

City of Oceanside Logo



The City of Oceanside
Neighborhood Services Department

2025-29 CONSOLIDATED PLAN
JULY 1, 2025 THROUGH JUNE 30, 2029

2025-26 ANNUAL ACTION PLAN
JULY 1, 2025 THROUGH JUNE 30, 2026

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Executive Summary

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

1. Introduction

The City of Oceanside has a population of almost 175,000 according to the 2020 Census and around 42-square-miles, located about 35 miles north of the City of San Diego, and just 80 miles south of Los Angeles, bordering the coastline and Camp Pendleton. Oceanside is the most diverse jurisdiction on the San Diego region with residents are ethnically/racially diverse and have varying levels of disposable income. The City of Oceanside's Five-year Consolidated Plan for Fiscal Years 2025-29 (Consolidated Plan) – provides the vision, goals, and plan for allocating federal housing and community development funds granted to the City by the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan is the City of Oceanside's Strategic Plan for the investment of annual allocations of Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) funds. These grant programs are consistent with HUD's national strategy. In consideration of finite grant resources, the Strategic Plan within this Consolidated Plan outlines the areas and population segments with the greatest level of need for a particular program or activity and intends to invest grant resources in high leverage opportunities where data suggests that the City will be able to maximize the impact of every dollar. The Strategic Plan identifies the City's priority needs, including the rationale for establishing allocation priorities and specific measurable goals to be addressed during the five-year period covered by the Consolidated Plan through activities to be implemented as part of the five Annual Action Plans using CDBG and HOME funds.

Community Development Block Grant (CDBG): The Housing and Community Development Act of 1974 created the CDBG Program. The primary objective of the CDBG program is 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. CDBG primarily funds community and economic development activities. Examples of eligible activities include: building and rehabilitating community centers and nonprofit facilities, improving public infrastructure such as sidewalks and lighting and roads, supporting skill development and job acquisition for workers, and providing direct services to eligible individuals. CDBG funds can be used for some housing activities including home rehabilitation, accessibility improvements to accommodate persons with disabilities, and down payment assistance for homebuying

as well as emergency and disaster response assistance. The City certifies that no less than 70 percent of the CDBG funds received, over a three-year certification period, will be designed to benefit low- and moderate-income persons.

HOME Investment Partnerships (HOME) Program: The Cranston-Gonzalez National Affordable Housing Act created the HOME program to give states and local governments a flexible funding source to use—often in partnership with local nonprofit groups—to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is a federal block grant to local governments with the sole purpose of creating affordable housing opportunities for low-income households. HOME funds are used for building, acquiring, and rehabilitating affordable housing for rent and homeownership. HOME funds can also be used for assistance to ensure households remain in their housing with Tenant-Based Rental Assistance. Additionally, the City has been allocated \$2,248,491 in HOME-ARP funds for the development of new rental housing.

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

1. HUD’s Community Planning and Development (CPD) Outcome Performance Measurement Framework classifies objectives in three categories: decent housing, a suitable living environment, and economic opportunity. Based on the Needs Assessment and Market Analysis, the Strategic Plan identifies six high priority needs to be addressed through the implementation of activities aligned with six Strategic Plan goals.

Consistent with HUD’s national goals for HUD CPD programs to provide decent housing opportunities, maintain a suitable living environment and expand economic opportunities for low- and moderate-income residents, the priority needs listed above will be addressed over the next five years through the implementation of HUD funded activities aligned with measurable Strategic Plan goals.

The greatest housing and community development needs in Oceanside identified through the Consolidated Plan research include:

- Rising housing costs – particularly households living on fixed income or with limited ability to work;
- Housing instability – significant number of oceanside households pay more for their housing than they can afford and are more vulnerable to eviction and foreclosure; and

- Homelessness – individuals and families most vulnerable to homelessness include those with children, survivors of domestic violence, veterans, and those with no or limited economic safety nets.

3. Evaluation of past performance

The investment of HUD resources during the 2020-2024 Program Years had widespread impact in Oceanside, from assistance to individuals and families, to improvements to the built environment. During Program Year 2019, the global coronavirus pandemic struck and in 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security Act (CARES). The City received \$2,023,189 in CARES funds to prevent, prepare for, and respond to the virus in the Oceanside community. The World Health Organization, based on evidence, has ended pandemic status and the national public health emergency has ended.

During the pandemic the city utilized CARES funding to prevent and respond to community impacts during the crisis. Some of the outcomes were:

- Assisted 175 individuals with Hotel/Motel vouchers
- Assisted 1,485 individuals with food distributions
- Assisted 87 household's emergency rental/utility assistance

Together with other federal, state, and local investments, HUD resources allowed the City of Oceanside and its partners to provide assistance to low and moderate-income people through community and supportive services, community facilities and infrastructure, rehabilitation and homelessness during the last five years. The City continues to effectively implement its activities and align projects and programs with the City's overall strategies and goals. A full review of past performance is available in the Consolidated Annual Performance and Evaluation Reports (CAPERs) that can be accessed through the City's website at

The investment of HUD resources during the 2020-2024 program years was a catalyst for positive change in the community. Together with other federal, state and local investments, HUD resources allowed the City and its partners to:

- Complete development and lease-up of the 59 unit of permanent supportive housing Greenbrier Village
- Provide rehabilitation loans and grants to homeowners
- Support targeted public service activities for youth, seniors and other at-risk populations
- Provide fair housing information and assistance to Oceanside residents

- Addressed public facilities, infrastructure and park playground needs in communities that serve low-and moderate-income families

4. Summary of citizen participation process and consultation process

The Consolidated Plan for the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds relies on multiple planning efforts from a variety of sources to inform the allocations of the Consolidated Plan funds, inclusive of this amendment to the HOME-ARP Allocation Plan for Fiscal Year 2021/22. The consultation process illustrates how HUD funds are part of a much larger funding picture for housing, human services, and community development in the City of Oceanside. Through the Regional Taskforce on the Homelessness (RTFH), San Diego County Continuum of Care, the City's Housing Advisory Commission, and the City of Oceanside's Onward Oceanside General Plan and Housing Element Update in 2021, the City's planning efforts inform changes and updates to our homelessness prevention and service system, while providing key opportunities for consultation and public input. The Consolidated Plan regulations at 24 CFR Part 91 provide the citizen participation and consultation requirements for the development of the Consolidated Plan. Chief among those requirements is the need to consult with the Continuum of Care (CoC) to address homelessness, Public Housing Authorities (PHA), business leaders, civic leaders, and public or private agencies that address housing, health, social service, victim services, employment, or education needs of low-income individuals and families, homeless individuals and families, youth and/or other persons with special needs. Information supplied by these community stakeholders, together with objective data resulted in a well-informed planning document that reflects the housing, community and economic development needs and priorities for the City of Oceanside over the next five years. Together with the analytic capabilities of the eCon Plan Suite, these requirements created the conditions necessary to implement a collaborative, data-driven and place-based planning process that includes a robust level of citizen participation and consultation.

The City adopted a new Citizen Participation Plan in September 2017 that reflects regulatory changes and process improvements. In accordance with the City's adopted Citizen Participation Plan, the City facilitated citizen participation through surveys, community meetings and public hearings. Efforts were made to encourage participation by low- and moderate-income persons, particularly those living in slum and blighted areas and in areas where HUD funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City also made efforts to encourage the participation of minorities and non-English speaking persons, as well as persons with disabilities. The consultation process included representatives of the CoC, PHA, and other specified groups who completed surveys, provided local data and

assisted the City to ensure practical coordination of strategies to maximize impact and to avoid duplication of effort.

5. Summary of public comments

The Consolidated Plan regulations at 24 CFR Part 91 provide the citizen participation and consultation requirements for the development of the Consolidated Plan. Chief among those requirements is the need to consult with the Continuum of Care (CoC) to address homelessness, Public Housing Authorities (PHA), business leaders, civic leaders, and public or private agencies that address housing, health, social service, victim services, employment, or education needs of low-income individuals and families, homeless individuals and families, youth and/or other persons with special needs. Information supplied by these community stakeholders, together with objective data resulted in a well-informed planning document that reflects the housing, community and economic development needs and priorities for the City of Oceanside over the next five years. Together with the analytic capabilities of the eCon Plan Suite, these requirements created the conditions necessary to implement a collaborative, data-driven and place-based planning process that includes a robust level of citizen participation and consultation.

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

The City accepted all input provided throughout the Citizen Participation process.

7. Summary

Analysis of American Community Survey 2016-2020 “ACS” and Comprehensive Housing Affordability Strategy “CHAS” data, review of local plans, consultation with the community through the Community Needs Survey, public meetings, stakeholder roundtable, and interdepartmental meetings revealed seven high priority needs to be addressed through the investment of an anticipated range between \$6.5 million to \$9 million of CDBG and HOME funds over the five-year period of the Consolidated Plan. The investment of CDBG and HOME funds in eligible activities shall be guided principally by the five goals of the Strategic Plan. Activities must conform to one of the Strategic Plan strategies and the associated action-oriented, measurable goals to receive consideration for CDBG or HOME funding.

Families facing homelessness for both the English and Spanish speaking community are considered the highest priority. With Oceanside’s high rental costs, limited supply of deeply affordable units and long Section 8 waitlists the need for affordable housing for many low-income households is clearly a priority.

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	OCEANSIDE	Neighborhood Services Department
HOME Administrator	OCEANSIDE	Neighborhood Services Department

Table 1 – Responsible Agencies

Narrative

The Housing & Neighborhood Services Department of the City of Oceanside is the lead agency responsible for the administration of the CDBG and HOME programs, and projects. Policy and funding approvals are decided by the City Council, which consists of the mayor, who is elected at-large and four City Council Members from each of four council districts. Decisions regarding implementation of activities within the Consolidated Plan are based on staff recommendations and input from the residents.

In the development of this Consolidated Plan, the City implemented a comprehensive citizen participation and consultation process and conducted a needs assessment and market analysis to identify levels of relative need regarding affordable housing, homelessness, special needs, and community development. This information was gathered through consultation with stakeholders and community meetings, review of demographic and economic data, and housing market analysis.

In the implementation of the 2025-29 Consolidated Plan and each of the five Annual Action Plans, Housing Division staff shall be responsible for all grants planning, management, and monitoring duties necessary to comply with HUD regulations and City policy.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Oceanside consulted with representatives from 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. To facilitate this consultation, the City solicited feedback through the following methods:

- Community Needs Survey (web-based and paper surveys)
- Individual stakeholder consultations
- Community meetings
- Public hearings
- 30-day public comment period
- Receipt of written comments or oral comments

The input received from these consultations helped establish and inform the objectives and goals described in the Strategic Plan.

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 Oceanside has implemented various coordinated activities to strengthen partnerships between public and assisted housing providers, private service organizations, and governmental health and mental health agencies. These coordinated efforts aim to improve housing stability, enhance supportive services, and better address the comprehensive needs of individuals and families experiencing or at risk of homelessness. Through HUD CPD programs, the City of Oceanside works closely with a range of housing, social service, health and other providers operating in the City and San Diego County. The City invites active participation and input from stakeholders each year as part of the Action Plan development process as well as to reflect on accomplishments and outcomes through the development of the CAPER. As part of this Consolidated Plan process, the City of Oceanside reached out directly to a number of agencies and stakeholders to gather input on priority housing and community development needs. The City also invited stakeholders to participate in the Community Survey to gather input on community needs and conditions.

Additionally, the City facilitated 14 different presentations and feedback sessions at locations throughout the City and associated with different organizations and commissions and at locations where current social services and programs are conducted. Outreach was made to various organizations and agencies including:

- Nonprofit services providers,
- Affordable and market rate housing developers,
- Housing advocates,
- Public agencies (such as the school district and Public Housing Authority)
- Economic development and employment organizations
- Community and neighborhood groups, and
- Neighboring cities and communities.

The most recent example of successful coordination of activities is the development of Greenbrier Village, a permanent supportive housing (PSH) community in partnership with National CORE and the San Diego Community Housing Corporation (SDCHC). Greenbrier Village offers 60 affordable studio and one-bedroom apartments. Of these, 50 units are specifically designated for individuals experiencing homelessness, including targeted units for veterans and youth who are aging out of foster care. The remaining units are reserved for individuals and families at risk of homelessness.

The City of Oceanside's coordinated approach includes collaboration with both private and governmental health providers to ensure residents have access to comprehensive care. The Hope through Housing Foundation, Interfaith Community Services, San Diego County Behavioral Health Services, and the U.S. Department of Veterans Affairs provide on-site supportive services at Greenbrier Village. These services include:

- Mental and behavioral health care
- Physical health services
- Employment development programs
- Social connectedness initiatives to reduce isolation

The City further recognizes the importance of continued coordination and alignment during the upcoming five-year planning period with these organizations and agencies. The City will strengthen relationships and alignment among these organizations in the implementation of projects using CDBG and HOME funds.

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

The City of Oceanside actively participates in the San Diego Regional Task Force on the Homeless (CoC) and the Alliance for Regional Solutions (8 city collaborative of North County communities and nonprofits). The CoC is comprised of a network of public, private, faith-based, for-profit, and nonprofit service providers who utilize several federal, state and local resources in providing services for homeless persons. Through these organizations, Oceanside collaborates to identify effective regional solutions to best support the needs of homeless persons and households and to provide proactive assistance to persons at risk of homelessness. The nonprofit and faith-based community plays a key role in the current CoC system. Hundreds of agencies throughout the County provide programs ranging from feeding the homeless on the street to creating permanent supportive housing. These services are available to homeless families with children as well as single men and women. The nonprofit and faith-based community also serves special needs populations, such as victims of domestic violence, veterans, persons with disabilities and unaccompanied youth.

