the amount of the contract or subcontract, and documentation of affirmative steps to assure that minority business and women's business enterprises have as equal opportunity to obtain or compete for contracts and subcontracts as sources of supplies, equipment, construction, and services.

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.