

Executive Summary

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

1. Introduction

This Consolidated Plan provides a basis and strategy for the use of federal funds granted to the City of Riverside by the U.S. Department of Housing and Urban Development (HUD) under the Community & Economic Development Block Grant (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This Consolidated Plan covers the period beginning July 1, 2020 through June 30, 2024, including five program years. Programs and activities described in this plan are intended to primarily benefit low- and moderate-income residents of the city of Riverside, neighborhoods with high concentration of low- and moderate-income residents, and the City as a whole. HOPWA funds will be distributed to eligible activities throughout Riverside and San Bernardino counties. The City also uses this plan to coordinate with other federal and state grant programs and local initiatives.

This plan is the product of extensive public outreach, community meetings, multiple public hearings, and consultation with multiple agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low- and moderate-income residents, and/or provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. A complete draft of this plan has been made available for public review and comment for a 30-day period beginning April 3, 2020. The availability of the plan is advertised in the local newspaper and the complete documents are available on the City's website (<http://www.riversideca.gov/>) and in print form at the City of Riverside Community & Economic Development Department, Main Library, and the Office of the City Clerk.

Purpose of the Consolidated Plan

The 2020-2024 Consolidated Plan for the City of Riverside is the comprehensive five-year planning document identifying the needs and respective resource investments in

satisfying the City's housing, homeless population, non-homeless special needs population, community & economic development and economic development needs.

Goals of the Consolidated Plan

The goals of the City's Consolidated Plan are to provide decent housing, a suitable living environment, and expanded economic opportunities for its low- and moderate-income residents. The City and its participating agencies strive to accomplish these goals by effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents and communities of Riverside. By addressing needs and creating opportunities at the individual and neighborhood levels, the City and the participating agencies hope to improve the quality of life for all residents of the City. The goals are outlined as follows:

- Provide Decent Housing – Help homeless individuals secure appropriate housing and assist those at risk of becoming homeless, preserve the affordable housing stock, increase the availability of permanent housing that is affordable to low- and moderate-income persons without discrimination, and increase the supply of supportive housing.
- Provide a Suitable Living Environment – Improve the safety and livability of neighborhoods, increase access to quality facilities and services, and reduce the isolation of income groups within an area through integration of low-income housing opportunities.
- Expand Economic Opportunities – Create jobs that are accessible to low- and moderate-income persons, stimulate business investment, and increase job development to build vibrant, self-sustaining communities.

Available Funds

The priorities and accomplishment goals outlined in this document are based on assumptions about future funding levels for the Consolidated Plan programs. In all cases, the City of Riverside has used the presumption of level funding of each program at Federal Fiscal Year 2020 levels as outlined in Table I-1 below. Because these programs are subject to annual Congressional appropriations as well as potential changes in funding distribution formulas or the number of communities eligible to receive entitlement grants, the accomplishment projections and planned activities are subject to change with availability of funding.

Table I-1:
Estimated Available Funds

	CDBG	HOME	ESG	HOPWA	Total
Estimated Annual Entitlement	\$3,197,021	\$1,134,945	\$278,459	\$2,922,984	\$7,533,409
Estimated Program Income	\$0	\$0	\$0	\$0	
Estimated Annual Funds Available	\$3,197,021	\$1,134,945	\$278,459	\$2,922,984	\$7,533,409
Five-Year Total Estimated Funds Available	\$15,985,105	\$5,674,725	\$1,392,295	\$14,614,920	\$37,667,045

Table I-1

PROGRAMS ADMINISTERED

CDBG Program

The Housing and Community Development Act of 1974 (“Act”) initiated the CDBG Program. Although the Act has been amended in recent years, the primary objective continues to be the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons of low- and- moderate-income.

Regulations governing the Program require that each activity undertaken with CDBG funds meet one of three broad national objectives as follows:

- **Benefit low- and moderate-income persons.**
- **Aid in the prevention or elimination of slums and blight.**
- **Meet other community development needs having a particular urgency.**

As part of the submittal of each Annual Action Plan, the City certifies that it has given maximum feasible priority to activities, which meet the first and second objectives above. Additionally, the City certifies that no less than 70% of the CDBG funds received, over a one-year certification period, will be designed to benefit low- and moderate-income persons.

As noted in Table I-1, the City anticipates receiving an annual CDBG Program allocation of approximately \$3,197,021 for the next five years.

HOME Program

On November 28, 1990, the Cranston-Gonzalez National Affordable Housing Act was enacted (P.L. 101-625). The HOME Program was created as a result of this legislation. It affords states and local governments the flexibility to fund a wide range of low-income housing activities through housing partnerships among states, localities, private industry, and nonprofit organizations. This program provides federal funds for the development and rehabilitation of affordable rental and homeownership housing, replacing a series of programs previously funded by HUD. HUD allocates funds to qualifying "Participating Jurisdictions" (PJs) based upon a variety of demographic and housing factors. With the exception of a waiver granted for disaster-related funding, HOME funds are subject to a 25% match of non-federal funds or in-kind contributions.

HOME regulations require grantees to allocate at least 15% of its annual HOME award to activities sponsored, managed or owned by a Community Housing Development Organization (CHDO). A CHDO is a special designation for nonprofits that provide a variety of housing activities including affordable housing development, management and homeless housing programs. HUD encourages partnerships between grantees and CHDOs to maintain and expand affordable housing. The City certifies that its Annual Action Plan will incorporate allocation of HOME funds to vital community partners such as CHDOs.

As noted in Table I-1, the City anticipates receiving an annual HOME Program allocation of approximately \$1,134,945 for the next five years.

ESG Program

The ESG Program began on November 7, 1989, as part of the Stewart B. McKinney Homeless Assistance Act. The program is designed to improve the quality of existing emergency shelters, make available additional emergency shelters, help meet the cost of operating emergency shelters, and provide essential social services to homeless

individuals. The ESG Program ensures that the homeless have access not only to safe and sanitary shelter but also to supportive services and other kinds of assistance needed to improve their situations. The program is also intended to reduce homelessness through the funding of preventive programs and activities. ESG funds further the objectives of the Riverside County Continuum of Care.

Riverside County's homeless system of care is comprised of a network of public, private, faith-based, for-profit, and non-profit service providers. County agencies provide direct services for the homeless and/or significant resources for agencies serving the homeless. The region's municipalities, including the City of Riverside, also provide substantial resources for services that assist the homeless and those at risk of becoming homeless. The County's non-profit community is a critical player in the current Continuum of Care system. Hundreds of agencies throughout the County provide programs ranging from feeding the homeless on the street to creating permanent supportive housing opportunities. These services are available to homeless families with children, and single men and women. The County's non-profit community also serves special needs populations, such as victims of domestic violence, veterans, the disabled and youth.

As noted in Table I-1, the City anticipates receiving an annual ESG Program allocation of approximately \$278,459 for the next five years.

HOPWA Program

The HOPWA Program provides housing assistance and supportive services for low-income people with HIV/AIDS and their families. Riverside is designated as the responsible jurisdiction for dispersing HOPWA funds throughout Riverside and San Bernardino counties. The City's project sponsors are the Riverside County Housing Authority and Foothill Aids Project. The City receives approximately \$2.92 million annually.

As noted in Table I-1, the City anticipates receiving an annual HOPWA Program allocation of approximately \$2,922,984 for the next five years.

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

3. Evaluation of past performance

4. Summary of citizen participation process and consultation process

5. Summary of public comments

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

7. Summary

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.

Agency Role	Name	Department/Agency
CDBG Administrator	RIVERSIDE	Community & Economic Development Department
HOPWA Administrator	RIVERSIDE	Community & Economic Development Department
HOME Administrator	RIVERSIDE	Community & Economic Development Department
ESG Administrator	RIVERSIDE	Community & Economic Development Department

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

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 Riverside actively participates in the Riverside County Continuum of Care (CoC), which is led by the Riverside County Housing, Homelessness Prevention and Workforce Solutions Department. The City has standing representation on the CoC, Housing and Planning Committee, HMIS Administrators Council, CES Oversight Committee, and Standards and Evaluations Committee. Leaders from the County and City housing authorities, private hospitals, private housing providers, County Department of Mental Health, social service programs that serve the homeless, as well as criminal justice entities also serve on the CoC. The CoC meets every other month and is responsible for coordinating the countywide effort to address homelessness and administers federal funding from HUD, State and other resources to combat homelessness. The executive leadership participates in planning partnerships with psychiatric stakeholders, criminal justice executives and employment specialists led by Riverside County.

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 Riverside County Housing, Homelessness Prevention and Workforce Solutions Department (HPWS) serves as the lead agency and grantee for the Riverside County Continuum of Care (CoC). HPWS interacts with people on many levels, thereby impacting their daily lives through child care, education, employment, training, health and human services, homelessness, and housing. The present day CoC Program resulted from the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH), which consolidated the three separate McKinney-Vento homeless assistance programs (Supportive Housing Program, Shelter Plus Care Program, and Section 8 moderate Rehabilitation SRO Program) into a single grant program. The CoC program is designed to promote community-wide planning and strategic use of resources to: address homelessness; improve coordination and integration with mainstream resources and other programs targeted to people experiencing homelessness; improve data collection and performance measurement; and allow each community to design programs to the particular strengths and challenges within the community.

The goal of HPWS is to facilitate a unified CoC whose role is to coordinate homeless efforts and is capable of meeting the varied needs of the County's homeless residents while at the same time establishing policies and procedures for such. The objective of reducing homelessness is promoted throughout the County by encouraging support from a wide-range of community stakeholders including businesses, community service groups, faith-based agencies, for-profit agencies, local government, neighborhood groups, non-profit organizations, and private foundations.