The City of Oceanside works closely with the Regional Task Force on Homelessness (RTFH), the lead agency for the San Diego Continuum of Care (CoC), to implement comprehensive strategies to address the needs and gaps of homelessness. This coordination focuses on serving chronically homeless individuals and families, families with children, veterans, unaccompanied youth, and those at risk of homelessness. The City has developed effective programs prioritizing long-term solutions and immediate intervention services through regional partnerships, targeted funding, and data-driven approaches. The City of Oceanside actively participates in the CoC's regional initiatives, aligning local efforts with the broader goals outlined in the Regional Community Action Plan to Prevent and End Homelessness. Key initiatives funded through the CoC include:

- **Diversion Programs:** In partnership with Interfaith Community Services (ICS), the City operates a diversion program to prevent homelessness through housing navigation, case management, and connection to supportive services. These programs assist individuals in stabilizing their housing situations before they become chronically homeless.
- **Safe Parking Program:** Operated by Dreams for Change, this program provides individuals living in vehicles with a secure place to park and access to wraparound services, including employment support, housing referrals, and health services.
- **Resolution Strategies Fund:** This flexible funding stream helps address immediate financial barriers, such as rental application fees, transportation costs, and temporary lodging, supporting individuals and families at risk of homelessness.
- **Encampment Resolution Funding (ERF) Program:** Focuses on resolving high-risk encampments along the SR-78 Caltrans Right of Way and Buena Vista Creek, areas prone to flooding and other hazards. The ERF Program's goal is to transition

individuals from encampments into permanent housing through coordinated outreach, comprehensive case management, and multidisciplinary teams addressing physical and behavioral health needs.

By-Name List (BNL) Initiative:

- The BNL provides a real-time, comprehensive tracking system that identifies individuals experiencing homelessness, ensuring targeted interventions based on individual needs rather than location. Carlsbad's successful BNL is a model that the City of Oceanside is working on replicating, enhancing regional data-sharing and service coordination.

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

Although the City of Oceanside does not directly receive Emergency Solutions Grant (ESG) funds, it participates in the CoC's funding discussions to advocate for regional strategies that support services for vulnerable populations, including chronically homeless individuals, veterans, families with children, unaccompanied youth, and those at risk of homelessness. By engaging in the CoC's planning sessions and funding workshops, the City ensures that local needs and priorities are represented in regional funding allocations.

The City also works closely with the CoC to develop performance standards that guide local programs toward improved outcomes. These standards focus on reducing the length of homelessness, increasing permanent housing placements, and enhancing service engagement. Oceanside utilizes data from the HMIS and the By-Name List (BNL) to track progress and evaluate the effectiveness of local programs. Participation in the CoC's Annual Performance Report (APR) process ensures that the City's efforts meet federal reporting requirements and contribute to broader regional performance goals.

To ensure compliance with CoC policies, the City prioritizes data quality in its use of the Homeless Management Information System (HMIS). The City collaborates with RTFH as the HMIS Lead Agency to ensure strict adherence to privacy, security, and data-sharing protocols.

Additionally, the City aligns its outreach and encampment response efforts with the San Diego CoC Street Outreach Standards and the Regional Unsheltered Policy Guidelines. This alignment emphasizes non-law enforcement-led outreach, trauma-informed care,

and collaboration among multiple agencies to address public health and safety concerns while prioritizing housing placements.

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

The City maintains a list of agencies, organizations and other stakeholders that have expressed an interest in City's CDBG and HOME program and invited representatives from each entity to participate at multiple points in the planning process. All agencies were strongly encouraged to attend meetings and participate in surveys.

All relevant agencies and groups were invited to participate in the development of the Consolidated Plan; none were intentionally excluded or not invited to participate. Any agency or organization that was not consulted and would like to be included in the City's list of stakeholders, the agency or organization may contact the City at the contact information provided for this Consolidated Plan.

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

1	Agency/Group/Organization	SAN DIEGO RESCUE MISSION
	Agency/Group/Organization Type	Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	San Diego Rescue Mission manages the Oceanside Navigation Center (ONC) located at 3131 Oceanside Boulevard. ONC is committed to providing a low-barrier to entry facility focused on moving people to permanent housing.
2	Agency/Group/Organization	National CORE - Hope Through Housing Foundation
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Elevating the health, well-being, and self-sufficiency of children, families, and seniors living in affordable housing communities.
3	Agency/Group/Organization	INTERFAITH COMMUNITY SERVICES
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority Social Workers will be stationed at the Oceanside Housing Authority office to provide Case Management focusing on individuals/families experiencing homelessness or at imminent risk of homelessness.

4	Agency/Group/Organization	MENTAL HEALTH SYSTEMS, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Coastal Mental Health Center offers a range of services to adults living with severe and persistent mental illness, with the aim of assisting recovery, improving quality of life, and encouraging integration into the community. Treatment plans to improve physical and mental health are based on individual assessment, and all services are culturally and gender-responsive. Participation by family members and significant others is encouraged, and treatment duration is determined by need.

5	Agency/Group/Organization	NORTH COUNTY SOLUTIONS FOR CHANGE, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Solutions for Change addresses root causes of poverty and dependency, and equips people with the skills, knowledge and resources to permanently solve their challenges and transform their life.
6	Agency/Group/Organization	CSA San Diego County
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CSA San Diego County Fair Housing assists both landlords and tenants with education on their housing rights.
7	Agency/Group/Organization	San Diego Association of Governments (SANDAG)
	Agency/Group/Organization Type	Housing Services-homeless Services-Education Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SANDAG is the San Diego Association of Governments. We are both a metropolitan planning organization and a council of governments, bringing together local decision-makers to develop solutions to regional issues including improving equity, transportation, air quality, clean energy, economic development, goods movement, public health, public safety, housing, and more.

8	Agency/Group/Organization	Serving Seniors
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Helping seniors in poverty live healthy and fulfilling lives.
9	Agency/Group/Organization	Oceanside Chamber of Commerce
	Agency/Group/Organization Type	Services-Education Services-Employment Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Oceanside Chamber of Commerce serves as the voice of business and supports the local community.

10	Agency/Group/Organization	North County Lifeline
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lifeline Community Services mission is to build self-reliance among youth, adults, and families through high-quality, community-based services.
11	Agency/Group/Organization	Vista Community Clinic
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Our low-cost, high-quality health services include everything from prenatal to senior care.
12	Agency/Group/Organization	TERI Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	TERI Inc. is a non-profit organization that offers training, education, and social enterprises for individuals with autism and other developmental disabilities.
13	Agency/Group/Organization	HABITAT FOR HUMANITY-SAN DIEGO
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity is a nonprofit organization dedicated to helping families build and improve places they can call home, promoting affordable housing and community stability.

14	Agency/Group/Organization	COMMUNITY HOUSING WORKS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community HousingWorks is a nonprofit organization that develops and operates affordable apartment communities with resident-centered services in California and Texas.
15	Agency/Group/Organization	FRATERNITY HOUSE, INC.
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Since 1988, Fraternity House, Inc. has been a place where people living with HIV/AIDS find more than just a roof over their heads they find a community, compassion, and the care they need to rebuild their lives.

16	Agency/Group/Organization	San Diego Regional Center
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To serve and empower persons with developmental disabilities and their families to achieve their goals with community partners.
17	Agency/Group/Organization	Metropolitan Area Advisory Committee on Anti-Poverty of San Diego County, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MAAC (Metropolitan Area Advisory Committee) is maximizing self-sufficiency with families and individuals through high-quality programs and advocacy in our communities.

18	Agency/Group/Organization	NORTH SAN DIEGO COUNTY BRANCH OF THE NAACP
	Agency/Group/Organization Type	Services-Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The National Association for the Advancement of Colored People (NAACP) is an American civil rights organization
19	Agency/Group/Organization	Affirmed Housing Group
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Affirmed Housing is a developer of affordable housing for families, veterans, seniors and homeless people.

20	Agency/Group/Organization	San Diego Housing Federation
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Since 1990, San Diego Housing Federation has been the collective voice of those who support, build, and finance affordable housing in the San Diego region.
21	Agency/Group/Organization	Springboard Nonprofit Consumer Credit Management
	Agency/Group/Organization Type	Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Credit.org continues to deliver valuable services to its clients, including credit counseling, budgeting, debt management, and financial coaching.

22	Agency/Group/Organization	CALIFORNIA TAX CREDIT ALLOCATION COMMITTEE
	Agency/Group/Organization Type	Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The California Debt Limit Allocation Committee (CDLAC) was created to set and allocate California annual debt ceiling and administer the State tax-exempt bond program to allocate the debt authority.
23	Agency/Group/Organization	San Diego Workforce Partnership
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Workforce Partnership is dedicated to providing San Diego Residents with the most up-to-date resources for finding a career.

24	Agency/Group/Organization	True Care
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	TrueCare is a nonprofit organization that provides affordable, quality health care services to patients and families in Southern California.
25	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army is first and foremost a church. We offer social services, senior nutrition, programs for children, and more
26	Agency/Group/Organization	MCALISTER INSTITUTE FOR TRAINING AND EDUCATION
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	McAlister Institute provides professional services that heal the lives of individuals and families, improving the quality of life in communities through the miracle of recovery.
27	Agency/Group/Organization	Jewish Family Services of San Diego
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	We believe that when everyone has a chance to reach their full potential, our whole community is stronger.
28	Agency/Group/Organization	MEALS ON WHEELS
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meals on Wheels delivers nutritious meals, friendly visits and safety checks to seniors in need.
29	Agency/Group/Organization	Oceanside Boys and Girls club
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boys & Girls Clubs of Oceanside is a nonprofit organization that offers help to the youth.

30	Agency/Group/Organization	City of Oceanside
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-homeless Services-Education Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

31	Agency/Group/Organization	Main Street Oceanside
	Agency/Group/Organization Type	Services-Education Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MainStreet Oceanside is dedicated to promoting and preserving downtown Oceanside
32	Agency/Group/Organization	Oceanside Utilities Department
	Agency/Group/Organization Type	Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Departmental collaboration

33	Agency/Group/Organization	Oceanside Public Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Education Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Departmental collaboration
34	Agency/Group/Organization	Oceanside Planning Department
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Departmental collaboration
35	Agency/Group/Organization	Oceanside Information Technology Department
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Departmental collaboration
36	Agency/Group/Organization	Oceanside Emergency Management
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Departmental collaboration
37	Agency/Group/Organization	Oceanside Economic Development Commission
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Departmental collaboration
38	Agency/Group/Organization	OCEANSIDE UNIFIED SCHOOL DISTRICT
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Oceanside Unified School District serves more than 22,000 students in over 20 elementary, middle and high schools. It also operates charter and alternative educational facilities.

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

The City maintains a comprehensive list of agencies, organizations and other stakeholders and invited representatives from each entity to participate in the planning process. If an agency did not attend listening session or participate in surveys, it was done so by the agency's choice.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	San Diego CoC	The CoC has established a strategic and coordinated approach to address homelessness throughout the County.
Housing Element	City of Oceanside	The Housing Element and Consolidated Plan both identify the importance of maintaining and expanding the affordable housing stock within the City.
5-year Strategic Plan	5-year Strategic Plan Oceanside Housing Authority In line with the Consolidated Plan, the Housing Au	In line with the Consolidated Plan, the Housing Authority has established goals to expand the supply of affordable housing and to expand efforts to affirmatively further access to fair housing.
General Plan	City of Oceanside	The Strategic Plan is aligned with the approved Housing Element.

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**

In preparation for the Consolidated Plan, the City followed the established processes of the Citizen Participation Plan to ensure broad community engagement. These activities were coordinated and implemented by the Housing & Neighborhood Services Department. The City sought input from its residents by circulating a survey to residents and organizations inquiring about community needs.

The City used social media platforms such as Facebook and Instagram to advertise the opportunities to participate. At each step in the process, the City was careful to ensure that low- and moderate-income residents, members of minority groups, agencies involved in the provision of services to these populations, and others who are directly impacted by the programs and activities supported by the Consolidated Plan programs had the opportunity to be actively involved.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities non-targeted/broad community Residents of Public and Assisted Housing	N/A	N/A	All survey responses were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish non-targeted/broad community	In total, 20 responses were received (one in Spanish).	No comments were noted in the surveys	All survey responses were accepted.	
3	Public Meeting	Non-targeted/broad community	Libby Lake Festival - Saturday, July 27, 2024.	Primary topics of interest was neighborhood safety, lighting, crime patrol, and walkability.	All survey responses were accepted.	
4	Public Meeting	Non-targeted/broad community	NAACP Back to School Backpack Event - Saturday, August 3, 2024.	Dog park is needed	All survey responses were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Meeting	Non-targeted/broad community	OPD National Night Out - Tuesday, August 6, 2024.	Majority of comments received were cross-walk and speed bump related.	All survey responses were accepted.	
6	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish non-targeted/broad community	Balderramma Back to School Event & Youth Handball Tournament - Saturday, August 10, 2024.	No comments received.	All survey responses were accepted.	
7	Public Meeting	Non-targeted/broad community	North County Health & Wellness Fair - Thursday, August 15, 2024.	No comments received.	All survey responses were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
8	Public Meeting	Non-targeted/broad community	John Landes Health Fair - Friday, August 23, 2024	No comments received	All survey responses were accepted.	
9	Public Meeting	Non-targeted/broad community	Senior Expo - Thursday, October 10, 2024	No comments received.	All survey responses were accepted.	
10	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish non-targeted/broad community	Crown Heights Resource Center - Tuesday, December 10, 2024	Comments received were predominantly traffic related and lighting needs in the community.	All survey responses were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Meeting	Non-targeted/broad community	Community Relations Commission - Tuesday, January 7, 2025	Restrict CDBG funding to underserved areas to fund public services not larger capital projects such as the Fire Station.	All survey responses were accepted.	
12	Public Meeting	Non-targeted/broad community	Community-Wide Listening Sessions - Tuesday, January 7, 2025	Various comments identified.	All survey responses were accepted.	
13	Public Meeting	Non-targeted/broad community	Housing Commission - Tuesday, January 28, 2025	Prioritize elderly, disabled populations, and very-low populations	All survey responses were accepted.	
14	Public Meeting	Non-targeted/broad community	Eastside Community Meeting - Thursday, February 27, 2025	Traffic concerns, cost of housing, and homeless concerns.	All survey responses were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Public Meeting	Non-targeted/broad community	Community Relations Commission - Tuesday, March 4, 2025	Written comments received and attached by Ron Dwyer-Voss, Housing Commissioner	All survey responses were accepted.	
16	Public Meeting	Non-targeted/broad community	Housing Commission - Tuesday, March 25, 2025	Spend all Hud funding to support affordable housing needs.	All survey responses were accepted.	
17	Public Hearing	Non-targeted/broad community	City Council Public Hearing - Wednesday, March 26, 2025	No comments received.	All survey responses were accepted.	
18	Public Meeting	Non-targeted/broad community	City Council Discussion - Wednesday, May 7, 2025	No comments received.	All survey responses were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

Methodology

To assess community needs, the City examined data, held community meetings, conducted a survey of residents and local stakeholders, and consulted with experts and local stakeholders. The Needs Assessment primarily relies on the sources of data which follow:

- American Community Survey (ACS) 2020 5-year estimates
- Comprehensive Housing Affordability Strategy (CHAS) 2016-2020, and 2024 Point-In-Time Homeless Counts
- The 2020 ACS and CHAS 5-year estimates were the most recent available complete datasets from these sources

The 2020 ACS and CHAS 5-year estimates were the most recent available complete datasets from these sources. Oceanside residents and stakeholders had the opportunity to respond to the Community Needs survey to rate the level of need for public facilities, infrastructure, public and neighborhood services, and housing facilities and services. The survey also provided insight into internet access and disaster preparedness. Additionally,

organizations that work with Oceanside residents with low- and moderate incomes, special needs, and those experiencing or at risk of experiencing homelessness were given the opportunity to share their thoughts on the most effective community development projects from the last Consolidated Planning cycle and high priorities in housing, community, or economic development over the next five years.