Significant aspects of the Consolidated Plan development process and implementation of project objectives was a result of meeting and coordinating with the CoC as well as agencies and organizations that serve Riverside County residents. These meetings helped identify priority needs and the level of need for various coordinated housing and homeless efforts in the County. The City of Riverside will continue to consult with the CoC where necessary to address the needs of the homeless populations. To ensure the effective and efficient provision of housing and services to homeless individuals and families, the development of the Consolidated Plan also included active citizen participation as described later in the Citizen Participation section. This joint effort has worked successfully in the past, and Riverside pledges its continuing support of the endeavor.

The City has significantly increased its efforts towards coordination and collaboration across systems of care in an effort to serve the most “at-risk” citizens including the homeless, veterans, and unaccompanied youth.

The City also works closely with the CoC to carry out the annual Homeless Point in Time Count Housing, Homelessness Prevention and Workforce Solutions Department in the City of Riverside by providing two deployment centers. The City provides maps of the where the homeless are engaged to follow up with resources.

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 Emergency Solutions Grant (ESG) program requires coordination among participating agencies and the Continuum of Care. All ESG subrecipients in the City of Riverside are experienced homeless providers with a demonstrated track record in fiscal management and the provision of housing and supportive services targeted to the homeless. ESG funded agencies must participate in the CoC. The CoC has over 100 member organizations including homelessness assistance providers, veteran service representatives, victim service providers, Public Housing Agency, Mental Health Agency, formerly homeless individuals, and government organizations.

The CoC meets on a regular basis, sharing information about services among participating agencies and setting funding priorities and policies for homeless.

The City of Riverside, the ESG recipient, consulted with the CoC to discuss the allocation of ESG funds in ways that:

- **Coordinate with other ESG entitlement jurisdictions to develop and utilize shared standardized eligibility and assessment tools;**
- **Support federal and local goals for priority populations;**
- **Allow for variations in the program design that responds to the needs and resources of the local jurisdiction; and**
- **Comply with eligibility and verification requirements (HMIS, housing status, homeless definitions, etc.)**

Policies and procedures for the administration of HMIS are as follows:

- The HEARTH Act states HMIS participation is a statutory requirement for ESG grantees and sub-recipients. The City of Riverside and its subrecipients coordinate with the CoC to ensure the screening, assessment, and referral of Program participants are consistent with the written standards.
- Designate one or more representatives to serve on the HMIS Steering Committee, the Committee responsible for overseeing the coordinated implementation of HMIS in Riverside County. The HMIS Administrators Council meets to review the progress of implementation, identify and resolve problems, update policies and procedures, and to review reports from participants.
- Ensure participating agencies and users receive collaborative-approved training and maintain a process to hear and address issues from users.
- Ensure that accurate data on all persons served and all activities assisted under ESG are entered into the community-wide HMIS.
- Establish a process to review, analyze and report key performance measures on a regular basis.
- Access HUD required reports directly from HMIS.
- Compare HMIS reports to provider data and confirm all providers have corrected inaccurate data before reporting deadline.

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- Using HMIS data, review preventing and ending homelessness results to evaluate the performance toward achieving outcomes in the plan.
- ESG Grantees countywide meet annually to review ESG Written Standards to ensure they are up-to-date and include provisions of homelessness prevention and rapid re-housing assistance, as required by 24 CFR 576.400(e)(1) and 24 CFR 576.400(e)(2).

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

Table 2 – Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

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

Narrative (optional):

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

- 1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Based on HUD provided figures, the following data indicates the number and percentage of renters and homeowners who may be subject to housing tribulations, based on income level. The lack of housing for all income levels has substantially increased the number of households experiencing housing problems and cost burdens.

HUD receives a “special tabulation” of data from the U.S. Census Bureau’s American Community Survey (ACS) that is largely not available through standard Census products. This special tabulation data provides counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of area median income) and household types of particular interest to planners and policy-makers. This data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, is used by local governments for housing planning and as part of the Consolidated Planning process.

Assessing the specific housing needs of the City of Riverside is critical to creating a realistic and responsive affordable housing strategy. As such, an assessment of the City’s affordable rental and single-family homes was conducted based on available demographic, economic and housing data for the City of Riverside. The assessment utilized HUD’s eCon Planning Suite within the Integrated Disbursement and Information System (IDIS). The eCon Planning Suite pre-populates the most up-to-date housing and economic data available to assist jurisdictions in identifying funding priorities in the Consolidated Plan and Annual Action Plan. Highlights of this assessment are provided in this section.

Needs Assessment Overview

The percentage of household income spent for mortgage costs or gross rent, commonly called cost burden, is by far the most prevalent problem in Riverside, for owned and rented households alike. According to Housing and Urban Development guidelines, households spending more than 30 percent of income for these housing costs are cost burdened.

Rental housing costs have been rising more rapidly than home purchase prices, placing an economic stress on renting households who are typically younger or economically disadvantaged relative to homeowners.

According to ACS 2013-2017, there were an estimated 23,974 households in the City of Riverside the average household size was 2.27 people. Families made up 59.4 percent of these households

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including both married-couple families (44.0 percent) and other families (15.4 percent). Female householder families with no husband present and own children under 18 years are 6.9 percent of all households. Nonfamily households made up 40.6 percent of households. Forty-eight percent of renter households are paying more than 30 percent of their household income for rent, while 21 percent of selected monthly owner costs as a percentage of household income is more than 30.

In Riverside, 27.4 percent of all households have one or more children under the age of 18 and 26.8 percent of all households have one or more people 65 years and over. The poverty rate is 16.3% (higher than the national average at 11.8%). In 4.2% of Riverside homes, a language other than English is spoken at home.

Population by race and ethnicity through 2017 is shown in the following charts. The white population represented 90.6 percent of the total population in 2017, compared with the black or African American population accounting for 4.4 percent of the total population in 2017. Hispanic households represented 2.2 percent of the total population in 2017.

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	303,871	316,335	4%
Households	88,414	91,270	3%
Median Income	57,344	57,196	0%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *					
Small Family Households *					
Large Family Households *					
Household contains at least one person 62-74 years of age					
Household contains at least one person age 75 or older					
Households with one or more children 6 years old or younger *					

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	310	130	210	115	765	20	25	25	25	95
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	440	550	380	165	1,535	55	50	170	70	345
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	790	1,190	1,075	420	3,475	105	290	465	389	1,249
Housing cost burden greater than 50% of income (and none of the above problems)	4,730	3,545	1,215	165	9,655	1,455	1,800	1,500	575	5,330

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	495	1,375	3,885	1,710	7,465	229	640	1,890	1,475	4,234
Zero/negative Income (and none of the above problems)	1,035	0	0	0	1,035	300	0	0	0	300

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,270	5,410	2,885	865	15,430	1,640	2,165	2,165	1,060	7,030
Having none of four housing problems	1,070	1,765	5,045	3,675	11,555	429	1,565	4,165	3,840	9,999
Household has negative income, but none of the other housing problems	1,035	0	0	0	1,035	300	0	0	0	300

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,305	3,015	2,865	8,185	380	695	1,450	2,525
Large Related	1,100	1,250	1,035	3,385	365	730	1,035	2,130
Elderly	1,325	820	840	2,985	749	1,035	885	2,669
Other	1,900	1,620	1,405	4,925	345	270	375	990
Total need by income	6,630	6,705	6,145	19,480	1,839	2,730	3,745	8,314

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,235	1,785	720	4,740	335	550	630	1,515
Large Related	1,015	745	85	1,845	350	555	275	1,180
Elderly	975	520	275	1,770	615	620	415	1,650
Other	1,805	1,215	230	3,250	295	230	230	755
Total need by income	6,030	4,265	1,310	11,605	1,595	1,955	1,550	5,100

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,050	1,410	940	415	3,815	155	230	275	244	904
Multiple, unrelated family households	150	195	515	190	1,050	8	115	360	200	683

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	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
Other, non-family households	45	130	45	4	224	0	0	0	10	10
Total need by income	1,245	1,735	1,500	609	5,089	163	345	635	454	1,597

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

The 2018 5-Year ACS estimates are that 18,050 or about 19.8 percent of all households are single person households. On March 31, 202 there were 236 homeless individuals from the City of Riverside that are the By Name List waiting for a housing resource and housing unit. The housing needs for single persons who are homeless are in excess of the current resources, without factoring the population that is in the doubled up or moving from friend to friend's house.

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.

According to the 2018 American Community Survey estimates, 33,993 Riverside residents (or 10.2 percent of the total population) were of a disabled status. There are 12,800 elderly individuals who are disabled which represents 26% of elderly population. Elderly disabled owners may need home modifications as they age in place and permission from the City to make exterior modifications such as constructing ramps in the side yard. Elderly disabled renters may need permission for reasonable physical modifications and reasonable accommodations form their apartment manager.

During the 2020 Homeless Point in Time Count, 24 homeless individuals (9%) are victims of domestic violence and are in need of housing assistance. Domestic violence shelters and transitional housing rarely have openings, and shelter staff express the difficulties that their

residents face when attempting to transition out of their programs into market-rate housing. As a result of the power structure inherent in relationships characterized by domestic violence, many of their clients lack the education and skills needed to earn an income to adequately support themselves and, in many cases, their children. Case management is provided to help these individuals gain the skills they need to become self-sufficiency and achieve housing stability.

What are the most common housing problems?

The most common housing problem in the City is cost burden, where residents paid more than 30 percent of their gross income on housing costs. This problem is most acute for renters and households with incomes under 30 percent of area median income (AMI). Households paying more than 50 percent of their income for housing is also an issue, again particularly for those with incomes under 30 percent of AMI.

According to 20011-2015 CHAS data, 6,185 households under 30 percent of AMI were paying at least 50 percent of their monthly income on housing costs. A total of 3,545 renters between 30 and 50 percent of AMI and 1,215 renters between 50 - 80 percent of AMI were paying more than half of their monthly income on housing.

Far fewer owner-occupied households were paying over 50 percent of their monthly income on housing costs. The data shows that while 9,490 renters under 80 percent of AMI paid over 50 percent of their monthly income on housing costs; only 4,755 homeowners at this income level did so.

The second most common housing problem was overcrowding with 1.01 - 1.5 people per room. Overcrowding affected 3,475 of renters and 1,249 homeowners.

The third most common housing problem was severely overcrowding with more than 1.51 people per room. This problem also disproportionately affected renters (28.6 percent of all cases) with household incomes below 30% AMI and owner occupied households with incomes between 50% and 80% AMI (49 percent of all cases).

Fortunately, substandard housing in the City was extremely limited, affecting less than 1 percent of all households. It should be noted that substandard housing in this instance is defined under a HUD interpretation and includes housing units lacking complete kitchen and/or bathroom facilities. The share of housing units not fully compliant with local code is greater.

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

The housing trend is that extremely low-income renters and very low-income homeowners are much more likely to have housing problems than homeowners and renters with higher income groups. CHAS data on severe housing problems indicated that 15,430 renter households and 7,030 owner households had one or more housing problems. This trend holds true with overcrowding, as 3,350 or 24 percent of renter households were overcrowded households. The elderly, particularly homeowners, were also affected by cost burdens, comprising of 54.5 percent of households with incomes below 30 percent AMI.

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

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage job, rent consuming more than 30 percent of their income, and high childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness will often have additional issues present: family conflicts, domestic violence, doubling up with family members, recent crisis, housing with code or safety violations, family members with disabilities, criminal histories, history of mental health or chemical dependency, difficulty navigating systems to access public benefits or community based services, and prior experience with homelessness.

The CHAS data shown in this section shows there are 1,335 households with zero or negative income which are at imminent risk of either residing in shelters or becoming homeless. The City will continue to utilize Emergency Solutions Grant Rapid Re-Housing and its HOME Tenant-Based Rental Assistance Program to address the need of this population and residents who are currently living on the streets or living in motels. Families at risk of losing their housing are referred to Riverside County Department of Public Social Services., United Way of the Inland Empire, Catholic Charities, Lutheran Social Services and faith-based organizations for assistance.

The City of Riverside will also continue to collaborate with the CoC to address the needs of formerly homeless individuals and families through permanent supportive housing programs and rapid-re-housing programs. Outreach workers will continue to assess clients for their level of need and make program referrals based on the specific needs of the individual or family while being placed on the By Name List waiting for a housing resource and residential unit.

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:

Demo

Given the precarious and unstable financial situation that cost burdened households face, some portion of the 11,605 severely cost burdened low-income renters identified by CHAS may become homeless in Riverside if they experience an unexpected crisis. For households late on their rent, the eviction process can be completed within several weeks. With little to no room in their budget for savings, these households may lack the necessary funds to catch up on their rent or move to a new home. If they also lack a social support network with the capacity to help them through their housing crisis, they face imminent risk of homelessness.

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

The characteristic that has been linked most clearly with instability and an increased risk of homelessness is a lack of affordable housing for lower-income households. The typical measure of housing affordability is whether tenants are paying more than 30 percent of their gross income on rent. According to 2018 American Community Survey, 69 percent of City renters paid more than 30 percent of their income on housing. The affordability issue is also illustrated by the fact that just 22 percent of the City's apartments rent for less than \$1,000 a month. Another characteristic linked to instability and an increased risk of homelessness is the difficulty eligible individuals have in obtaining Permanent Supportive Housing. PSH is almost always fully utilized, but a number of issues occur when eligible recipients are placed on a waiting list. They will often remain homeless, move to rooming houses, or relapse into drugs or other harmful activities. As a result, many eligible recipients lose their eligibility for PSH during the waiting period. Many other non-housing characteristics also play a role such as chronic health issues, unemployment, mental health issues, substance abuse and criminal activity. Additional information is provided in the NA-40 Homeless Needs Assessment.

Discussion

Demo

As detailed above, Riverside's housing needs assessment indicates goals and priorities of the Consolidated Plan should focus on alleviating cost burden among low- and moderate-income renters and homeowners and programs to address the physical condition of housing.

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

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

Introduction

HUD defines a disproportionately greater number of housing problems by a racial or ethnic group as when a group experiences housing problems at a rate more than 10% greater than the income group as a whole. The data summarizes the percentage of each minority group experiencing any of four housing problems: cost burden (paying more than 30% of income for housing); overcrowding (more than one person per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing). Income classifications are defined as: extremely low-income (under 30% of AMI); low-income (between 30 and 50% AMI); moderate-income (between 50 and 80% AMI); and middle-income (between 80 and 100%) AMI.

In the first two sections (NA-15 and NA-20), housing problems are defined as:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- More than one person per room
- Housing costs more than 30% of household income

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,640	770	1,335
White	2,445	270	434
Black / African American	1,035	39	45
Asian	635	89	350
American Indian, Alaska Native	90	4	15
Pacific Islander	55	0	15
Hispanic	3,934	370	375

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,590	1,320	0
White	2,580	650	0
Black / African American	750	120	0
Asian	570	55	0
American Indian, Alaska Native	55	0	0
Pacific Islander	20	0	0
Hispanic	5,405	425	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,830	3,425	0
White	3,285	1,740	0
Black / African American	860	140	0
Asian	500	130	0
American Indian, Alaska Native	35	4	0
Pacific Islander	35	0	0
Hispanic	5,650	1,375	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,100	4,325	0
White	1,914	1,780	0
Black / African American	190	260	0
Asian	360	219	0
American Indian, Alaska Native	115	40	0
Pacific Islander	30	0	0
Hispanic	2,385	1,985	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

The disparate impact analysis for housing problems determined that White and Hispanic populations had percentages that made up 82% of the jurisdiction as a whole.

Based on this analysis, the following income groups were found to have disproportionate housing need relative to the City’s population as a whole with comparable household

- Black/African American: Every income category below 100% of AMI
- Asian: Every income category below 100% of AMI

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

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

Introduction

Severe housing problems for occupied units indicate the physical condition or lack of necessary living standards per household. The Comprehensive Housing Affordability Strategy (CHAS) data summarizes the percentage of each minority group experiencing any of four severe housing problems: cost burden (paying more than 50% of income for housing); overcrowding (more than 1.5 persons per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing). The Hispanic population had a disproportionately greater need with severe housing problems in every income category with the exception of the extremely low income White population that had a greater need with severe housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,910	1,499	1,335
White	2,115	595	434
Black / African American	945	135	45
Asian	585	144	350
American Indian, Alaska Native	90	4	15
Pacific Islander	55	0	15
Hispanic	3,690	614	375

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,575	3,330	0
White	1,925	1,310	0
Black / African American	575	300	0
Asian	445	175	0
American Indian, Alaska Native	55	0	0
Pacific Islander	20	0	0
Hispanic	4,400	1,430	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,050	9,210	0
White	1,290	3,740	0
Black / African American	275	725	0
Asian	325	305	0
American Indian, Alaska Native	35	4	0
Pacific Islander	4	30	0
Hispanic	2,940	4,080	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,925	7,515	0
White	609	3,085	0
Black / African American	55	390	0
Asian	70	504	0
American Indian, Alaska Native	0	155	0
Pacific Islander	20	10	0
Hispanic	1,105	3,265	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Although severe housing problems were less prevalent than non-severe housing problems, their distribution continued to correlate strongly with income levels. Hispanic and White households had the highest frequency of severe housing problems across all income levels. Black/African American households experienced the highest level of housing problems in the 30 - 50% AMI bracket.

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:

The disproportionately greater need of racial or ethnic groups is based on the level of cost burden defined as monthly housing costs (including utilities) exceeding 30% of a household's monthly income. The data is broken down into groups paying under 30% of income for housing, between 30 and 50%, and over 50%. The column labeled “no/negative income” represents households with no income or those paying 100% of their gross income for housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	51,364	20,538	17,895	1,460
White	25,060	7,665	5,720	469
Black / African American	3,115	1,510	1,750	75
Asian	2,869	1,220	1,280	395
American Indian, Alaska Native	335	144	180	15
Pacific Islander	115	75	79	15
Hispanic	18,730	9,310	8,130	385

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Moderate Housing Cost Burden: Approximately 21% of all Riverside households experienced a moderate housing cost burden, paying 30-50% of household income for housing. Pacific Islanders experienced the largest disproportionate need (40.5%).

Severe Housing Cost Burden: An additional 18% of all Riverside households experienced a severe housing cost burden, paying more than 50% of household income for housing. Below is a breakdown of the severe housing cost burden disproportionate need:

- Pacific Islander: 42.7%
- Black/African American: 27%
- American Indian: 26%
- Hispanic: 25%

Demo

- Asian: 22%
- White: 14.6%

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

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

The disproportionately greater need analysis is not necessarily reflective of the number of households in need. Rather, the analysis determined whether any particular racial or ethnic group has a need which is disproportionately greater than all the households in that particular income group. A disproportionately greater need exists when the percentage of households in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of households in the category as a whole.

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

In the needs section as a whole of the consolidated plan all housing needs are analyzed and addressed including special needs populations.

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

In the City of Riverside diversity is highly integrated. Funds for affordable housing are utilized throughout the City under the City's CDBG and HOME programs. As part of the Citizen Participation Plan the City is required to conduct public notices in difference language if the general population of an area that is effected by the program or project primarily speaks that language. The City also conductus public meetings annually throughout the City to ensure that the needs of all low-income residents will be addressed. According to the American FactFinder, American Community Survey 2018 5-Year Estimates, Hispanics comprise 53% of the City's populations. In response, the City has translated all HUD-CPD related community public meeting notices in Spanish.