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

Summary of Housing Needs

According to the Demographics table, the City of Oceanside's population rose by two percent from 173,050 to 175,695 over the last eleven years from 2009 to 2020. During this time, the number of households rose by one percent from 60,495 to 61,110 and the median household income increased by thirty one percent from \$57,703.00 to \$75,411.00.

Table 6 - Number of Households presents different household types in the City by levels of income. Small family households consist of two-to-four family members, while large family households have five or more members. The income levels correspond with HUD area median income (AMI) definitions. The Households of Oceanside graph shows how many households are in each income category.

The most common household type in Oceanside are small family households, representing 44 percent of all households in the City. Large family households represent 12 percent of households. Over 51 percent of all households in Oceanside earn less than 80 percent of AMI.

In this section there are six tables of data which reference housing problems. Housing problems are defined by HUD as follows:

- 1) Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
- 2) Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
- 3) Overcrowding / severe overcrowding: A household is overcrowded if there are more than 1.01 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms. A household is considered severely overcrowded if there are more than 1.5 people per room.
- 4) Cost burden / severe cost burden: A household is considered cost burdened if the household pays more than 30 percent of its total gross income for housing costs. A household is considered severely cost burdened if the household pays more than 50 percent of its total income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage, taxes, insurance, and utilities.

CHAS data makes clear that housing cost burden greater than 30 percent is the greatest problem across renter and owner households; and renter households are most impacted by severe housing problems. 72 percent of the 29,910 households earning 0-80 percent AMI experience a housing cost burden over 30 percent of income. The majority, 67 percent, of the 13,820 households earning less than 80% AMI with one or more severe housing problems are renter households. (see [Table 7](#))

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	173,050	175,695	2%
Households	60,495	61,110	1%
Median Income	\$57,703.00	\$75,411.00	31%

Table 5 - Housing Needs Assessment Demographics

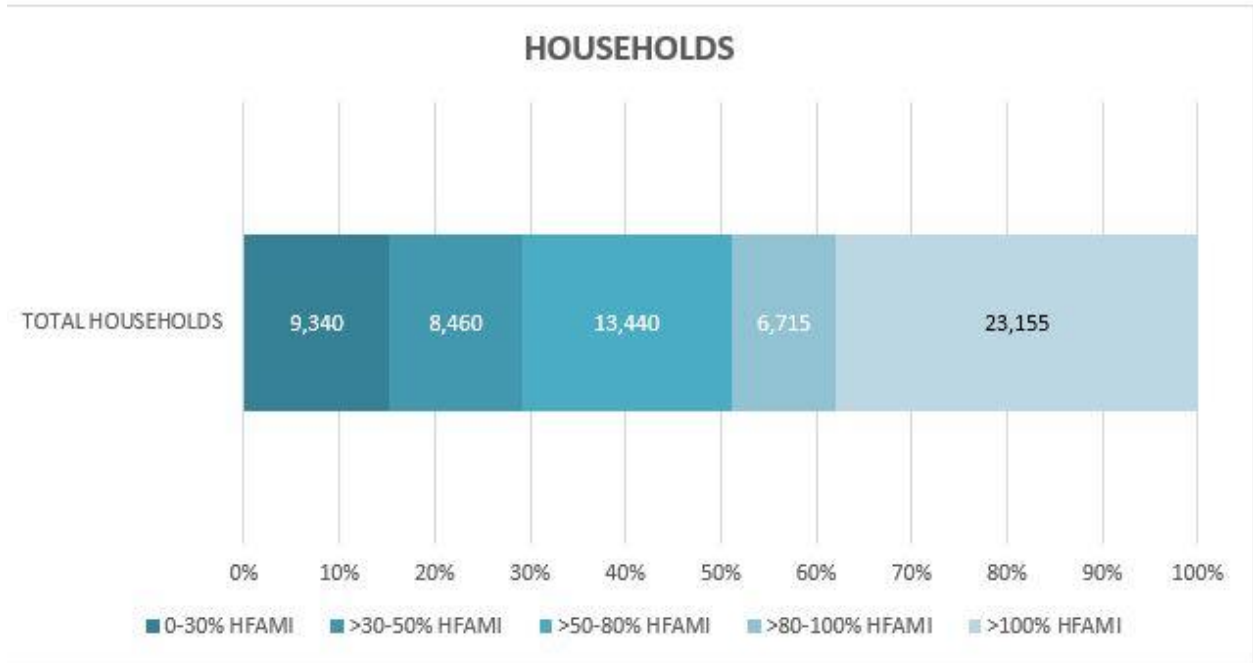
Data 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)
Source:

Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	9,340	8,460	13,440	6,715	23,155
Small Family Households	2,395	2,955	5,055	2,970	12,725
Large Family Households	890	910	1,885	825	2,055
Household contains at least one person 62-74 years of age	2,175	2,245	3,460	1,575	5,270
Household contains at least one person age 75 or older	2,130	1,545	1,715	780	1,910
Households with one or more children 6 years old or younger	1,460	1,205	2,095	1,440	2,345

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:



Data Source: 2016-2020 CHAS
Figure 1 – Households of Oceanside

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	120	110	10	0	240	75	35	0	4	114
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	250	85	225	45	605	10	0	145	30	185
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	460	510	685	280	1,935	80	35	185	100	400
Housing cost burden greater than 50% of income (and none of the above problems)	3,630	2,335	780	80	6,825	1,910	1,245	910	165	4,230

	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)	475	1,135	3,630	880	6,120	495	950	2,180	1,405	5,030
Zero/negative Income (and none of the above problems)	325	0	0	0	325	190	0	0	0	190

Table 7 – Housing Problems Table

Data 2016-2020 CHAS

Source:

HOUSEHOLDS WITH MOST SEVERE HOUSING PROBLEMS



Data Source: 2016-2020 CHAS

Figure 2 – Households with most severe housing problems

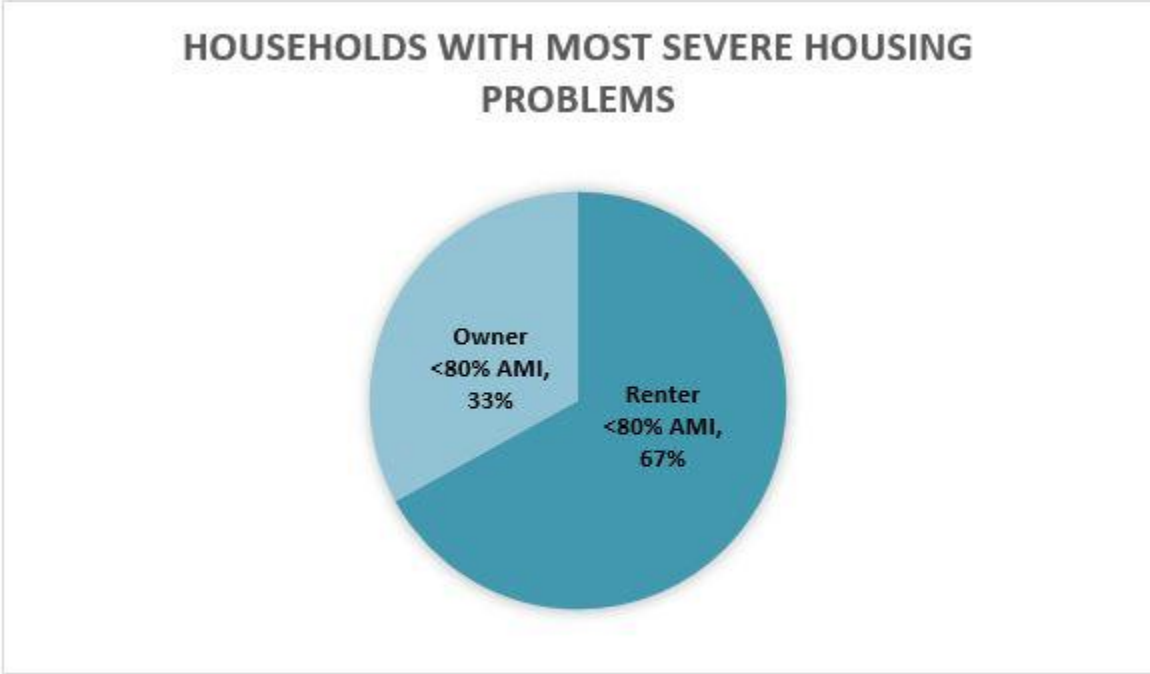
Table 7

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	4,460	3,040	1,700	405	9,605	2,070	1,315	1,235	300	4,920
Having none of four housing problems	1,390	1,690	5,185	2,275	10,540	1,420	2,415	5,320	3,735	12,890

	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
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2
Data 2016-2020 CHAS
Source:



Data Source: 2016-2020 CHAS
Figure 2 – Households with most severe housing problems

Table 8

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	1,720	1,685	2,080	5,485	425	795	1,195	2,415
Large Related	600	420	520	1,540	150	180	400	730
Elderly	1,315	820	820	2,955	1,560	1,020	1,395	3,975
Other	1,255	945	1,335	3,535	375	255	280	910
Total need by income	4,890	3,870	4,755	13,515	2,510	2,250	3,270	8,030

Table 9 – Cost Burden > 30%
Data 2016-2020 CHAS
Source:

Table 5 – Housing Problems 1 (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	120	110	10	0	240	75	35	0	4	114
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	250	85	225	45	605	10	0	145	30	185
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	460	510	685	280	1,935	80	35	185	100	400
Housing cost burden greater than 50% of income (and none of the above problems)	3,630	2,335	780	80	6,825	1,910	1,245	910	165	4,230
Housing cost burden greater than 30% of income (and none of the above problems)	475	1,135	3,630	880	6,120	495	950	2,180	1,405	5,030
Zero/negative Income (and none of the above problems)	325	0	0	0	325	190	0	0	0	190

Table 5

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	0	0	1,100	1,100	325	460	0	785
Large Related	0	0	80	80	90	50	60	200
Elderly	1,105	535	100	1,740	1,180	620	470	2,270
Other	0	1,135	695	1,830	360	0	0	360
Total need by income	1,105	1,670	1,975	4,750	1,955	1,130	530	3,615

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

Table 5 – Housing Problems 1 (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	120	110	10	0	240	75	35	0	4	114
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	250	85	225	45	605	10	0	145	30	185
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	460	510	685	280	1,935	80	35	185	100	400
Housing cost burden greater than 50% of income (and none of the above problems)	3,630	2,335	780	80	6,825	1,910	1,245	910	165	4,230
Housing cost burden greater than 30% of income (and none of the above problems)	475	1,135	3,630	880	6,120	495	950	2,180	1,405	5,030
Zero/negative Income (and none of the above problems)	325	0	0	0	325	190	0	0	0	190

Table 5

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	565	480	560	310	1,915	110	45	140	65	360
Multiple, unrelated family households	95	135	250	15	495	10	0	190	65	265

	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	65	0	100	0	165	0	0	0	0	0
Total need by income	725	615	910	325	2,575	120	45	330	130	625

Table 11 – Crowding Information – 1/2
Data 2016-2020 CHAS
Source:

Table 5 – Housing Problems 1 (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	120	110	10	0	240	75	35	0	4	114
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	250	85	225	45	605	10	0	145	30	185
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	460	510	685	280	1,935	80	35	185	100	400
Housing cost burden greater than 50% of income (and none of the above problems)	3,630	2,335	780	80	6,825	1,910	1,245	910	165	4,230
Housing cost burden greater than 30% of income (and none of the above problems)	475	1,135	3,630	880	6,120	495	950	2,180	1,405	5,030
Zero/negative Income (and none of the above problems)	325	0	0	0	325	190	0	0	0	190

Table 5

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

Table 12 – Crowding Information – 2/2

Data Source

Comments: Could not generate this data set

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

Elderly or low-income single person households can be presumed to need some type of housing assistance. According to the 2018-2023 five-year ACS estimates approximately thirty-two percent of the 61,656 householders in Oceanside are households with individuals 65 years and over. Twenty-five percent of all the households in the City are occupied by a person living alone. According to Census data, 74% of all lower income renter-households and 55% of all lower income owner-household in Oceanside experienced housing const burden.