NA-35 Public Housing – 91.205(b)

Introduction

The tables and sections below discuss the characteristics of the Housing Authority of the County of Riverside’s program composition for Mod-Rehab, Public Housing, Project Based Rental Assistance (Vouchers), Veterans Affairs Supportive Housing and the Family Unification Program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	6	4	6	2	6	0	5	

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	1	3	2	1	2	1	3
# Homeless at admission	0	2	331	205	1	197	2	5
# of Elderly Program Participants (>62)	0	67			9	3,211	15	10
# of Disabled Families	0	12	70	2,587	26	2,422	82	33
# of Families requesting accessibility features	0	79	456	8,748	36	38	3,249	178
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	66	318	5,469	26	5,195	79	144	15
Black/African American	0	10	126	2,967	8	2,867	55	29	3
Asian	0	1	9	209	2	203	0	2	1

Demo

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 *
American Indian/Alaska Native	0	0	2	80	0	76	1	3	0
Pacific Islander	0	2	1	23	0	23	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	29	250	2,318	7	2,220	13	74	1
Not Hispanic	0	50	206	6,430	29	6,144	122	104	18
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

On October 1, 2016, the Housing Authority converted the 469 units of public housing into project-based voucher units through HUD's Rental Assistance Demonstration Program. Upon conversion, legal ownership of the 469 units transferred over to the Riverside Community Housing Corp, which is the non-profit side of the Housing Authority. There are a total of thirty-seven (37) handicap accessible units within the 469 project based portfolio. As the population has increased in Riverside County so has the demand for accessible public housing units. At present time, the Housing Choice Voucher waiting list has 91,022 registrants of which 22,133 have registered as disabled households and a portion of these registrants may require an accessible unit. The Housing Authority does not track the need for an accessible unit at initial registration as the wait time can range from months to several years and these needs may change during the waiting period.

For existing residents, the Housing Authority prioritizes leasing of available accessible units to households requiring such an accommodation as detailed in the agency's Housing Choice Voucher Administrative Plan. In the event that an accessible unit is occupied by a non-disabled household, the Housing Authority has an established relocation policy that will relocate non-disabled households to standard units and facilitate access to the needed accessible unit for the disabled household. At present time, all accessible units are occupied by disabled households who require these units.

Accessibility needs are also addressed through the agency's Reasonable Accommodation procedures. Any resident can submit a written request for a Reasonable Accommodation to allow full access and participation in the agency's Housing Choice Voucher program. These requests are reviewed by a committee in accordance with federal regulations, state laws, and local policies which govern reasonable accommodations. The most requested reasonable accommodations are for live-in aides to assist with daily living and an additional bedroom to allow for separate sleeping quarters or an additional room to house the required medical equipment for a disabled household member.

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

The most immediate needs noted of the residents of Public Housing and the Housing Choice Voucher Programs are:

1. Employment
2. Job Training
3. Reliable and efficient transportation options
4. Childcare

5. Education – High School Diploma or equivalent; secondary education
6. Assistance with prescription drug costs for elderly and disabled residents
7. Assistance with paying utility costs

Limited transportation resources and childcare programs further restricts employment opportunities for these families. There is an immediate need for programs such as the Family Self-Sufficiency (FSS) program Jobs PLUS and other initiatives designed to increase employment and income for these residents.

These needs may be addressed through the incorporation of EnVision Centers into the consolidated planning process.

The EnVision Center concept focuses upon improving the quality of life and empowering individuals and families to achieve self-sufficiency and to leave HUD-assisted housing. It is based upon the fundamental notion and idea that continued financial support alone will not lift people out of poverty.

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

In many ways, the needs of Public Housing residents and Housing Choice voucher holders are similar to the needs of the low-income residents in the general population. The need for increased employment opportunities, greater transportation resources, low cost childcare programs, access to education, prescription drug cost assistance, and utility assistance are consistent needs in both groups. The Housing Authority's client population has a slightly higher rate of persons with disabilities and single parent households compared to the general population.

Discussion

Refer to above discussion.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

According to the Riverside County 2020 Homeless Count and Subpopulation Survey, conducted on January 29, 2020, there were 729 sheltered and 2,155 unsheltered adults and children for a total count of 2,884 who were homeless during the point-in-time count. Riverside County experienced a 5% increase

In the City of Riverside there were 587 unsheltered adults and children who were homeless, which is a 34% increase from the 2019 Homeless PIT Count. The Census Bureau noted, in the 2011-2018 American Community Survey, that in Riverside 14.7 percent persons were living below the poverty level. In addition, the City of Riverside like many other large cities has a substantial number of households that are at risk of becoming homeless as the City continues to see residential rents and property values increase.

POPULATION	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	220	9	974	877	340	101
Persons in Households with Only Children	12	0	44	40	0	13
Persons in Households with Only Adults	399	1,676	8,384	7,546	403	74
Chronically Homeless Individuals	77	387	1,055	950	0	170

Demo

Chronically Homeless Families	10	0	31	28	0	129
Veterans	38	99	314	283	86	85
Unaccompanied Child	65	175	0	0	0	0
Persons with HIV	8	20	19	19	7	237

Table 26 - Homeless Needs Assessment

Data Source: Estimates of the homeless population are based on the 2019 Point-in-Time Homeless Census and Survey

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):

Based upon the PIT count report, the number (percentage) of chronically homeless individuals:

- Sheltered: increased by 68% from 2019 (77) to 2020 (129)
- Unsheltered: decreased by 29% from 2019 (727) to 2020 (519)

Duration of Homelessness: Among the respondents in 2020, 22 percent of the unsheltered were chronically homeless (homeless for a year or more).

According to the 2020 Homeless Count and Survey, it was estimated that on any given night, the City of Riverside has approximately six homeless families. This number remains low as families are quickly assisted by the Family Shelter located in the City.

Homeless Veterans: Based on the 2020 homeless survey, the County of Riverside has a homeless veteran population of approximately 162 persons, a 1% decrease in homeless veteran count between 2019 to 2020.

Nature and Extent of Homelessness: City of Riverside Unsheltered Homeless Point-In-Time Count Data

Race	Unsheltered	%
American Indian	7	1%
Asian	5	1%
Black	120	20%
Native Hawaiian	2	<1%
White	288	49%
Multiple Races	10	2%
Unknown Races	153	26%

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):

Duration of Homelessness: Among the respondents in 2020, 38% of the unsheltered population were chronically homeless (homeless for a year or more).

Number of Chronically Homeless Individuals: According to the 2029 Homeless Count and Survey, it was estimated that on any given night, the City of Riverside has approximately 105 unsheltered chronically homeless persons.

Homeless Veterans: Based on the 2020 homeless survey, the City has a homeless veteran population of approximately 30 persons. This represents 11% of the total point-in-time homeless population.

Homeless Families: Data from the 2020 homeless count showed that there was one homeless family with children under the age of 18 identified during the point-in-time count.

Targeted Unaccompanied Homeless Children and Youth Count: During the 2020 Count, 66 youth (18-24) were identified, representing 11% of the City of Riverside’s unsheltered homeless population. While HUD defines person’s ages 18-24 years old as adults, local homeless youth and youth service providers in the City of Riverside consider this age group transition-aged youth.

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

According to the Riverside County 2020 Homeless Count and Subpopulation Survey, there are six unsheltered families in the County and one in the City of Riverside. In the County, there were 64 families sheltered which would need some type housing assistance to exit a shelter and obtain and sustain housing.

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

Results of the racial/ethnic groups from the Riverside County 2020 Homeless Count and Subpopulation Survey for the City of Riverside showed the three largest among survey respondents were White/Caucasian (49%), African American/Black (20% - increased 40% from the previous count), and Hispanic/Latino (23%). Also, 1% of survey respondents identified as American Indian/Alaskan Native and as Asian/Pacific Islander.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 2,884 homeless adults and children counted during the point-in-time count, 2,155 were unsheltered (1,703 adults, 256 Youth and 25 children) and 729 were sheltered (513 adults, 70 youth and 146 children).

The 1,703 unsheltered homeless adults counted only includes those that meet the HUD-based definition by residing in: places not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings; or in an emergency shelter; or in transitional housing for homeless persons. The sheltered count of 513 adults include the number of persons and households sleeping in emergency shelters (including seasonal shelters), transitional housing, and Safe Haven programs that were listed on the Continuum of Care's Housing Inventory Chart (HIC). The sheltered count data was gathered either through a data collection sheet or the Homeless Management Information System (HMIS). The homeless count and survey data revealed that 24% of the unsheltered homeless population is chronically homeless and in need of longer-term assistance such as rental assistance and wraparound social services such as health care, employment services, mental health care, and life skills training. The data showed that 76% of the unsheltered homeless population is not chronically homeless and will likely need shorter-term assistance, such as a few months of rental assistance, and are not as reliant on social services.

Discussion:

Refer to above discussion.

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

Introduction:

HOPWA

Current HOPWA formula use:
Cumulative cases of AIDS reported
Area incidence of AIDS
Rate per population
Number of new cases prior year (3 years of data)
Rate per population (3 years of data)
Current HIV surveillance data:
Number of Persons living with HIC (PLWH)
Area Prevalence (PLWH per population)
Number of new HIV cases reported last year

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

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

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

Discussion:

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

Describe the jurisdiction’s need for Public Facilities:

How were these needs determined?

Describe the jurisdiction’s need for Public Improvements:

How were these needs determined?

Describe the jurisdiction’s need for Public Services:

How were these needs determined?

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of this analysis is to determine the availability of affordable housing in the City of Riverside. It is in the City's interest to ensure its housing stock contains decent and suitable affordable units, as affordable housing is the basis and foundation of self-sufficiency. For the purposes of this plan, the City will define affordable housing based on Section 215 of the National Affordable Housing Act:

- Rental Housing is considered affordable if it is occupied by a household earning less than 80% of AMI and pays a rent no more than 30% of the household's monthly income.
- Owner-occupied Housing is considered affordable if the owner is the principal residence whose income is less than 80% of AMI and the purchase price is not more than 95% of the median purchase price for the area.

In order to gauge the availability of affordable housing within the City, this analysis examines the following aspects of the current housing market:

- **Supply:** Current Housing Stock by Size of Units, Units in Structure, and Age of Unit; Recent Permit Activity; Available Vacant Land.
- **Demand:** Number of Households by Size and Type, Vacancy Rates; Population Growth; Economic Outlook and Job Growth.
- **Supply vs. Demand:** Sales Data; Rent Increases; Overcrowded Housing; Cost Burdened Households.

Based on the aforementioned data, the City has formulated levels of need for three income levels: low income households (earning between 50 and 80% of AMI), very low income households (earning between 30 and 50% of AMI), and extremely low income households (earning less than 30% of AMI).

These need levels form the basis for the City's Five-Year Strategic Plan.

Supply and Demand

In order to gauge the availability of affordable housing within the City, this analysis examines the following aspects of the current housing market:

- **Supply:** Current Housing Stock by Size of Units, Units in Structure, and Age of Unit; Recent Permit Activity; Available Vacant Land.
- **Demand:** Number of Households by Size and Type, Vacancy Rates; Population Growth; Economic Outlook and Job Growth.
- **Supply vs. Demand:** Sales Data; Rent Increases; Overcrowded Housing; Cost Burdened Households.

Based on the aforementioned data, the City has formulated levels of need for three income levels: moderate-income households (earning between 50 and 80% of AMI), low-income households (earning between 30 and 50% of AMI), and extremely low-income households (earning less than 30% of AMI). These need levels form the basis for the City's Five-Year Strategic Plan.

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

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

Housing Supply

The Office of Homeless Solutions reviewed several variables of the community's housing stock in order to gain a complete understanding of the available supply of homes.

This section will address the supply, tenancy, condition, and other characteristics of existing housing stock, as well as touch on future housing development. The data that has been used for the analysis is derived from 20011-2015 ACS and is based on occupied units and not the total number of housing units located in the City. Tables where this occurs will contain a note denoting such.

Housing Market

Riverside's housing market is a strong cost market, both for rental housing and for ownership housing. Home sales prices have largely recovered from the recent recession. According to Zillow

the median home sales price in Riverside in March 2020 is \$426,801, an increase of 2.51% over the past year. The median rents in Riverside are \$1,613, an increase of 5% over last year. While this is good news for homeowners and the housing industry as a whole, this is bad news for low-income renters and prospective homebuyers.

The tables in the next few pages provide some additional data mostly provided by HUD from the ACS on the cost and other characteristics of Riverside's housing stock. These data underestimate the cost of Riverside's housing and overestimate the affordability of Riverside's housing because asking rents for units currently on the market are generally much higher than rents of occupied units, and many unsubsidized units with "affordable" rents are not necessarily available to lower income households because they are already occupied by higher income households.

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

Introduction

According to 20011-2015 ACS data, much of the City's housing stock is comprised of single-family homes (68 percent). Multi-family housing accounts for only 30 percent of total housing units in the City and a majority of these dwelling units are in smaller multifamily structures containing fewer than 19 units. Mobile homes also make up a small portion of the housing stock in the City (2 percent). Also, a vast majority (86 percent) of the City's ownership housing was comprised of larger units (i.e. with three or more bedrooms). By comparison, only 30 percent of the City's rental housing was comprised of larger units. This may explain the larger number of overcrowded renter households in the City. As discussed in the Needs Assessment (NA-10), the City's ability to respond to increasingly difficult housing issues is currently resource constrained. With the dissolution of the redevelopment in 2012, the City's ability to provide affordable housing has been seriously compromised.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	63,085	64%
1-unit, attached structure	3,715	4%
2-4 units	5,495	6%
5-19 units	14,675	15%
20 or more units	9,110	9%
Mobile Home, boat, RV, van, etc.	2,300	2%
Total	98,380	100%

Table 28 – Residential Properties by Unit Number

Data 2011-2015 ACS

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	270	1%	1,575	4%
1 bedroom	565	1%	10,690	26%
2 bedrooms	6,065	12%	16,235	40%
3 or more bedrooms	43,565	86%	12,318	30%
Total	50,465	100%	40,818	100%

Table 29 – Unit Size by Tenure

Data 2011-2015 ACS

Source:

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

As of March 2020, the City monitors a total of 38 completed affordable housing projects in the City of Riverside. The 38 projects consist of a total of 1,704 units in which 1,553 units are restricted to low- and moderate-income households. Twelve (12) projects were assisted with a combination of Redevelopment Housing and HOME funds, thirteen (13) projects were assisted with Redevelopment

Housing funds and/or Housing Authority, nine (9) projects were assisted with NSP funds, and one (1) project was funded with a combination of HOME and SHP funds.

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

The City has three apartment complexes that have affordability period that end during the Consolidated Planning period, which are listed below.

APARTMENTS	TYPE	NO. OF UNITS	FUNDING SOURCE	AFFORDABILITY PERIOD EXPIRES
Emerald Pointe	Family	79	Redevelopment Agency – Housing Authority	2024
Silvercrest	Senior	75	Redevelopment Agency – Housing Authority, HUD Section 202	2024
Cambridge Gardens	Senior	75	Redevelopment Agency – Housing Authority, HUD Section 202	2024

The City will encourage the property owners to apply for Low Income Housing Tax Credits in order to extend the affordability period of these units.

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

As shown in the following Housing Market Analysis section, extremely low-income, very low-income, and low-income households generally cannot afford to own or rent market rate housing and require assistance to obtain decent and affordable housing. A large percentage of households are at or below the area median income and experiencing a disproportionate housing need. The City has a significant need for affordable housing. Currently, waiting lists for affordable

rental units for large families have a three-year waiting period while smaller apartment units have a one year waiting period. In addition to issues relating to affordability, issues relating to housing conditions are also prevalent. With more than 76 percent of the housing units older than thirty years of age, a large portion of the City's housing stock may need substantial rehabilitation and emergency repairs. The extent of housing needs in the City far exceeds the resources available to address those needs.

Describe the need for specific types of housing:

The City has a range of housing needs, including permanent supportive housing, affordable housing suitable for large families and seniors. The preservation of the current housing and bed inventory and the ability to expand the inventory over the next several years remains critical. Affordable housing for low-income, very low-income and extremely low-income households is needed because housing market prices in the City often translate into housing costs burden for low-income families. Continued access to federal and state funding that target the type of housing described in this section is important.

Discussion

The continual challenge for the City of Riverside will be to preserve and increase the supply of affordable housing for all the groups identified above during a period of highly constrained resources.

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

Introduction

One of the most important factors in evaluating a community's housing market is the cost of housing and, even more significant, whether the housing is affordable to households who live there or would like to live there. Housing problems directly relate to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs. The following tables reflect the cost of both owner and renter-occupied housing in Riverside. These tables use 2011-2015 ACS data from HUD's eCon software.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	370,900	261,400	(30%)
Median Contract Rent	949	1,015	7%

Table 30 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,970	7.3%
\$500-999	17,390	42.6%
\$1,000-1,499	15,480	37.9%
\$1,500-1,999	4,028	9.9%
\$2,000 or more	965	2.4%
Total	40,833	100.0%

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,180	No Data
50% HAMFI	2,840	1,150
80% HAMFI	14,180	4,810
100% HAMFI	No Data	9,544
Total	18,200	15,504

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	826	986	1,232	1,717	2,132
High HOME Rent	800	859	1,033	1,184	1,301
Low HOME Rent	628	673	808	933	1,041

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to the 2011-2015 CHAS data by HUD, mismatches in terms of supply and affordability exist in the City. Approximately 6,630 households renting in the City are earning less than 30 percent of AMI, however, there are only 1,180 dwelling units affordable to those at this income level. Similarly, the City has 9,435 households earning between 31 and 50 percent of AMI and only 3,990 housing units affordable to those at this income level. The shortage of affordable units is most acute for households with the lowest incomes, but even households earning between 51 and 80 percent AMI will have difficulty finding affordable housing. Furthermore, a housing unit affordable to a particular income group does not mean the unit is actually occupied by a household in that income group. Therefore, the affordability mismatches are likely to be more severe than presented by the CHAS data.

According to the 2018 ACS Survey Estimates, there are approximately 33,993 persons with disabilities in the City. A safe affordable place to rent or own is essential to achieving independence and enables people with disabilities to be fully integrated participants in the community. However, most persons with developmental disabilities live on fixed incomes and affordable decent housing is very limited.

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

The tightened housing market will continue to place pressure on market rents and home prices. Diminishing public funds for affordable housing will impact the ability to develop affordable housing units in the City.

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

Based on a survey of rental listings on www.craigslist.org, market rents in the City vary by location. Market rents in most areas of the City are on the high end when compared to the Fair

Market Rents. While the City desires to de-concentrate affordable housing, market economics dictate that affordable housing may not be financially feasible or cost-effective in certain locations.

For first-time buyers, it is still a very difficult housing market even with lower mortgage interest rates, a shrinking inventory of affordably priced homes, and fierce competition from cash investors bidding for the same homes which reduces the number of affordable properties available to lower-income buyers.

Discussion

For the current and foreseeable housing market, the inability to purchase a home will increase pressure on the rental market, reducing supply and increasing rents. This pressure is shown by the declining apartment vacancy rate.

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

Introduction

Assessing housing conditions in the City can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. The American Community Survey (ACS) defines a “selected condition” as owner- or renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) more than one occupant per room; and 4) selected monthly housing costs greater than 30 percent of household income. Based on this definition, 51% of all renter-occupied households in the City have at least one selected condition.