Cost burden is the most prominent housing problem in Oceanside and renters experience it at a higher rate than owners. Over 50% of renter households experience cost burdens, and these households are concentrated in the central census tracts of the city, along State Route 76/Mission Avenue. Elderly and Hispanic renter households also experience cost burdens at higher rates than other household types and races. Sensitive communities, those at displacement risk, are also located along State Route 76/Mission Avenue.

Contributing Factors:

- Median rent increase
- Displacement of residents due to economic pressures
- The availability of affordable units
- Limited supply of deeply affordable units
- Long Section 8 waitlists

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.

Domestic and dating violence, assault, and stalking are not always reported. According to the 2022 National Crime Victimization Survey, only 53 percent of all domestic violence events and 21 percent of rapes/ sexual assaults were reported to the police. The State of California Department of Justice maintains statistics on domestic violence calls to local law enforcement statewide by jurisdiction (openjustice.doj.ca.gov). In 2022, 807 calls were reported in 2023, 834 calls, and for the first six months of 2024, 399 calls were received related to domestic violence were made by Oceanside residents. Of these incidents:

There were at least 800 times during 2022 when a household needed some type of domestic violence services. In households where physical violence occurred, it is possible that at least one member of the household needed to relocate to escape recurring violence. These households may include children.

What are the most common housing problems?

As shown in the Most Prevalent Housing Problems graph below, the most common housing problem in the City is housing cost burden with households paying more than 30 percent of their income and crowding is the next most common problem. This graph consolidates data from Table 7 – Housing Problem 1 (Households with one of the listed needs) by combining households burdened at a rate of 30 to 50 percent and over 50 percent under housing cost burden greater than 30 percent and combining both overcrowded and severely overcrowded households under crowding. The most prevalent housing problems graph shows the four housing problems are experienced in similar proportions by owner and renter households and significantly larger numbers of renter households experience all housing problems.

The data in Table 7 shows 84 percent of households earning less than 80 percent of AMI have a housing cost burden greater than 30 percent. This includes 11,985 renter households and 7,690 owner households. Within this group of cost burdened households, 10,810 are severely cost burdened paying more than 50 percent of their gross income for housing costs, including 6,745 renter households and 4,065 owner households. Overcrowding and severe overcrowding affects 2,670 households or 12 percent of low- and moderate-income households. Renter households account for 83 percent of households impacted by this housing problem.

Renter households bear the brunt of housing problems which highlights the need for flexible rental assistance options like Tenant-Based Rental Assistance (TBRA).

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

Small related and multiple unrelated family renter households with low- and moderate incomes are most impacted by housing cost burden and overcrowding. [Table 9](#) shows 21,545 households earning less than 80 percent of AMI are 30 to 50 percent cost burdened representing 69 percent of households at this income level. [Table 10](#) shows 8,365 households earning less than 80 percent of AMI are over 50 percent cost burdened representing 27 percent of households at this income level. Single family renter households are most impacted by overcrowding representing 1,915 households earning less than 80 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

Extremely low (0-30 percent AMI) and low-income (30-50% AMI) households are presumed to be unstably housed, these households are considered at high risk of falling into homelessness or may currently be experiencing homelessness. Those with one or more housing problems at this income level are highly sensitive to adverse events. The greatest concentrations of unstably housed households are among small family households, households with at least one-member aged 62 or above, and renters with at least one housing problem, small related renter households with a housing cost burden greater than 30 percent of their income.

There are 17,800 households in Oceanside earning less than 50 percent of AMI, representing 29 percent of all households. Small related renter households in this income range are most impacted by housing cost burden as seen in graphs [below](#). Renter households in this income range are almost three times more likely than owner households to experience a housing cost burden of 30 to 50 percent of their income. However elderly owners are more likely than elderly renters to experience a housing cost burden on both 30 to 50, and greater than 50 percent of their income. Furthermore, at this income level approximately 1,340 households live in overcrowded conditions.

As described in the Housing Market Analysis section of this report, rental housing costs have risen steadily over the past five years creating more pressure on extremely low-income households. According to Zumper, a rental listing aggregator, the monthly market rate rent for a two-bedroom apartment in Oceanside went from \$2,400 in December 2022 to \$2,800 in January 2025, a change of 16 percent. One-bedroom units increased at a rate of 16 percent. As rental prices continue to rise throughout San Diego County, the pressure on extremely low-income households will continue to increase.

Individuals and families whose rental assistance has or will be terminating soon are at risk of not being able to find affordable, size-appropriate housing units. As noted in the market analysis, the cost of housing has increased significantly over the past 5 years and the supply of units affordable to families at or below 50% AMI does not match the demand.

Rapid rehousing programs help homeless individuals and families but, unless a housing unit they can reasonably afford is available, formerly homeless families and individuals receiving rapid rehousing assistance may face uncertainty with respect to their monthly housing costs and ability to remain stably housed at the end of the assistance contract. Near the termination of assistance, finding replacement housing is difficult for the same reasons it was difficult before becoming homeless: high housing cost and the possibility of an eviction record.

Oceanside's high rental costs, limited supply of deeply affordable units, and long Section 8 waitlists highlight the need for flexible rental assistance options like TBRA. With a two-bedroom Fair Market Rent of \$2,950 and many low-income households facing severe cost burden, TBRA can help stabilize housing or support transitions out of homelessness. It is especially useful for addressing displacement risks in areas experiencing gentrification. TBRA offers a responsive tool to meet immediate housing needs while residents wait for permanent affordable housing options. HOME Tenant-Based Rental Assistance (TBRA) programs can establish specific preferences for vulnerable populations, including homeless individuals, victims of domestic violence, elderly households, and those at risk of displacement. These preferences must align with Consolidated Plan priorities and comply with fair housing laws. For this reason, the City is changing the HOME funded Tenant-Based Rental Assistance to include a preference that provides a priority for the selection of applicants who fall into the specific category.

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

The assessment of at-risk populations described in the foregoing paragraphs in this Consolidated Plan is based on ACS and CHAS data using HUD definitions for household types and housing problems, HOME_ARP Allocation Plan supplemented by available local data for certain groups specified by HUD, such as households with children and victims of domestic violence, dating violence, sexual assault, and stalking.

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

According to Housing Problem table ten, there are 2,775 renter households who earn less than 50 percent of AMI and are cost burdened at a rate greater than 50 percent of income. Of these households:

- 1640 are elderly households with one or more members over the age of 62, and
- 1,135 are other households.

These extremely low- and low-income households are considered the most at risk of becoming homeless.

Discussion

According to the housing problems tables above, of households with incomes at or below 50 percent of AMI 42 percent are cost burdened renters, and 7 percent are crowded renters. Of households with incomes at or below 30 percent of AMI 23 percent are severely cost burdened renters and 4 percent are crowded renters. These households are presumed to be most at risk of becoming homeless.

To the greatest extent feasible, options for assistance could make affordable housing accessible to severely cost burdened and crowded renter households who earn less than 50 percent of AMI. The proposed TBRA program is intended to provide temporary rental assistance to eligible households to maintain or obtain housing in the private rental market. Assistance may include rental subsidies, security deposits, and utility deposits, consistent with HOME program requirements. Assistance for this program is for 12 months, and participants will be expected to develop a stabilization plan designed to support long-term housing stability following the assistance period. This is one of many ways to prevent homelessness.

HOME Tenant-Based Rental Assistance (TBRA) programs can establish specific preferences for vulnerable populations, including homeless individuals, victims of domestic violence, elderly households, and those at risk of displacement. These preferences must align with Consolidated Plan priorities and comply with fair housing laws. For this reason, the City is changing the HOME funded Tenant-Based Rental Assistance to include a preference that provides a priority for the selection of applicants who fall into the specific category.

Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a). The City must comply with all applicable nondiscrimination and equal opportunity laws and requirements listed in 24 CFR 5.105(a) and any other applicable fair housing and civil rights laws and requirements when establishing preferences or methods of prioritization.

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

Sections NA-15, NA-20, and NA-25 of the Needs Assessment examine housing problems experienced by racial or ethnic groups and identifies when that occurs at a disproportionately greater frequency. This is indicated when members of a racial or ethnic group in a certain income range experience housing problems at a greater rate (10 percentage points or more) than the rate of housing problems experienced by all households within that income level. For example, when evaluating 0-30 percent of AMI households, if 50 percent of the households experience a housing problem, but 60 percent or more of a particular racial or ethnic group of households' experience housing problems, that group has a disproportionately greater need. Please note, as part of the CHAS data set, HUD did not calculate households with no/ negative income, but one or more of the other housing problems by race or ethnicity for the 2016-20 period.

Housing problems and severe housing problems analyzed in sections NA-15 and NA-20 are based on the definitions that follow.

- 1) Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
- 2) Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
- 3) Overcrowded Household with more than 1.01 people per room.
- 4) Cost burden: A household is considered cost burdened if the household pays more than 30 percent of its total gross income for housing costs.

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	5,925	880	2,160
White	2,990	650	1,520

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
Black / African American	305	4	95
Asian	200	75	65
American Indian, Alaska Native	70	0	10
Pacific Islander	30	0	0
Hispanic	2,175	135	415

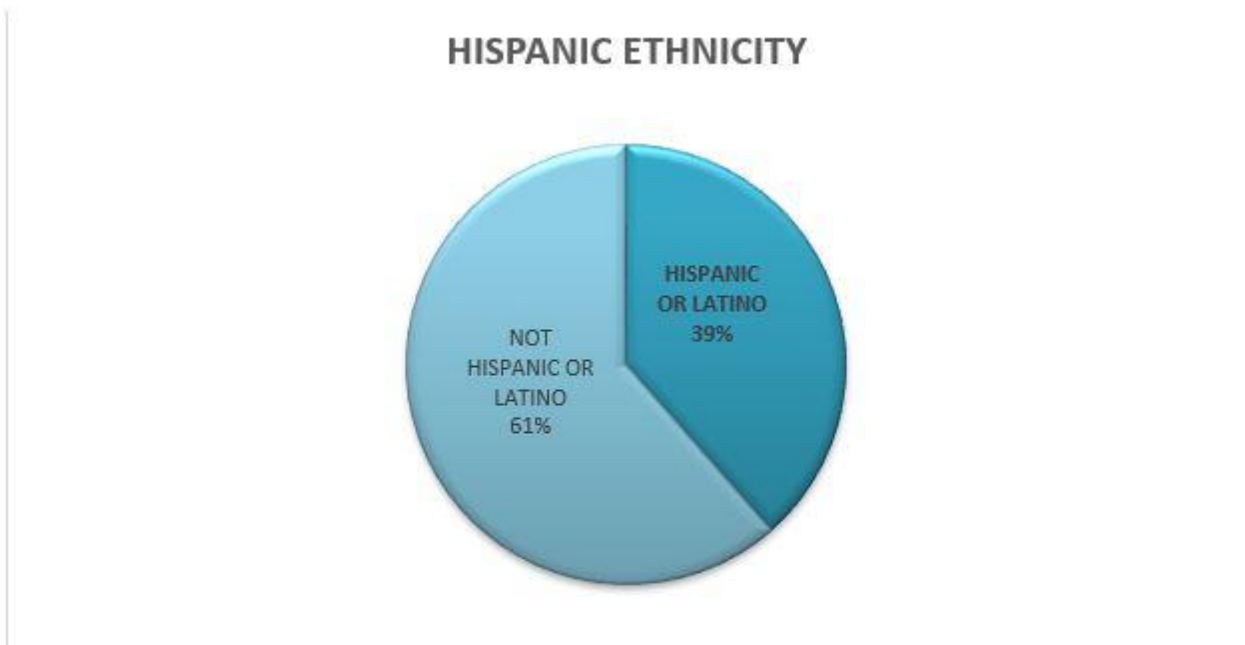
Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

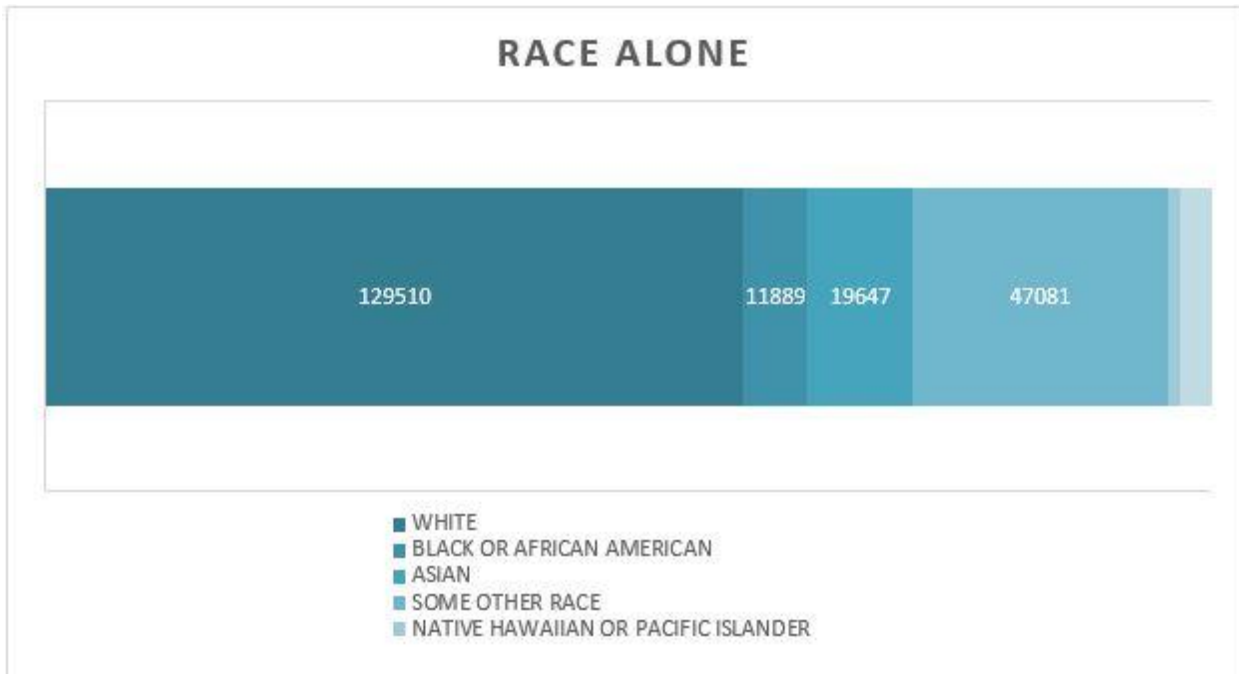
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



Data Source: 2018-2023 ACS

Figure 6 Ethnicity

Ethnicity Chart



Data Source: 2018-2023 ACS
Figure 7 Race Alone

Race Chart

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	6,525	2,050	0
White	3,015	1,155	0
Black / African American	370	30	0
Asian	295	195	0
American Indian, Alaska Native	65	20	0
Pacific Islander	19	15	0
Hispanic	2,545	610	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI
 Data 2016-2020 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	8,370	4,155	0
White	4,145	2,785	0
Black / African American	445	90	0
Asian	385	205	0
American Indian, Alaska Native	40	0	0
Pacific Islander	110	0	0
Hispanic	2,860	945	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 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	3,185	3,355	0
White	1,865	2,040	0
Black / African American	175	130	0
Asian	250	145	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	4	0
Hispanic	775	935	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 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 method of calculating disproportionate need sets different groups of different sizes on equal footing, making it possible for any outsized impact on groups to be identified. However, throughout the city and across different races and ethnicities, 87 percent of residents with one or more of four housing problems earn 0-30 percent of AMI and 76 percent of residents earn 30-50 percent of AMI. These are very high rates of need which require almost an entire sub-population to be in need for disproportional impact to register.