Definitions

A substandard condition is one that affects the health and safety of a resident’s habitability. As defined by California Health and Safety Code, a substandard condition exists to the extent that it endangers the health and safety of its occupants or the public. Following is a list of those conditions:

- Inadequate sanitation.
- Structural hazards.
- Any nuisance which endangers the health and safety of the occupants or the public.
- All substandard plumbing, wiring, and/or mechanical equipment, unless it conformed to all applicable laws in effect at the time of installation and has been maintained in a good and safe condition.
- Faulty weather protection.
- The use of construction materials not allowed or approved by the health and safety code.
- Fire, health and safety hazards (as determined by the appropriate fire or health official).
- Lack of, or inadequate fire-resistive construction or fire-extinguishing systems as required by the health and safety code, unless the construction and/or systems conformed to all applicable laws in effect at the time of construction and/or installation and adequately maintained.
- Inadequate structural resistance to horizontal forces.
- Buildings or portions thereof occupied for living, sleeping, cooking, or dining purposes which were not designed or intended to be used for such occupancies.

Inadequate maintenance which causes a building or any portion thereof to be declared unsafe.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	16,950	34%	20,685	51%
With two selected Conditions	970	2%	4,400	11%
With three selected Conditions	25	0%	70	0%
With four selected Conditions	0	0%	15	0%
No selected Conditions	32,510	64%	15,645	38%
Total	50,455	100%	40,815	100%

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,165	14%	5,560	14%
1980-1999	11,740	23%	10,630	26%
1950-1979	25,675	51%	20,103	49%
Before 1950	5,875	12%	4,520	11%
Total	50,455	100%	40,813	100%

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	31,550	63%	24,623	60%
Housing Units build before 1980 with children present	7,173	14%	3,448	8%

Table 36 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

As the City's ownership and rental housing stock ages, there will be an increasing need to rehabilitate these units. Issues of aging rental and ownership housing that has not received periodic maintenance and upgrades will become more apparent particularly in the segments serving low and very low-income families. It is important that the City, to the maximum extent possible, maintain programs that offer ownership and rental housing rehabilitation assistance.

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

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health. HUD regulations regarding lead-based paint apply to all federally assisted housing. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings. Many residential properties built before 1978 contain lead-based paint. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. Lead is a highly toxic metal that may cause a range of health problems for adults, and especially with children.

The Riverside County Department of Environmental Health Office of Industrial Hygiene (OIH) is responsible for responding to LBP cases in the City of Riverside. It does not maintain data on housing units with LBP hazards occupied by low- and moderate-income families. Based on housing age/occupant income data provided by the 2011 – 2015 CHAS data, 56,173 units (62 percent) were built before 1979. Of these, 31,550 (63 percent) are owner-occupied, and 24,623 (60 percent) are rental units. Fifteen percent of the City's population live in poverty. In general, through OIH's lead-based removal programs and private improvements by owners, a large number of these units have already been abated.

Discussion

High housing costs reduce economic opportunities, access to jobs and services, and the ability of lower income households, including the elderly and persons with disabilities to live in the communities and neighborhoods of their choice. The affordability gap results in a concentration of lower-income households in older neighborhoods that have higher levels of substandard housing and overcrowding.

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

Introduction

The Housing Authority of the County of Riverside (HACR) provides eligible residents of Riverside County with quality, affordable housing in decent neighborhoods. By working in partnership with the public and private sectors, the HACR provides families with housing choice and the opportunity to achieve self-sufficiency. HACR administers the Housing Choice Voucher Program and Project Based Voucher Program. The HACR currently has 469 public housing units that are located throughout the County, consisting of 17 apartment communities and 4 single family homes.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	77	469	8,681	48	8,633	819	1,759	342
# of accessible units			2						

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The physical condition of the public housing units varies per community; however, the Housing Authority does have plans to modernize select units within the stock of public housing units. Examples of such modernization projects include the replacement of evaporative coolers with centralized air conditioning, kitchen cabinet upgrades, door replacements, the replacement of hot water heaters to on-demand water heaters and also ADA walkway and entrance improvements. Recently, the Housing Authority, through the Riverside Community Housing Corp (RCHC), completed renovations of 12 units at the Beaumont Grove apartments in Beaumont, and 16 units at the Fairview Lake Townhomes in Lake Elsinore with CDBG funds. The renovations included kitchen, bathrooms, and flooring.

Public Housing Condition

Public Housing Development	Average Inspection Score
See below on next question	0

Table 39 - Public Housing Condition

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

As of 10/1/2016, the County no longer owns or manages any Public Housing Units – No current data provided.

The Public Housing units within the jurisdiction have the following restoration and revitalization needs:

1. Modernization and replacement of interior structure due to age. These items include replacing kitchen cabinets, flooring, interior doors, and bathroom fixtures.
2. Modernization to improve energy efficiency which includes replacement of water heaters, toilets, windows, cooling units, etc.
3. Modifications to units and common areas to increase access for persons with disabilities which will expand ADA compliance.

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

On an annual basis, the County Housing Authority creates a plan to expend HUD awarded Capital Funds to revitalize and rehabilitate existing public housing units. This plan is based on a portfolio wide assessment of priority improvement needs. The plan provides the framework for improving the living environment of families residing in public housing within Riverside County. Improvement needs are prioritized based on the following priorities that directly impact resident families:

1. Addressing any immediate safety needs within individual units or in common areas;
2. Maintaining units in compliance with Housing Quality Standards;
3. Improving and expanding accessibility features for persons with disabilities;
4. Increasing energy efficiencies to lower utility costs for resident families;
5. Improving features that deter crime and improve overall safety;
6. Providing playgrounds and open space to facilitate outdoor recreation; and
7. Providing an aesthetically pleasing community that is comparable with market rate units in low poverty areas.

The County of Riverside and the Housing Authority of the County of Riverside will continue to review and evaluate the potential of establishing an EnVision Center. One idea is the Mini EnVision Center. This center would offer a narrowed list of focused services to PHA residents based upon resident and stakeholder surveys and needs assessment.

Discussion:

Refer to above discussion.

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

Introduction

The Riverside County 2020 Homeless Count and Subpopulation Survey concluded there was a 5% increase in homelessness in the City of Riverside (from 2019) that can be attributed, in part, to the following:

- Increased rents that continue to exceed the HUD Fair Market Rents due to housing shortage; and
- Decreased funding for homeless prevention and Rapid Re-housing initiatives.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Rapid Re-Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	338	0	4	156	414	0
Households with Only Adults	448	4	49	79	1,289	10*
Child-Only	37	0	0	0	0	0
Veterans	6	0	25	22	975	0
Unaccompanied Youth	37	0	28	0	14	0
Chronic	N/A	N/A	N/A	N/A	879	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Source: 2019 Riverside County Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

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

The County of Riverside’s Ten Year Plan to End Homelessness (created in collaboration with the City of Riverside) recommends that the Continuum of Care create a streamlined benefits application system featuring a single application process for multiple programs in order to expedite enrollment and access to available resources for homeless and to at-risk to homeless individuals and families.

Health Services

With the implementation of the Affordable Care Act (ACA), the County of Riverside CoC will participate in enrollment and outreach activities to ensure eligible households are able to take advantage of new healthcare options. The CoC has initiated a series of trainings and workshops that provide information on the ACA which has expanded Medi-Cal eligibility for people who are experiencing chronic homelessness and allows for the integration of housing, primary care and behavioral health. DPSS also received funding to conduct medical outreach and enrollment and is working with CoC member agencies to train outreach workers and enrollment counselors throughout Riverside County.

The City of Riverside has entered into a lease agreement with the University of California Riverside School of Medicine to operate a medical clinic in the City’s Riverside Access Center that will provide medical treatment to homeless individuals and low-income households in the community and clients at the Riverside Emergency Shelter and The Place (Permanent Supportive Housing Program and Behavioral Health Drop-in-day Center) . Behavioral health services will also provided on site.

Mental Health

The Riverside University Health System-Behavioral Health has been providing special services to homeless persons with mental illness for the past 25 years. Beginning in 1988, the RUHS-BH introduced a voucher-based food and shelter program. In July 1993, the Department initiated a street outreach program that included linkage to case management services. RUHS-BH collaborates with non-profit organizations to provide supportive services for homeless individuals with co-occurring mental illness and substance abuse disorders. The current linkage with all the regional mental health outpatient programs facilitates consumer access to the resources RUHS-BH has to offer. RCDMH has six (6) other HUD-funded grants, which include five (5) permanent housing grants for chronically homeless individuals and their families.

In the City of Riverside, RUHS-BH operates an Emergency Treatment Services (ETS) Center that treats seriously mentally ill clients who are referred to the program under the W & I Code 5150, as a danger to self or others or gravely disabled. The treatment goal is to stabilize and return the individual to a level of functioning that will enable the person to return to the community and, when

appropriate, receive mental health services on an outpatient basis. ETS works with other regional programs to minimize unnecessary hospitalizations and serves as the gatekeeper to acute, subacute, and transitional bed providers in the county.

Services are provided using a multidisciplinary approach and are available 24 hours a day, 7 days a week. Services include assessment, crisis stabilization, medication management, and education on community resources. The County also operates an Inpatient Treatment Facility (ITE) to provide 24 hours evaluation crisis intervention and referrals to patients experiencing psychiatric emergencies. As these two programs operate in the City, there is a greater need for Permanent Supportive Housing units built throughout the County to ensure that residents experiencing mental illness can remain in their community.

Employment

CoC-funded programs assist participants by stabilizing and increasing their incomes to ensure housing stability and decrease the possibility of returning to homelessness. The City partners with the Riverside County Workforce Development and Goodwill to identify employment opportunities, training, education, and other resources that will help increase the income of participants by obtaining employment and becoming self-sufficient. The City's permanent supportive housing and rental assistance case managers work closely with clients to link them to employment/mainstream benefits, identifying potential employers who hire formerly homeless individuals and identify educational programs to assist homeless/near homeless to become more employable.

The City intends to educate participants and program operators on the value and benefits of employment for disabled persons. Social Security will be involved to assure that employment will not jeopardize current benefits and will be available to educate program providers, participants, and Riverside residents on employment in conjunction with benefits received. The CoC has identified the PH and disabled population as the lowest percentage of persons employed at exit.

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.

Emergency Shelters - In the City of Riverside there are three emergency shelters. Of the 134 beds available, 50 are for households with children, 84 are for households without children, and 20 beds for youth. There is one seasonal emergency shelter with 55 beds.