Across households with incomes below 30 percent of AMI there is a disproportionate concentration of those with one or more housing problem among households which identify racially or ethnically as follows: Black / African American, American Indian, Alaska Native, Pacific Islander, and Hispanic.

Across households with incomes in the 30-50 percent of AMI range there is a disproportionate concentration of those with one or more housing problem among households which identify racially or ethnically as follows: Black / African American, and Hispanic.

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

Similar to the previous section, the Severe Housing Problems tables provide data to determine if disproportionate housing needs exist for any racial or ethnic group that experiences severe housing problems, which are defined as:

- 1) Lacks complete kitchen facilities: Household does not have a stove/oven and refrigerator.
- 2) Lacks complete plumbing facilities: Household does not have running water or modern toilets.
- 3) Severe overcrowding: A household is considered severely overcrowded if there are more than 1.5 people per room.
- 4) Severe cost burden: A household is considered severely cost burdened if the household pays more than 50 percent of its total income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Please note as part of the CHAS data set HUD did not calculate households with no/negative income, but one or more of the other housing problems by race or ethnicity for the 2016-2020 period.

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	5,095	1,705	2,160
White	2,495	1,150	1,520
Black / African American	270	45	95
Asian	160	115	65
American Indian, Alaska Native	70	0	10
Pacific Islander	30	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	1,925	390	415

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 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%

Table 16 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,095	1,705	2,160
White	2,495	1,150	1,520
Black / African American	270	45	95
Asian	160	115	65
American Indian, Alaska Native	70	0	10
Pacific Islander	30	0	0
Hispanic	1,925	390	415

Data Source: 2016-2020 CHAS

Table 16

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,345	4,225	0
White	1,915	2,255	0
Black / African American	220	180	0
Asian	160	330	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	65	20	0
Pacific Islander	19	15	0
Hispanic	1,770	1,380	0

Table 18 – Severe Housing Problems 30 - 50% AMI
Data 2016-2020 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%

Table 17 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,345	4,225	0
White	1,915	2,255	0
Black / African American	220	180	0
Asian	160	330	0
American Indian, Alaska Native	65	20	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	19	15	0
Hispanic	1,770	1,380	0

Data Source: 2016-2020 CHAS

Table 17

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,270	9,255	0
White	1,585	5,350	0
Black / African American	110	420	0
Asian	150	440	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	110	0
Hispanic	1,275	2,530	0

Table 19 – Severe Housing Problems 50 - 80% AMI
Data 2016-2020 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%

Table 18 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,270	9,255	0
White	1,585	5,350	0
Black / African American	110	420	0
Asian	150	440	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	110	0
Hispanic	1,275	2,530	0

Data Source: 2016-2020 CHAS

Table 18

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	625	5,915	0
White	150	3,750	0
Black / African American	60	235	0
Asian	90	305	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	4	0
Hispanic	280	1,435	0

Table 20 – Severe Housing Problems 80 - 100% AMI
Data 2016-2020 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%

Table 19 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	625	5,915	0
White	150	3,750	0
Black / African American	60	235	0
Asian	90	305	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	4	0
Hispanic	280	1,435	0

Data Source: 2016-2020 CHAS

Table 19

Discussion

This discussion highlights the disproportionately severe housing needs of racial and ethnic groups by income category. The narrative draws heavily on the NA-15 Severe Housing Problems table. The analysis shows the following:

While Oceanside rental households are all experiencing high rental costs the greatest burden falls upon Oceanside’s Hispanic renters. Across Households with incomes below 30 percent of AMI there is a disproportionate concentration of those with one or more housing problem among households which identify racially or ethnically as follows: Black / African American, American Indian, Alaska Native, Pacific Islander, and Hispanic.

Data Source: 2016-2020 CHAS
Figure 12 – Disproportionate Need Across Households Earning <30% AMI

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:

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

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at least 10 percent points higher than the category of need as a whole. For example, if 30% of renters in the city experienced cost burdens, but Hispanic households faced the problem at 50%, then this would indicate that Hispanic households have a disproportionately greater need.

As specified in 91.205(b)(2), 91.305(b)(2), and 91.405, this Consolidated Plan must include an assessment for each disproportionately greater need. The tables show need by racial and ethnic group.

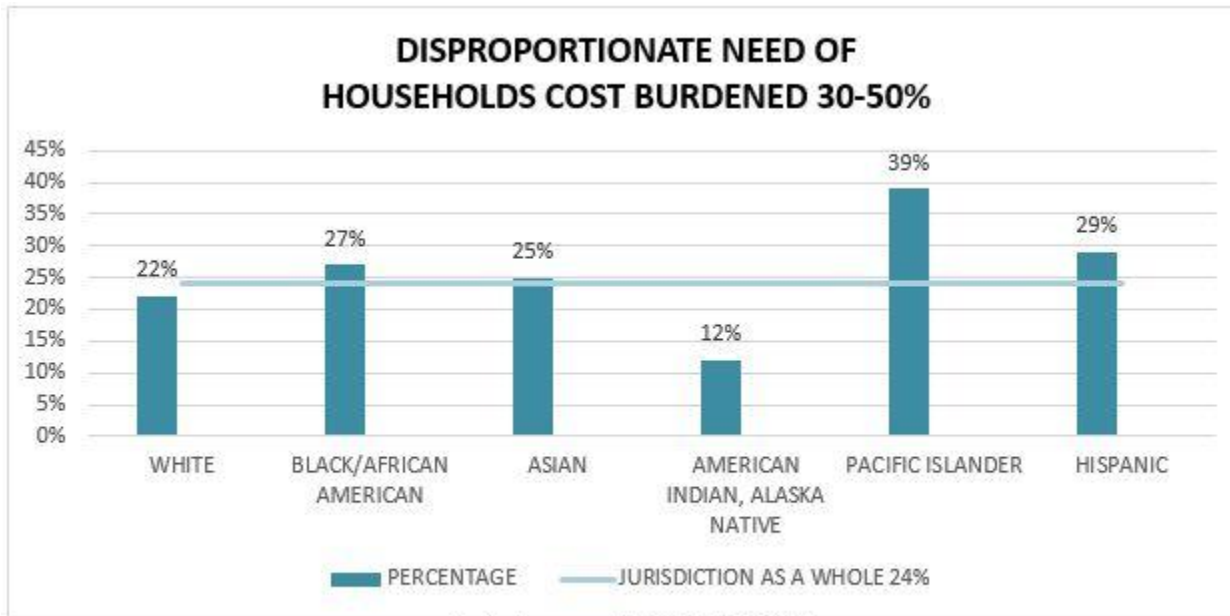
Similar to past sections, income is grouped as follows: 0%-30% AMI is extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate income, and 91%-100% is middle income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	33,630	14,500	11,650	2,195
White	21,875	7,870	6,025	1,550
Black / African American	1,540	805	645	95
Asian	2,385	935	480	65
American Indian, Alaska Native	160	40	125	10
Pacific Islander	175	145	50	0
Hispanic	6,635	4,280	3,825	415

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:



Data Source: 2016-2020 CHAS

Figure 16 – Disproportionate Need Across Households Cost Burden 30-50% AMI

Figure 16

Discussion:

Across Households with housing cost burdens equivalent to 30-50 percent of their income there is a disproportionate concentration of those with one or more housing problem among households which identify racially or ethnically as follows: Pacific Islander, and Hispanic

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

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

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

- 0 - 30 percent AMI:
 - Black / African American
 - American Indian, Alaska Native
 - Pacific Islander
 - Hispanic
- 30 - 50 percent AMI:
 - Black / African American
 - Hispanic
- 50 - 80 percent AMI:
 - Black / African American
 - American Indian, Alaska Native
 - Pacific Islander
 - Hispanic
- 80 - 100 percent AMI:
 - Black / African American
 - Asian
 - American Indian, Alaska Native.

The following racial or ethnic groups were found to have a disproportionately greater level of severe housing problems relative to the percentage of all households in the given income category experiencing severe housing problems:

- 0 - 30 percent AMI:
 - Black / African American
 - American Indian, Alaska Native
 - Pacific Islander
 - Hispanic.
- 30 - 50 percent AMI:
 - Black / African American

- American Indian, Alaska Native
- Pacific Islander
- Hispanic.
- 50 - 80 percent AMI:
 - Hispanic.
- 80 - 100 percent AMI:
 - Black / African American
 - Asian
 - American Indian, Alaska Native
 - Hispanic.

The following racial or ethnic groups had a disproportionately greater level of housing cost burden:

- 30 – 50 percent of income:
 - Black / African American
 - Asian
 - Pacific Islander
 - Hispanic.
- Greater than 50 percent of income:
 - Black / African American
 - American Indian, Alaska Native
 - Hispanic.

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

No other housing needs for these specific racial or ethnic groups were identified through consultation or citizen participation.

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

As part of the 2021-2029 Housing Element the City prepared the state mandated Assessment of Fair Housing. This Assessment includes Dissimilarity Indexing, which shows how segregated or integrated two various racial/ethnic groups are. Values between 0 and 39 generally indicate high integration (low segregation), values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation. Oceanside has low levels of segregation, across all racial and ethnically Hispanic groups; it is below 40. Oceanside is significantly

more integrated than San Diego County as a whole. Despite the city's relatively low levels of segregation, it should be noted that since 1990 the levels of segregation have slowly increased.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Oceanside will periodically issue Requests for Proposals for affordable housing development. Funding for these proposals will be a mixture of HOME, HOME-ARP, Inclusionary, Tax-Credit, Project-Based Vouchers, and Density Bonus. One of the proposed projects (utilizing HOME-ARP) funds is the development of Coast Villas, a 56-unit affordable apartment community tailored to seniors aged 55 and older, including homeless senior veterans, with rents and incomes ranging from 30-50% of the area median income.

The City of Oceanside is predominately served by the Oceanside Housing Authority. The OHA does not own or operate public housing, providing only Housing Choice Vouchers, i.e., Section 8 rental assistance.

Totals in Use

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,582	23	1,490	19	38	0

Table 22 - Public Housing by Program Type

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

Data PIC (PIH Information Center)

Source:

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	16,014	10,990	15,909	12,803	19,028
Average length of stay	0	0	0	7	1	7	0	9
Average Household size	0	0	0	2	1	2	1	3
# Homeless at admission	0	0	0	3	3	0	0	0
# of Elderly Program Participants (>62)	0	0	0	478	1	471	4	1
# of Disabled Families	0	0	0	403	17	372	3	10
# of Families requesting accessibility features	0	0	0	1,582	23	1,490	19	38
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	1,164	17	1,097	10	32	0
Black/African American	0	0	0	310	5	290	9	5	0
Asian	0	0	0	67	1	63	0	1	0
American Indian/Alaska Native	0	0	0	23	0	22	0	0	0
Pacific Islander	0	0	0	18	0	18	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 PIC (PIH Information Center)
Source:

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	0	0	479	5	457	2	10	0
Not Hispanic	0	0	0	1,103	18	1,033	17	28	0
*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 PIC (PIH Information Center)

Source:

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

The Oceanside Housing Authority fully complies with HUD Notice PIH 2002-01 (Accessibility Notice: Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990; the Architectural Barriers Act of 1968 and the Fair Housing Act of 1988) when requests are made for a reasonable accommodation due to a disability. An applicant or participant must qualify under the following American with Disabilities Act (ADA) definition of disability:

- A physical or mental impairment that limits an individual’s ability to participate in major life activities;
- A record of such impairment; or
- Being regarded as having such impairment.

The Fair Housing acts prohibits discrimination on the basis of disability in any program or activity that is conducted by federal agencies or that receives financial assistance from a federal agency. A housing provider may not deny or refuse to sell or rent to a person with a disability and may not impose application or qualification criteria, rental fees or sales prices and rental or sales terms or conditions that are different than those required of or provided to persons who are not disabled. Further, housing providers may not require persons with disabilities to live only on certain floors, or to all live in one section of the housing. Housing providers may not refuse to make repairs and may not limit or deny someone with a disability access to recreational and other public and common use facilities, parking privileges, cleaning or janitorial services or any services which are made available to other residents.

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

According to the HACSD, the most pressing need is the high demand for affordable housing throughout San Diego County. This is documented by the long wait time for Public Housing and for a Housing Choice Voucher (HCV). The long wait time for HCV from the Oceanside’s Housing Authority displays this need. As of February 27, 2025, there are currently 5,059 households on the HCV waiting list, equating to approximately a 10-year wait time.