Transitional Housing - In the City of Riverside there are a total of 15 transitional housing beds for youth.

Permanent Supportive Housing – The City of Riverside has 16 permanent supportive housing beds for particular subpopulations, including chronically homelessness and disabled. The City has an additional ten under construction that will be in operation in FY 2020/2021.

Street Outreach Teams - The deployment of street outreach teams are a crucial step in connecting chronically homeless persons living on the street to necessary supportive services and housing. The Riverside University Health Systems – Behavioral Health and the City of Riverside have street outreach teams that serve the City of Riverside. Operation Safehouse also provides street outreach to connect homeless youth to shelter, housing, mainstream benefits and other resources. The main purpose of these teams is to deploy highly trained staff to: locate people on the streets and in facilities; establish relationships; assess their situation and service needs; and, link them to appropriate supportive services.

Homeless Management Information System - Providers of homeless prevention, emergency shelter, transitional housing, permanent support housing, and related supportive service programs in the City of Riverside participate in the Homeless Management Information System (HMIS). The Housing, Homelessness Prevention & Workforce Solutions Department implements the HMIS system for the county, which stores and tracks longitudinal person-level information about people who access homeless services in the CoC.

Access to mainstream services - Homeless service providers continually work toward linking homeless individuals and families to existing mainstream benefits. DPSS administers TANF, MediCal, and Food Stamps for the County. Three CoC agencies also received SSVF grants to partner with the Housing Authority to increase the number of vets who will receive VA benefits and other services.

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

Introduction

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 41– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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. Link to 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. Link to one-year goals. (91.220(2))

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

California continues to be one of the highest cost areas of the county to develop affordable housing. In 2018, Riverside was named one of the highest cost areas of the county for housing production. While Riverside now develops housing at over \$300,000/unit, there are areas of the State that suffer from much higher development costs. Like other California localities, Riverside suffers from environmental regulation, wage rate requirements, a disbursed State funding system, and local NIMBY sentiment that must be internalized into development costs statewide.

The State has taken recent steps to make affordable housing easier to build under the California Environmental Quality Act (CEQA), but the substantial costs of CEQA compliance and long timelines for working through the environmental approval process add substantial development costs. The CEQA approval process, inclusive of mandated analysis and reporting, local consultations, and public hearings, can take one year or more. CEQA requirements add to development costs because of additional costs in reporting and because projects with longer development cycles add of the costs of financing.

California also has one of the most generous wage requirements for construction of affordable housing. Virtually any local government subsidy (e.g., capital, land, fee remissions) in an affordable housing project redefines that housing as a public work under State law, requiring the payment of prevailing wages that can be double that of comparable local trade wages adding 20%-30% or more to housing development costs.

While many states have one master authority or corporation that oversees affordable housing finance, California has a disbursed system where five entities oversee affordable housing finance. Because of high development costs, projects must layer multiple sources of funding to make project feasible. But each funding source has its own timelines and requirements, and that makes project subsidy layering difficult. It can also take years to work through multiple funding applications over multiple State agencies in order to completely fund an affordable housing project. Differing requirements across agencies can make subsidy layering difficult and time consuming, adding consultant and time costs to housing development.

Finally, a strong Not In My Back Yard (NIMBY) sentiment in California, linked to the State's history of strong local control, often endangers housing projects. Well organized NIMBY groups try to ply local political pressure to have projects cancelled or altered.

NIMBY sentiment has delayed projects in California for years, sometimes endangering financing, entitlements, or other necessary aspects of project development. NIMBY sentiment occurs locally but taken in totality has slowed development of a considerable number of housing developments in California and added to the cost to development for housing units as NIMBY pressure can lengthen project development.

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,484	767	1	1	-1
Arts, Entertainment, Accommodations	11,810	12,037	12	11	0
Construction	9,187	10,219	9	10	1
Education and Health Care Services	16,942	23,710	17	22	6
Finance, Insurance, and Real Estate	4,603	5,146	5	5	0
Information	1,514	1,679	1	2	0
Manufacturing	10,844	7,424	11	7	-4
Other Services	3,207	3,804	3	4	0
Professional, Scientific, Management Services	6,804	6,648	7	6	0
Public Administration	0	0	0	0	0
Retail Trade	12,782	15,345	13	14	2
Transportation and Warehousing	5,926	4,596	6	4	-2
Wholesale Trade	6,289	4,569	6	4	-2
Total	91,392	95,944	--	--	--

Table 42 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	155,248
Civilian Employed Population 16 years and over	136,320
Unemployment Rate	12.19
Unemployment Rate for Ages 16-24	30.05
Unemployment Rate for Ages 25-65	7.21

Table 43 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	25,845
Farming, fisheries and forestry occupations	5,745
Service	14,330
Sales and office	35,015
Construction, extraction, maintenance and repair	13,270
Production, transportation and material moving	9,330

Table 44 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	75,310	59%
30-59 Minutes	34,458	27%
60 or More Minutes	17,580	14%
Total	127,348	100%

Table 45 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	19,385	2,475	11,360

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	26,495	3,298	9,255
Some college or Associate's degree	35,505	3,995	10,618
Bachelor's degree or higher	28,270	1,605	5,180

Table 46 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	575	2,250	4,180	8,845	4,810
9th to 12th grade, no diploma	5,263	5,305	5,630	7,015	2,555
High school graduate, GED, or alternative	14,650	12,758	9,565	16,740	7,945
Some college, no degree	22,275	13,110	8,865	16,483	6,750
Associate's degree	2,030	3,585	2,770	5,331	2,248
Bachelor's degree	2,760	7,139	5,175	9,455	2,960
Graduate or professional degree	170	3,510	3,164	6,635	3,766

Table 47 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	62,848
High school graduate (includes equivalency)	119,148
Some college or Associate's degree	101,512
Bachelor's degree	138,372
Graduate or professional degree	173,272

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

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

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.

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.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Housing problems impact low and moderate income households disproportionately, compared to 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. The definition of "area of low income concentration or minority concentration" is defined as areas with low-income population or minority concentration above 51 percent of total population for a particular Census Tract.

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 ACS 2014-2018, in Riverside the white population represented 60.9 percent, black or African American population accounted for 6.2 percent of the total population, and the Asian population represented 9.2 percent of the total population. Hispanic households represented 53.3% percent of the total population. A "concentration" is defined as a block group whose proportion of minority households is greater than the overall City average of 66 percent. Racial and ethnic composition varies considerably across the region.

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

The characteristics of the market are discussed in detail in Sections MA-05 through MA-25, and most of the same characteristics as described in those discussions apply to the market in these areas. The biggest differences would be that, as expected, there are a greater number of more substantial housing issues related to both housing costs and housing conditions, including multiple housing problems in both ownership and owner rental and multifamily rentals, in these areas.

Are there any community assets in these areas/neighborhoods?

Community assets generally include facilities such as schools, libraries, community centers, parks, and access to commercial establishments such as grocery stores, general merchandise stores, and pharmacy retailers, among others. In these specific areas, there are a number of local parks, as well as elementary, middle, and high schools.

Are there other strategic opportunities in any of these areas?

When the redevelopment agency was dissolved, the City of Riverside Housing Authority was designated as the successor agency for the agency's housing function. The Housing Authority assumed the former redevelopment agency's assets, which included vacant land scattered throughout the City. Some of these properties are located in areas with low-income concentrations. The Housing Authority has been considering the most appropriate way to develop these properties resulting in a positive impact to these communities. In addition the City adopted a Housing First Plan in 2018, which was a road map to create, implement, and operate a Housing First Approach in the City. The Plan identifies opportunities for the development on permanent supportive and affordable housing units on 21 sites scattered throughout the City to ensure that these developments were integrated within neighborhoods.

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

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

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

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

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

Geographic Area

Table 49 - Geographic Priority Areas

General Allocation Priorities

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

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

Priority Needs

Table 50 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Housing Homelessness - SL-1 Homelessness - DH - 2 Housing Rehabilitation Expand the Affordable Rental Housing Stock

	Description	An activity that creates or improves residential units (single- or multi-family housing), including activities in support of housing such as code enforcement as well as infrastructure development specifically to support housing development.
	Basis for Relative Priority	Housing-Affordability Housing-Sustainability (Code Enforcement) Housing-Accessibility (Fair Housing)
2	Priority Need Name	Special Needs Services/Homelessness
	Priority Level	High

Population	<u>Special Needs</u> Extremely Low Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development <u>Homelessness</u> Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Physical Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	Special Needs Homelessness - SL-1 Homelessness - DH - 2
Description	A non-housing activity or facility which provides services exclusively to individuals with special needs.