Beyond the need for affordable housing, residents also need additional access to service programs such as:

- Job training and placement;

- Youth employment and educational programs;
- Childcare services; and
- Transportation.

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

Voucher households need affordable housing. A shortage of affordable housing and a current vacancy rate of 3% in Oceanside makes it more difficult to find suitable rental housing. Additionally, increasing inflation is impacting low-income household's ability to afford basic needs. These challenges are similar to the population at large.

The needs experienced by HACSD residents are similar to the needs of very low-income and low-income households throughout the City of Oceanside based on the housing problem tables listed above.

Limited voucher funding, which is set by Congress, has not kept up with demand. Additionally, rental assistance is in short supply. According to "Worst Case Housing Needs 2023 Report to Congress" from HUD's Office of Policy Development and Research, only about one in four eligible households nationwide received rental assistance.

Discussion

The HACSD implements a variety of strategies to address the need for affordable housing. The core strategies include maximizing affordable housing opportunities through continuous program and management improvement and leveraging additional resources by working with the County's Affordable Housing and CDBG units.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

There are four federally defined categories under which individuals and families are considered homeless: Literally Homeless – Individuals or families experiencing literal homelessness are those without a fixed, regular, and adequate nighttime residence; Imminent Risk of Homelessness – An individual or family imminently losing their housing: Situations leading to imminent risk include eviction, foreclosure, and sudden loss of living arrangements (such as doubling up with friends or family); Homeless Under other Federal Statutes – This category pertains to unaccompanied youth under the age of 25 or families with children and youth, who do not meet the primary HUD definition of homelessness but qualify under other federal statutes, including the McKinney-Vento Homeless Assistance Act; and Fleeing or attempting to flee Domestic Violence – An individual or family fleeing domestic violence, sexual assault, stalking, or other life-threatening conditions.

The most recent Count conducted by the Regional Task Force on Homelessness (RTFH) recorded 522 individuals experiencing homelessness in the City of Oceanside. This represents an 11% decrease from the previous year's count, highlighting some progress in addressing homelessness. However, the data also shows a 24.5% increase in the unsheltered population, with 361 individuals living in places not meant for habitation and 161 individuals residing in emergency shelters or transitional housing, reflecting a 46% decrease in the sheltered population. Despite the overall decline since 2016, the increase in unsheltered homelessness underscores ongoing challenges related to housing affordability and service accessibility. Several key factors contribute to homelessness trends in Oceanside. High housing costs are a significant barrier, with the average monthly rent for a one-bedroom apartment reaching \$2,615.

In 2024, city-funded homeless programs served 1,071 individuals. The largest age group among those served was seniors aged 55 and older. About 47% of the homeless population identifies as female, with 7% being mothers with children. Additionally, 20% of this group experienced homelessness for more than a year, indicating that a significant portion struggle with chronic homelessness. Self-reported health conditions at program intake highlight the need for comprehensive supportive services, with 33% reporting mental health disorders, 28% physical disabilities, 27% chronic health conditions, and 12% substance use disorders.

Chronic homelessness remains a pressing concern in Oceanside, with individuals often experiencing co-occurring mental health and substance use disorders. In response, the City collaborates closely with San Diego County Behavioral Health Services and local healthcare providers to deliver integrated services addressing these complex needs. Programs like the Oceanside Navigation Center, previously operated by the San Diego Rescue Mission (SDRM) and currently being operated by Interfaith Community Services, play a pivotal role in this effort, serving 496 individuals in 2024, including 186 chronically homeless persons, 43 veterans, and 26 youth under 25. Of those served, 50.2% exited with positive housing outcomes, highlighting the Center’s effectiveness in facilitating transitions to stable housing.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	111	23	0	0	3	0
Persons in Households with Only Children	4	0	0	0	0	0
Persons in Households with Only Adults	953	716	0	0	69	0
Chronically Homeless Individuals	304	0	0	0	0	0
Chronically Homeless Families	9	0	0	0	0	0
Veterans	67	0	0	0	0	0
Unaccompanied Child	46	0	0	0	0	0
Persons with HIV	7	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source

Comments: HUD Annual Performance Report (FY 2024)

Indicate if the homeless population Has No Rural Homeless is:

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):

Information is not available.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	506	0
Black or African American	150	0
Asian	16	0
American Indian or Alaska Native	19	0
Pacific Islander	17	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	110	0
Not Hispanic	598	0

Data Source

Comments: HUD Annual Performance Report (FY 2024)

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

The most recent 2024 PIT conducted by RTFH recorded 522 individuals experiencing homelessness in the City of Oceanside. This represents an 11% decrease from the previous year’s count, highlighting some progress in addressing homelessness. However, the data also shows a 24.5% increase in the unsheltered population, with 361 individuals living in places not meant for habitation and 161 individuals residing in emergency shelters or transitional housing, reflecting a 46% decrease in the sheltered population. Despite the overall decline since 2016, the increase in unsheltered homelessness underscores ongoing challenges related to housing affordability and service accessibility.

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

The 2024 Annual Performance Reports (APRs) indicate a diverse racial and ethnic composition among individuals experiencing homelessness in Oceanside. The racial breakdown for both sheltered and unsheltered populations is as follows:

- White: Predominantly represented, comprising approximately 45% of the homeless population across both sheltered and unsheltered settings.

- Black or African American: Constitutes approximately 20% of the population, reflecting a disproportionate representation compared to the city's overall demographics.
- Hispanic/Latino: Represents approximately 15%, with slight variations between sheltered and unsheltered groups.
- Native American/Alaska Native: Accounts for roughly 3% of the population, with equal distribution across sheltered and unsheltered settings.
- Asian and Pacific Islander: These groups comprise approximately 4% of the homeless population.
- Other or Multiracial: Comprise around 13%, reflecting individuals identifying with two or more racial or ethnic categories.

In terms of ethnicity, approximately 20% of individuals identified as Hispanic/Latino, with a higher proportion in the sheltered population compared to the unsheltered population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2024, city-funded homeless programs served 1,071 individuals. The largest age group among those served was seniors aged 55 and older. About 47% of the homeless population identifies as female, with 7% being mothers with children. Additionally, 20% of this group experienced homelessness for more than a year, indicating that a significant portion struggle with chronic homelessness.

Self-reported health conditions at program intake highlight the need for comprehensive supportive services, with 33% reporting mental health disorders, 28% physical disabilities, 27% chronic health conditions, and 12% substance use disorders.

Chronic homelessness remains a pressing concern in Oceanside, with individuals often experiencing co-occurring mental health and substance use disorders. In response, the City collaborates closely with San Diego County Behavioral Health Services and local healthcare providers to deliver integrated services addressing these complex needs. Programs like the Oceanside Navigation Center, previously operated by the San Diego Rescue Mission (SDRM) and currently operated by Interfaith Community Services, play a pivotal role in this effort, serving 496 individuals in 2024, including 186 chronically homeless persons, 43 veterans, and 26 youth under 25. Of those served, 50.2% exited with positive housing outcomes, highlighting the Center's effectiveness in facilitating transitions to stable housing.

Discussion:

In 2024, city-funded homeless programs served 1,071 individuals. The largest age group among those served was seniors aged 55 and older. About 47% of the homeless population identifies as female, with 7% being mothers with children. Additionally, 20% of this group experienced homelessness for more than a year, indicating that a significant portion struggle with chronic homelessness.

Self-reported health conditions at program intake highlight the need for comprehensive supportive services, with 33% reporting mental health disorders, 28% physical disabilities, 27% chronic health conditions, and 12% substance use disorders.

Chronic homelessness remains a pressing concern in Oceanside, with individuals often experiencing co-occurring mental health and substance use disorders. In response, the City collaborates closely with San Diego County Behavioral Health Services and local healthcare providers to deliver integrated services addressing these complex needs. Programs like the Oceanside Navigation Center, previously operated by the San Diego Rescue Mission (SDRM) and currently operated by Interfaith Community Services, play a pivotal role in this effort, serving 496 individuals in 2024, including 186 chronically homeless persons, 43 veterans, and 26 youth under 25. Of those served, 50.2% exited with positive housing outcomes, highlighting the Center's effectiveness in facilitating transitions to stable housing.

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

Introduction:

This section evaluates persons who are not homeless but due to various reasons are in need of services and supportive housing. Persons with special needs include the elderly, frail elderly, severely mentally ill, developmentally disabled, physically disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS and victims of domestic violence. The City of Oceanside will consider allocating CDBG public service funding to programs that provide services to special needs populations, including but not limited to those serving the elderly, frail elderly, developmentally disabled, physically disabled, mentally disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS, victims of domestic violence or other needs.

Describe the characteristics of special needs populations in your community:

Elderly and frail elderly: The U.S. Department of Housing and Urban Development (HUD) defines elderly as a person who is 62 years of age or older. A frail elderly person is an elderly person who is unable to perform at least three “activities of daily living” including eating, bathing or home management activities. Generally, elderly persons have lower incomes than the population at large. Based on 2016-20 CHAS data, of the 20,200 total households containing at least one elderly person, 54% (10,910) of households earn less than 80 percent of the AMI in Oceanside.

Persons with Disabilities: HUD defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activities. The obstacle to independent living for these adults is not only their disability, but also the lack of financial resources, often related to limited employment. Additionally, persons with disabilities have high health care costs, are dependent on supportive services, and may require accessibility modifications to accommodate their disability. Based on ACS data, of the total Civilian Noninstitutionalized Population in Oceanside, the percent with a disability is 10.8% (18,215). Of those with a disability between the ages of 18-64, 47% are in the labor force and the remaining 53% are not actively holding or seeking a job. For those with a disability not participating in the labor force, they may have a higher demand for services and assistance to address their needs.

Alcohol and Other Drug Addictions: Drug abuse or substance abuse is defined as the use of chemical substances that lead to an increased risk of problems and an inability to control the use of the substance. According to the Centers for Disease Control and

Prevention, there were 70,237 drug overdose deaths in the United States in 2017 and that of those deaths, 47,600 involved opioids. According to the CDC, the national 'opioid epidemic' began in the 1990s with increased prescribing of opioids such as Methadone, Oxycodone, and Hydrocodone. Beginning in 2010, CDC reported rapid increases in overdose deaths involving heroin. The third wave began in 2013 with increases in overdose deaths involving synthetic opioids such as the illicitly manufactured fentanyl, often found in combination with heroin, counterfeit pills, and cocaine. Although California was among 10 states with the lowest drug overdose mortality in each year from 2017-20, the proliferation of fentanyl is a significant and relatively new issue requiring increased public awareness and services.

HIV/AIDS: Human Immunodeficiency Virus (HIV) is a virus that weakens one's immune system by destroying important cells that fight diseases and infection. Acquired Immune Deficiency Syndrome (AIDS) is the final stage of HIV. According to the 2022 Annual HIV Surveillance Report for San Diego County, there were 13,66 persons living with HIV/AIDS countywide. In 2022, there were 14 reported new cases of HIV/AIDS in the County. According to the San Diego County 2022 HIV/AIDS report, of the new diagnoses 61.9% were Hispanic/Latino, 21.9% White, and 10.9% Black.

Victims of Domestic Violence: Domestic Violence includes, but is not limited to, felony or misdemeanor crimes of violence committed by a current or former spouse of the victim or by a person who is cohabitating with or has cohabited with the victim. In 2018, the California Department of Justice Criminal Justice Statistics Center reported 943 domestic violence calls for assistance in Oceanside. 77% (729) of the calls reported that a weapon was involved in the incident.

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

Special needs populations in Oceanside are more likely to be extremely low- or low-income households and thus have a greater need for affordable housing. Further, through input from residents and community stakeholders, special needs populations have a greater need for public services, access to public facilities, affordable housing and access to fair housing. Specific needs include access to housing, transportation, job training programs, childcare, access to basic services, and other needs as identified by community-based service providers.

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

Special needs populations in Oceanside are more likely to be extremely low- or low-income households and thus have a greater need for affordable housing. Further, through input from residents and community stakeholders, special needs populations have a greater need for public services, access to public facilities, affordable housing and access to fair housing. Specific needs include access to housing, transportation, job training programs, childcare, access to basic services, and other needs as identified by community-based service providers.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The proposed TBRA program is intended to provide temporary rental assistance to eligible households to maintain or obtain housing in the private rental market. Assistance may include rental subsidies, security deposits, and utility deposits, consistent with HOME program requirements. Assistance for this program is for 12 months, and participants will be expected to develop a stabilization plan designed to support long-term housing stability following the assistance period.

Discussion:

Extremely low (0-30 percent AMI) and low-income (30-50% AMI) households are presumed to be unstably housed, these households are considered at high risk of falling into homelessness or may currently be experiencing homelessness. Those with one or more housing problems at this income level are highly sensitive to adverse events. The greatest concentrations of unstably housed households are among small family households, households with at least one-member aged 62 or above, and renters with at least one housing problem, small related renter households with a housing cost burden greater than 30 percent of their income.

Individuals and families whose rental assistance has or will be terminating soon are at risk of not being able to find affordable, size-appropriate housing units. As noted in the market analysis, the cost of housing has increased significantly over the past 5 years and the supply of units affordable to families at or below 50% AMI does not match the demand.

Rapid rehousing programs help homeless individuals and families but, unless a housing unit they can reasonable afford is available, near homeless, formerly homeless families, and individuals receiving rapid rehousing assistance may face uncertainty with respect to their monthly housing costs and ability to remain stably housed at the end of the assistance contract. Near the termination of assistance, finding replacement housing is difficult for the same reasons it was difficult before becoming homeless: high housing cost and the possibility of an eviction record.

An analysis of housing needs for those experiencing homelessness, particularly in California and San Diego, indicates a severe shortage of deeply affordable housing and supportive housing. Research estimates over 225,000 California households have unmet housing needs, requiring a mix of new construction and rental subsidies. Key strategies focus on housing first, combining shelter with services, especially for seniors, families, and disabled individuals.

HOME Tenant-Based Rental Assistance (TBRA) programs can establish specific preferences for vulnerable populations, including homeless individuals, victims of domestic violence, elderly households, and those at risk of displacement. These preferences must align with Consolidated Plan priorities and comply with fair housing laws. For this reason, the City is changing the HOME funded Tenant-Based Rental Assistance to include a preference that provides a priority for the selection of applicants who fall into the specific category.

Priority determination will be given to:

- Households at imminent risk of eviction or displacement
- Emergency Housing Voucher (EHV) participants whose assistance is ending
- Very low-income households (including those below 30% AMI)
- Individuals or families transitioning from homelessness into permanent housing, including participants in programs and services such as, but not limited to, the City's Encampment Resolution Funding (ERF) Program, emergency shelters, safe havens and safe parking programs.

Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a). The City must comply with all applicable nondiscrimination and equal opportunity laws and requirements listed in 24 CFR 5.105(a) and any other applicable fair housing and civil rights laws and requirements when establishing preferences or methods of prioritization.

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

Describe the jurisdiction’s need for Public Facilities:

The City of Oceanside manages and/ or supports a range of public facilities that provide critical services and programs for residents within the City. There is a growing need for new facilities as well as rehabilitation and updates to existing facilities to continue to meet the needs of the community.

As part of the community survey, participants indicated the highest level of need for Youth Centers and Parks & Recreational Facilities.

Additional stakeholder input indicated a need for ADA improvements to existing public facilities as well as a need for additional park, community, mental health, and homeless facilities within the City.

How were these needs determined?

The Public Facility needs were identified through consultation with multiple stakeholder groups based in the City of Oceanside, consultation with different City departments, and input from community members through the Community Survey.

Describe the jurisdiction’s need for Public Improvements:

Residents and stakeholders identified a growing need to improve access to and the delivery of transit services and options to better enable residents to travel throughout the City and not be dependent on personal vehicles. Stakeholders also identified a need to increase access to low-cost high-speed broadband services for residents throughout the City.

How were these needs determined?

The Public Improvement needs were identified through consultation with multiple stakeholder groups based in the City of Oceanside, consultation with different City departments, and input from community members through the Community Survey.

Describe the jurisdiction’s need for Public Services:

Services include those targeted to certain age groups (e.g. senior and youth programming and services) as well as for certain populations (e.g. homeless and substance abuse training) as well as more general service needs such as job training and employment assistance, community programming, transportation, anti-crime and healthcare services.

The three highest rated public service needs in the Community Survey are Mental Health Services, Homeless Services, and Crime Prevention Programs.

The need for public services is beyond what the City can target through CDBG funding and the City will continue to identify opportunities for leverage and partnership to address these needs.

How were these needs determined?

The Public Service needs were identified through consultation with multiple stakeholder groups based in the City of Oceanside, consultation with different City departments, and input from community members through the Community Survey.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

As part of the Consolidated Plan requirements, Oceanside must complete a market analysis. The market analysis consists of the following sections:

- Cost/Condition/Supply of Housing
- Public Housing Supply
- Homeless and Special Needs Facilities/ Services
- Non-Housing Community Development Conditions (including economic conditions, access to broadband, and hazard mitigation)

Affordable housing is very limited for households earning less than 80% of the AMI, especially those with income lower than 30% of AMI. According to a gap analysis conducted by the City of San Diego, renters making below \$50,000 do not have adequate supply of affordable housing. The gap is largest for renters with very low-income (less than \$10,000), who live on fixed incomes, and renters with incomes between \$25,000 and \$35,000.

Additionally, homeownership is unaffordable to those making less than \$150,000. The Greater San Diego Association of Realtors reported that, as of June 2023, the median sales price of a home in the region was \$805,500. Compared to 2022, the prices for condos and townhomes increased the most (by 3.3%) and as of June 2023, the median sales price was \$620,000. On the positive side, the market does seem to be softening a bit: fewer homes were selling for over the listed price in 2023 compared to 2022 and price increases are slowing. However, very low inventory is likely to keep prices high.

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

Introduction

According to 2016-2020 ACS data, 72% of the City’s housing stock is comprised of single-family housing (1-4 units). Multifamily housing (5+ units) accounts for 34% of total housing units in the City reflecting a 10% increase in multifamily housing in the past five years. This trend toward more compact development is consistent with the smart growth principles encouraged by state law and embodied in regional plans and programs. The largest shares of multifamily housing are located in the neighborhoods north of Mission Blvd and west of Ron Ortega Recreation Park.

Most of the City’s ownership housing (74%) is comprised of larger units containing three or more bedrooms. In comparison, only 31% of the City’s rental housing is comprised of larger units. The tables below indicate the number of residential properties in the City by property type, unit size and tenure.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	35,216	56%
1-unit, attached structure	7,948	13%
2-4 units	871	1%
5-19 units	9,890	16%
20 or more units	5,675	9%
Mobile Home, boat, RV, van, etc	3,155	5%
Total	62,755	100%

Table 27 – Residential Properties by Unit Number

Data Source

Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	150	0%	905	3%
1 bedroom	575	2%	5,725	22%
2 bedrooms	7,995	23%	11,455	43%
3 or more bedrooms	25,415	74%	8,265	31%
Total	34,135	99%	26,350	99%

Table 28 – Unit Size by Tenure

Data Source

Comments:

Project Name	Street Address	Affordable Units	Total Units	Construction Completion
Mar Vista House	4602 Allende St., Oceanside 92057	6	6	2007
North River Club Apartments	4520 North River Rd., Oceanside 92057	58	58	1988
Riverview Springs	4398 Rainier Way, Oceanside 92054	72	72	1991
Ocean Breeze Senior Villas	940-960 Vine St., Oceanside 92054	130	130	1988
El Dorado (HUD 236)	115 S. Clementine St., Oceanside 92054	83	86	1996
Silvercrest (HUD 202)	3839 Lake Blvd., Oceanside 92054	68	68	1988
Marisol Apartments	1119 S. Tremont St., Oceanside 92054	22	22	1997
SER/ La Corona Apartments	1214 & 1220 Division St., Oceanside 92054	23	24	1999
Veteran's Transition Housing	2195 Oceanside Blvd., Oceanside 92054	72	72	1986
WRC	1963 Apple St., Oceanside 92054	22	22	1995
Solutions for Change HOME	4818 Siesta Drive, Oceanside 92057	1	1	2010
Vintage Pt. I	1701 Bush St., Oceanside 92058	131	136	2003
Old Grove Apartments	235 Via Pelicano, Oceanside 92057	56	56	2003
Solutions for Change HOME	722 W. California Vista 92083	10	5	2004
Hallmark	4198 Summerview Way, Oceanside 92056	1	1	2004
Hallmark	4194 Summerview Way, Oceanside 92056	1	1	2004
Vintage Pt. II	1923 Bush St., Oceanside 92058	186	186	2004
La Mission Village	3210 Mission Ave., Oceanside 92056	80	80	2006
Country Club Apartments	201 Country Club, Oceanside 92054	90	90	2009
Libby Lake Village	4700 North River Rd., Oceanside 92057	20	20	2008
Interfaith HOME	345 Garfield St., Oceanside 92054	4	4	2011
Lil Jackson Sr. Community	3512 Lake Blvd., Oceanside 92056	80	80	2010
Shadow Way Apartments	4707 Yuma Ave., Oceanside 92057	144	144	2010
Solutions for Change HOME	3957 Cameo Drive, Oceanside 92056	1	1	2010
Beachwalk at Cassidy	301 Cassidy, #7, Oceanside 92054	1	1	2015
Laguna Mobile Estates	276 N. El Camino Real, Oceanside 94058	55	272	1998
Mission Cove Family I	3229 Mission Cove Way, Oceanside 92054	89	90	2017
Mission Cove Family II	3230 Mission Cove Way, Oceanside 92054	59	60	2017
Mission Cove Seniors	3229 Mission Cove Way, Oceanside 92054	137	138	2016
Villa Storia	4250 Corte Sol, Oceanside 92057	37	38	2017
North Coast Terrace	402 N. Weitzel Street, Oceanside 92054	31	32	2017
Cape Cod Villas	1710 Maxon St., Oceanside 92056	35	36	2009
Total At-Risk Units		264	264	
Total Units		1,803	2,030	

Sources: City of Oceanside; August 2020. Multifamily Assistance & Section 8 Database, HUD, Jan 29, 2021.

AFFH Database

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

The table attached to the prior category by jpeg table summarizes all affordable housing units that are currently subsidized with Federal, state and local funding located in Oceanside. Table was placed here due to IDIS entry limitations.

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

At this time, there are no units that are expected to be lost from the affordable housing inventory during this Consolidated Plan cycle. The City will continue to monitor all developments and work with property owners to identify strategies to extend the affordability terms when appropriate and possible.

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

The available housing units within Oceanside do not meet the overall needs of the population. As discussed in the Needs Assessment, 36% of all households earning less than 100% AMI experience at least one housing problem – indicating that the current availability of housing units does not meet the needs of the population. Nearly 2,000 (1,985) renter households below 100% AMI experience overcrowding and are in need of larger, more affordable housing units. Further, according to the ACS, the rental vacancy rate is 3-4% - indicating a low share of available housing stock, making it more challenging for renters to identify and move to more suitable, affordable housing stock in the City.

Describe the need for specific types of housing:

As indicated above, Oceanside has a need to continue to prioritize maintaining the existing affordable housing stock within the City. Additionally, the City has a need for additional rental housing targeted for low-income households – especially families and senior populations.

<https://www.rentcafe.com/average-rent-market-trends/us/ca/oceanside/>

<https://www.redfin.com/city/> (last updated 02/09/2025)

Discussion

The Regional Housing Needs Allocation (RHNA) developed and adopted by SANDAG covers the growth projection and planning period from June 30, 2020 through April 15, 2029. The RHNA assigns a housing production to each jurisdiction in the region. Oceanside must identify adequate land with appropriate zoning and development standards to accommodate its allocation of the regional housing need.

In accordance with *Government Code* §65584, the RHNA plan distributes total housing need for each jurisdiction among the following four income categories:

- Very low income (50% or less of county median income)
- Low income (51-80% of county median income)
- Moderate income (81-120% of county median income)
- Above moderate income (over 120% of county median income)

2021-2029 Oceanside Growth Needs

The total housing growth need allocated to the City of Oceanside for the 2021-2029 Housing Element 5,443 units. This total is distributed by income category as shown in Table 9241. While not explicitly addressed in the RHNA, state law now requires the Housing Element to also estimate the future needs of extremely-low-income (ELI)

households. As provided by state law, the ELI need has been estimated to be 50% of the very-low category, or 634 units during this planning period.

Table 9: Oceanside Housing Growth Needs 2021-2029

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.

Between 2010 and 2022, the median home values in San Diego region, as measured by the American Community Survey (ACS), increased by 80%. Rents have also increased significantly, rising 68% between 2010 and 2022. The annual household income needed to afford the median rent and utilities is \$85,000.

The tables below indicate the median home value and contract rent (not including utility or other associated costs). These values are self-reported by residents through the U.S. Census American Community Survey. However, in looking at more current housing sales and rental market data – the cost of housing has risen tremendously over the past five years.

According to Zumper, a rental listing aggregator, average rents for 1-bedroom, 2-bedroom, and 3-bedroom all rose from December 2022 to January 2025 and significantly exceeded the median contract rent as reported by the ACS 2011-2015 estimates documented in the Cost of Housing table below.

Similarly, owner-occupied housing costs have also increased over the past five years. According to Zillow, from January 2020 to December 2045, the median sales price rose from \$535,050 to \$864,648 (an increase of 61%), far outpacing the ACS estimates for median home value.

Based on the reported housing costs, the data below indicates the number of units that are currently affordable to households at different levels of AMI. It is important to note, that just because a unit is affordable to residents at that income level, it does not necessarily mean that a household at that income level is occupying the unit.

Cost of Housing

	Base Year: 2015	Most Recent Year: 2023	% Change
Median Home Value	360,900	862,206	139%

	Base Year: 2015	Most Recent Year: 2023	% Change
Median Contract Rent	1,323	2,293	73%

Table 29 – Cost of Housing

Data Source
Comments:

Rent Paid	Number	%
Less than \$500	0	0.0%
\$500-999	0	0.0%
\$1,000-1,499	0	0.0%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
Total	0	0.0%

Table 30 - Rent Paid

Data Source Could not find adequate data sets to respond to question
Comments:



Housing Market Characteristics

Rent Paid	Number	%
Less than \$500	N	N
\$500-999	N	N
\$1,000-1,499	N	N
\$1,500-1,999	N	N
\$2,000 or more	N	N

Table 11 - Rent Paid
Gross Rent as a Percentage

Occupied Units paying rent	25,617
Less than 15%	1,730
15% - 19.9%	2,757
20% - 24.9%	2,623
25% - 29.9%	2,942
30% - 34.9%	3,512
35%	12,053

Data Source: 2016-2020 ACS

Gross Rent as a Percentage

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	5,850	No Data
50% HAMFI	4,725	3,730
80% HAMFI	6,885	6,555
100% HAMFI	No Data	4,035
Total	17,460	14,320

Table 31 – Housing Affordability

Data Source

Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	5,850	3,490
50% HAMFI	4,725	3,730
80% HAMFI	6,885	6,555
100% HAMFI	2,680	4,035

Table 12 – Housing Affordability

Data Source: 2016-2020 CHAS

Housing Affordability

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,930	2,100	2,650	3,570	4,340
High HOME Rent	1,779	1,907	2,291	2,638	2,923
Low HOME Rent	1,326	1,420	1,705	1,970	2,197

Table 32 – Monthly Rent

Data Source

Comments:

Is there sufficient housing for households at all income levels?

No. Rent has increased 68% since 2010 and incomes, particularly incomes of very low-income renters and those on fixed incomes have not kept up with rent increases. There is a limited share of housing affordable to renters earning between 0-50% AMI when compared to the universe of households at those income levels. As documented in the

Needs Assessment, there are nearly 10,575 renter households that earn between 0-50% AMI. However, as indicated in the table above, there are only 2,746 rental units affordable to households at this level.