	Basis for Relative Priority	<p>Special Needs Services: This category is in line with the special need’s services category. Special Needs programs were listed as one of the priorities needs in the Community Survey.</p> <p>Homelessness: Provide emergency shelter, rapid re-housing, homeless prevention, and outreach to help homeless individuals exit life from the streets while providing ongoing case management to ensure clients sustain their housing.</p>
3	Priority Need Name	Community Services
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	Community Services
	Description	An activity that provides services to individuals and/or households, including specific clientele such as Senior Services, and Youth Programs.
	Basis for Relative Priority	<ul style="list-style-type: none"> • Public Services-Accessibility • Public Services-Sustainability • Senior Services • Youth Services
4	Priority Need Name	Community Facilities
	Priority Level	High

	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Community Facilities
	Description	The construction or rehabilitation of a structure or facility that houses a public use.
	Basis for Relative Priority	Public Facilities and Improvements
5	Priority Need Name	Business and Jobs
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Business and Jobs
	Description	An activity or improvement designed to support, increase, or stabilize business development, as well as to create or retain jobs, or expand the provision of goods and services.
	Basis for Relative Priority	This category is in line with the business and jobs category. Job training programs were listed as one of the priorities needs in the Community Survey. Since there was not a specific job training program category it was listed under other.
6	Priority Need Name	Infrastructure

	Priority Level	High
	Population	Extremely Low Low-Moderate
	Geographic Areas Affected	
	Associated Goals	Infrastructure
	Description	Public Improvements that support existing or future community development which benefits an entire area or site.
	Basis for Relative Priority	Infrastructure
7	Priority Need Name	Neighborhood Services
	Priority Level	High
	Population	Extremely Low Low-Moderate
	Geographic Areas Affected	
	Associated Goals	Neighborhood Services
	Description	An activity designed to help low income neighborhoods build the capacity and resources needed to ensure residents experience better results around education, employment, safety and other key areas.
	Basis for Relative Priority	Neighborhood Capacity Building Program

Narrative (Optional)

Narrative

The City of Riverside has identified seven priority development areas to meet the greatest needs of residents in the City. Priorities are based on responses to the 2020 Community Survey conducted in the City, information gathered in specific focus groups, interviews with various organizations and service providers in the housing and community development field, and data obtained from the 2010 Census, the American Community Surveys, Comprehensive Housing Affordability Strategy, and the PIC Information Center. It will invest its CDBG funding to address needs in the priority areas listed below:

- 1. Housing**
- 2. Special Needs Services/Homelessness**
- 3. Community Services (Public Services)**
- 4. Community Facilities (Public Facilities)**
- 5. Business and Jobs (Economic Development)**
- 6. Infrastructure**
- 7. Neighborhood Services**

More detailed priorities and accomplishment projections for Housing, Community Development, Homeless and Special Needs populations, as well as HOPWA Program activities and anticipated accomplishments are presented in the appropriate narrative sections and tables within this document.

The City must also ensure that its HUD-funded activities carried out under the Consolidated Plan meet its priority needs. Priority need rankings were rather consistent throughout the City. A uniform system of ranking was assigned according to the following HUD categories: No Need, Low Need, Medium Need and High Need, to describe the relative need for assistance in each category. All priority needs were found to be high based on the Consolidated Plan's need assessments and resources available to address these needs.

Table I-2 shows the City's 2020-2024 Priority Needs along with the priority level, population served, and goals addressed by each.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 51 – Influence of Market Conditions

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

Introduction

In order to receive the CPD funding, the City must develop and submit a Consolidated Plan every five years to the U.S. Department of Housing and Urban Development (HUD). The City of Riverside anticipates receiving an annual allocation of CDBG, HOME, ESG and HOPWA funds from HUD over the next five years for activities that provide decent housing, suitable living environments, and expanded economic opportunities for its residents. These funds are intended to help meet priority needs identified throughout the City. Detailed information on the resources the City expects to receive and the activities to be undertaken to meet the priority needs that are identified in this Five-Year Consolidated Plan.

One of the main obstacles to meeting community needs is inadequate resources. As with most of the priority goals, the needs far outweigh the City's available resources; that are not sufficient to address all of the needs of low- and moderate-income persons or special needs residents in the City. It is anticipated that Federal and private funding sources for housing and community development programs will remain limited until the current economic conditions eventually recover. Even under these circumstances, the City strives to make progress in implementing its public improvement and community service projects and programs as well as meeting the established objectives.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$3,180,351	\$0	\$0	\$3,180,351	\$12,721,404	
HOME	Public-Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$1,211,509	\$0	\$0	\$1,211,509	\$4,846,036	

HOPWA	Public-Federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$3,292,411	\$0	\$0	\$3,292,411	\$13,169,644	
ESG	Public-Federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$280,915	\$0	\$0	\$280,915	\$1,123,660	

Table 52 - Anticipated Resources

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

As in the past, the City will be as creative as possible to find other additional sources of funding in order to develop and deliver efficient and cost-effective projects. CDBG, HOME, ESG and HOPWA funded activities will be leveraged, whenever possible, by other federal and/or governmental support for their specific type of services. The City will comply with applicable Federal regulations for the matching requirements for the HOME and ESG programs. The match for both programs is reported annually in the Consolidated Annual Performance and Evaluation Reporting (CAPER).

Emergency Solutions Grant - The Emergency Solutions Grant program has a mandatory “matching grant” requirement for sub recipients. It is anticipated that the City will leverage or “match” more than two times its ESG allocation with Federal, State, and private resources. Affordable Housing- HOME Program regulations require a twenty-five percent (25%) non-Federal match for every HOME dollar expended. Funds set-aside for program administration and for Community Housing Development Organization (CHDO) technical assistance/capacity building is exempt from this matching requirement. The match must be met by the end of the Federal fiscal year in which the expenditure occurred. This requirement is not project-specific but rather program-wide. The City expects to leverage CPD funds with the following funding sources to assist in accomplishing the goals of the Five-Year Consolidated Plan:

1. Department of Public Social Services (DPSS) - As the County of Riverside’s Collaborative Applicant and the county’s lead agency in providing public assistance programs, DPSS is able to effectively leverage additional federal and state funds and in-kind support, including mainstream programs with a minimum of 150% leveraging. These resources are also leveraged through each of the 13 sub recipients. The CoC Program is designed to promote a community-wide commitment to the goal of ending homelessness; to provide funding for efforts by nonprofit providers, States, and local governments to quickly re-house the homeless while minimizing the trauma and dislocation caused by homelessness; to promote access to and effective utilization of mainstream programs by the homeless; and to optimize self-sufficiency among those experiencing homelessness. Current year estimate is \$8,398,381; expected amount available remainder of Con Plan is \$33,593,524. The leveraging of public and private funds is critical to the success of HOME projects. In order to provide sufficient financial support, most HOME projects require layered funding. Some of the possible funding sources that may be used in conjunction with HOME funds include Limited Partner Tax Credit Equity, California Housing Finance Agency (Cal HFA) funds, California Department of Housing and Community Development Multifamily Housing Program (MHP) funds, and Federal Home Loan Bank Affordable Housing Program (AHP) funds.

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

When the local redevelopment agency was dissolved, the City of Riverside Housing Authority (CRHA) was designated as the successor agency for the redevelopment agency's housing function. The CRHA assumed the former redevelopment agency's assets, which included 27 vacant parcels scattered throughout the City. Some of these properties are located in areas of low-income populations, the CRHA is in the process of strategically planning how to best develop these properties. The CHRA has released a request for proposals for the development of affordable housing on 12 of these vacant parcels. Depending on the number of approved affordable housing projects on these properties, the development is expected to have a positive impact on these areas, by providing housing and other services that these areas lack.

Discussion

The amount of resources available to address social, community, and economic development goals pale in comparison to the recognized needs. To address this obstacle, the City strongly encourages sub-recipients to seek other resources, forge new partnerships and collaborates, and to leverage additional funding whenever possible from local, State, Federal, and private sources.

Two of the CPD-funded programs, HOME and ESG, both have matching fund requirements – HOME 25%, ESG 100%. These regulatory matching requirements ensure the efficient use of the Federal funds through leveraging. The CDBG regulations do not require a funding match for the program.

The leveraging of public and private funds is critical to the success of HOME projects. In order to provide sufficient financial support, most HOME projects require layered funding. As the nation and the State of California move out of the effects of the recession and begin to experience economic growth and easing of national, state and local budget constraints, jurisdiction may begin to see greater availability of housing funds to support local affordable housing construction and rehabilitation.

It is very clear that given the extent and magnitude of the need for housing, as well as other community and economic development needs in the City of Riverside, it is imperative that the limited resources made available through the CPD programs be leveraged with other resources. Many of the most successful affordable housing projects, community facilities, and public service programs use extensive leveraging.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

**Table 53 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

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			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			
Other			

**Table 54 - Homeless Prevention Services Summary
Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Community Services	2020	2024	Non-Housing Community Development		Community Services	CDBG: \$200,414	Public service activities other than Low/Moderate Income Housing Benefit: 1960 Persons Assisted
2	Infrastructure	2020	2024	Non-Housing Community Development		Infrastructure	CDBG: \$1,091,437	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
3	Community Facilities	2020	2024	Non-Housing Community Development		Community Facilities	CDBG: \$512,195	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	Neighborhood Services	2020	2024	Non-Housing Community Development		Neighborhood Services	CDBG: \$18,604	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted
5	Special Needs	2020	2024	Non-Housing Community Development		Special Needs Services	CDBG: \$166,100	Public service activities other than Low/Moderate Income Housing Benefit: 1348 Persons Assisted

6	Housing	2020	2024	Affordable Housing		Housing	CDBG: \$104,700	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 160 Households Assisted
7	Business and Jobs	2020	2024	Non-Housing Community Development		Business and Jobs	CDBG: \$2,500	Other: 50 Other
8	Homelessness - SL-1	2020	2024	Homeless		Housing Homelessness	ESG: \$147,430	Homeless Person Overnight Shelter: 984 Persons Assisted
9	Homelessness - DH - 2	2020	2024	Homeless		Housing Homelessness	ESG: \$70,831	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
10	Housing Rehabilitation	2020	2024	Affordable Housing		Housing	HOME: \$200,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
11	Expand the Affordable Rental Housing Stock	2020	2024	Affordable Housing		Housing	HOME: \$509,914	Rental units constructed: 11 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

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)

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)

Activities to Increase Resident Involvements

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

Plan to remove the ‘troubled’ designation

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

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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.

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

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

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

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

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

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 poverty reducing goals, programs, and policies coordinated with this affordable housing plan

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

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 56 - Expected Resources – Priority Table

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

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 57 – Goals Summary

Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name

Table 58 – Project Information

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

AP-38 Project Summary

Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 60 - One Year Goals for Affordable Housing by Support Requirement

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

Table 61 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

Discussion

DRAFT

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Addressing the emergency shelter 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

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

Discussion

DRAFT

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

Introduction:

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

Discussion:

DRAFT

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion:

DRAFT

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that

is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

Appendix - Alternate/Local Data Sources