This gap for renters is most significant at the 0-50% AMI range, as the total number of units affordable to households earning less than 80% AMI is 15,445 compared to 16,885 renter households at this level. However, this data does not take into account households earning more than 50% AMI who may be renting a unit that would be affordable to lower-income tenants or the quality and size of the units. Consequently, the need is likely greater than what is presented in this data.

Similarly, for owner households, there are 13,945 households who earn less than 50% AMI, but only 13,525 units affordable to this income level. Similarly, some of these units may be occupied by homeowners who earn more than 50% of AMI.

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

Both sales and rental prices have increased significantly over the past 10 years. According to the Zillow and Zumper data presented above – median sales price has increased by 39% in the past five years and monthly rental prices have increased by 24-39% (depending on unit size). Given the low unemployment rate and the high demand for housing throughout the metro area, the cost of housing is anticipated to continue to rise in the coming years. While this has the prospect of increasing wealth accumulation for current property owners, it will make it more difficult for low- and moderate-income households to find affordable, suitable housing in Oceanside.

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

The current rental rates provided by the Zumper data exceed fair market rents for both 1 and 2-bedroom units and is just below the fair market value for 3-bedroom units. As market rate prices continue to rise as anticipated, rental rates will likely continue to exceed fair market rates.

This scenario emphasizes the importance of preserving existing affordable housing as well as exploring opportunities and strategies to produce new housing within the City.

Discussion

Summary of housing costs included above.

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

Introduction

Assessing housing conditions in the City provides the basis for developing strategies to maintain and preserve the quality of the housing stock. The ACS defines a “selected condition” as owner- or renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) more than one occupant per room; and 4) selected monthly housing costs greater than 30 percent of household income. Based on the definition of selected conditions, 35% of owner-occupied households in the City have at least one selected condition and 62% of all renter-occupied households in the City have at least one selected condition.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation"

Substandard Housing: Housing is considered substandard when conditions are found to be below the minimum standard of living conditions defined in Section 17920.3 of the California Health and Safety Code. Households living in substandard conditions are considered to be in need of housing assistance, even if they are not seeking alternative housing arrangements, due to threat to health and safety. The household is considered suitable for rehabilitation if, through the City’s rehabilitation program, the property can meet the City the City’s Residential Rehabilitation Standards.

Standard Housing: Housing is considered Standard if it meets California Health and Safety Code and the City of Oceanside Building Code requirements.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
Total	0	0%	0	0%

Table 33 - Condition of Units

Data 2016-2020 ACS

Source:

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,250	36%	14,180	54%
With two selected Conditions	360	1%	,430	5%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	21,530	63%	10,735	41%
Total	34,140	100%	26,355	100%

Table 14 - Condition of Units

Data Source: 2016-2020 ACS

Condition of Units

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	0	0%	0	0%

Table 34 – Year Unit Built

Data 2016-2020 CHAS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,800	11%	2,215	8%
1980-1999	17,115	50%	11,470	44%
1950-1979	12,210	36%	11,520	44%
Before 1950	1,010	3%	1,155	4%
Total	34,135	100%	26,360	100%

Table 15 – Year Unit Built

Data Source: 2016-2020 CHAS

Year Built

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	0	0%	0	0%

Housing Units build before 1980 with children present	0	0%	0	0%
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Table 35 – Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)
Source:

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	13,220	39%	12,675	48%
Housing units built before 1980 with children present	5,610	16%	2,400	9%

Table 16 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

LBP Risk

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data 2005-2009 CHAS
Source:

Need for Owner and Rental Rehabilitation

The need for housing rehabilitation has surged following the Covid-19 pandemic. One of the underlying reasons may be the rising cost of daily living expenses, coupled with the challenges of meeting these expenses.

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

Lead-based paint and varnishes were used in housing until 1978 and are still assumed to be present in the home unless the house has been fully remediated by a certified contractor. Children age 6 and younger are at the highest risk for physical and mental damage from lead poisoning. Within Oceanside, nearly 26,000 housing units were constructed before 1980 (used as a proxy for 1978), accounting for 39% of the ownership housing stock and 48% of the rental stock. When evaluating the number of units with

children aged 6 or younger, estimated 8,010 units are occupied by such households. According to the Needs Assessment, there are 9,084 households in Oceanside with children age 6 and younger. Thus, 88% of households with young children are assumed to live in housing units that may contain lead-based paint.

59% of all families with young children have incomes between 0-80% AMI. While the share of low- and moderate-income households is more likely to be in older housing stock in need of rehabilitation, even conservatively applying this share of 59% to the total number of units built before 1980 with young children present (8,010), we can estimate that 4,726 households are potentially at risk of living with lead-based paint hazards.

Discussion

However, it is important to note that this data does not necessarily reflect households in which young children visit frequently such as grandparents, informal day care centers, or other family members and friends and thus the risk is likely even greater.

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

Introduction

The City of Oceanside is predominately served by the Oceanside Housing Authority. The OHA does not own or operate public housing, providing only Housing Choice Vouchers, i.e., Section 8 rental assistance.

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	0		1,325	25	1,300	0	410	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments: N/A

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: N/A

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 38 - Public Housing Condition

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

The Oceanside Housing Authority does not manage or operate any public housing developments.

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

The Oceanside Housing Authority does not manage or operate any public housing developments. The Housing Authority works closely with Housing Choice Voucher tenants to connect them with various social services located in the City and surrounding region.

Discussion:

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

Introduction

The City of Oceanside provides a comprehensive range of services and facilities to address the diverse needs of homeless individuals and families. These programs focus on vulnerable populations, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The services and facilities outlined below are part of a coordinated approach with regional partners, many of which are detailed in SP-40 Institutional Delivery Structure and MA-35 Special Needs Facilities and Services.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	40	15	30	50	15
Households with Only Adults	55	25	45	70	25
Chronically Homeless Households	18	8	12	35	8
Veterans	12	4	9	20	10
Unaccompanied Youth	8	6	10	15	4

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source

Comments:

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

City of Oceanside-Specific Programs and Facilities for Homeless Populations

The City of Oceanside provides a comprehensive range of services and facilities to address the diverse needs of homeless individuals and families. These programs focus on vulnerable populations, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The services and facilities outlined below are part of a coordinated approach with regional partners, many of which are detailed in SP-40 Institutional Delivery Structure and MA-35 Special Needs Facilities and Services.

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.

1. Services and Facilities for Chronically Homeless Individuals and Families-Chronically homeless individuals and families often require long-term housing solutions with integrated supportive services. Oceanside's programs include: Permanent Supportive Housing (PSH): Offers stable housing with wraparound services, including mental health care, substance use counseling, and life skills training. These facilities provide long-term solutions for individuals with disabling conditions; Emergency Shelter Programs: Provide immediate relief and a pathway to permanent housing. Shelters include access to hygiene services, case management, and health referrals; and Street Outreach Services: Dedicated teams engage unsheltered individuals to connect them with housing resources and healthcare services. Outreach focuses on those living in encampments, vehicles, or other non-traditional shelters.

2. Services and Facilities for Families with Children-Families experiencing homelessness in Oceanside have access to targeted services designed to maintain family unity, ensure children's education, and promote long-term housing stability: Family Emergency Shelters: Provide safe and private accommodation for parents and children. Services include case management, employment assistance, and connections to educational resources for children; Transitional Housing: Temporary housing options help families stabilize while seeking permanent solutions. Families receive support for job training, financial literacy, and childcare; Rapid Rehousing Programs: Offer rental assistance and supportive services to quickly transition families into stable housing and prevent long-

term shelter stays; and Food and Material Assistance: Programs provide food distribution, clothing vouchers, and hygiene supplies to support families in crisis.

3. **Services and Facilities for Veterans and Their Families**-Veterans experiencing homelessness face distinct challenges, including service-related disabilities and difficulties reintegrating into civilian life. Oceanside provides specialized services for this population: **Veteran-Specific Housing:** Permanent supportive housing units are designated for veterans, with case management services that address physical health, mental health, and employment barriers; **Veteran Outreach and Navigation:** Specialized outreach teams connect veterans to housing resources, VA benefits, and supportive services; **Employment Support for Veterans:** Workforce development programs assist veterans in gaining employment, with services tailored to address unique barriers faced by former service members; **Mental Health Services for Veterans:** Access to counseling and peer support groups helps veterans address service-related trauma and other mental health concerns; **Veteran-specific services** ensure that those who have served receive comprehensive support tailored to their unique needs.

4. **Unaccompanied youth** experiencing homelessness face risks of exploitation, educational disruption, and long-term instability. Oceanside offers youth-specific services that prioritize safety and long-term stability: **Youth Shelters and Transitional Housing:** Provide temporary housing with access to case management, educational support, and life-skills training; **Youth Outreach Programs:** Engage homeless youth living on the streets to connect them with safe housing options and supportive services; **Education and Employment Services:** Programs help youth re-engage in school or find employment, supporting long-term self-sufficiency, **Behavioral and Mental Health Support:** Access to counseling services helps youth address trauma and improve mental well-being; and **Youth-focused services** ensure early intervention and support the transition to stable adulthood.

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

Introduction

Special needs populations consist of persons who are not homeless but due to various reasons are in need of services and supportive housing. Persons with special needs include, but are not limited to, the elderly, frail elderly, severe mentally ill, developmentally disabled, physically disabled, persons with alcohol or other drug addictions, persons with HIV/AIDS and victims of domestic violence. HUD defines elderly as a person who is 62 years of age or older. A frail elderly person is an elderly person who is unable to perform at least three activities of daily living including eating, bathing, or home management activities. Generally, elderly persons have lower incomes than the population at large. HUD defines a disabled person as having a physical or mental impairment that substantially limits major life activities. The obstacle to independent living for these adults is not only their disability, but also the lack of financial resources. Additionally, persons with disabilities have high dependency on supportive services and may require accessibility modifications to accommodate their unique conditions. Public housing residents, including seniors, individuals with disabilities, and low-income families, benefit from on-site supportive services that focus on financial literacy, employment readiness, and access to childcare. Resident service coordinators within public housing developments connect tenants to essential community resources, which help prevent eviction and foster stability.

Drug abuse or substance abuse is defined as the use of chemical substances that lead to an increased risk of problems and an inability to control the use of the substance. According to the Centers for Disease Control and Prevention, there were 70,237 drug overdose deaths in the United States in 2017 and that of those deaths, 47,600 involved opioids. According to the CDC, the national 'opioid epidemic' began in the 1990s with increased prescribing of opioids such as Methadone, Oxycodone, and Hydrocodone. Beginning in 2010, CDC reported rapid increases in overdose deaths involving heroin. The third wave began in 2013 with increases in overdose deaths involving synthetic opioids such as the illicitly manufactured fentanyl, often found in combination with heroin, counterfeit pills, and cocaine. Although California was among 10 states with the lowest drug overdose mortality in each year from 2014-2017, the proliferation of fentanyl is a significant and relatively new issue requiring increased public awareness and services.

Human immunodeficiency virus infection (HIV) is a virus that weakens one's immune system by destroying important cells that fight diseases and infection. Acquired Immune Deficiency Syndrome (AIDS) is the final stage of the HIV infection. Domestic Violence includes, but is not limited to, felony or misdemeanor crimes of violence committed by a current or former spouse of the victim or by a person who is cohabitating with or has cohabited with the victim as a spouse.

The City prioritizes several vulnerable populations, including unaccompanied youth, veterans, survivors of domestic violence, and families with children. Unaccompanied youth have access to specialized shelters and educational support programs that help them transition to independent living. Veterans require targeted services to address trauma related to their service, as well as challenges with employment and long-term housing needs. Families, especially those with children, need stable housing accompanied by supportive services that focus on childcare, education, and economic stability. Through a coordinated, person-centered approach, the City collaborates closely with regional partners, healthcare providers, and community organizations to ensure that every individual, regardless of their circumstances, has access to housing and the supportive services needed to improve their quality of life.

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

The City of Oceanside addresses the diverse, supportive housing needs of its vulnerable populations, including the elderly, frail elderly, persons with disabilities (mental, physical, and developmental), individuals with substance use disorders, persons with HIV/AIDS, and their families, public housing residents, and those returning from mental and physical health institutions. Comprehensive supportive services are essential for these populations to achieve housing stability, maintain their health, and improve overall well-being.

The elderly and frail elderly face significant housing challenges related to fixed incomes, rising living costs, and increased healthcare needs. These individuals require accessible housing with age-friendly designs and on-site services, including chronic disease management, personal care assistance, transportation services, and opportunities to reduce social isolation. Similarly, individuals with disabilities whether physical, mental, or developmental disability require supportive housing that accommodates mobility limitations and offers behavioral health services, vocational support, and personal care. Accessible units with comprehensive case management are vital in ensuring these individuals can maintain independence and stability.

Individuals struggling with substance use disorders need housing solutions that incorporate addiction treatment and recovery support. Stable housing, along with substance use counseling, peer support groups, and relapse prevention programs, is crucial for long-term recovery and maintaining housing stability. Additionally, people living with HIV/AIDS and their families encounter unique challenges that require access to

medical care, mental health counseling, nutritional support, and comprehensive case management to effectively address their health and housing needs.

Public housing residents, including seniors, individuals with disabilities, and low-income families, benefit from on-site supportive services that focus on financial literacy, employment readiness, and access to childcare. Resident service coordinators within public housing developments connect tenants to essential community resources, which help prevent eviction and foster stability. As indicated in the needs assessment, special needs populations, on average, have lower incomes than the population as a whole and demonstrate a greater need for supportive services and housing assistance.

Specific needs include:

Fair Housing Assistance: Special needs populations may face discrimination when seeking new housing or in facing pressure from landlords or lending institutions. Providing services associated with fair housing (including education and advocacy activities)

Affordable, accessible housing: Special needs populations comprise a greater share of the low- and moderate-income population within Oceanside and, as such, have a greater need for affordable housing – including accessible housing for elderly and disabled households.

Mental Health and Healthcare Services: Special needs populations have greater need for general healthcare services including mental health and substance abuse facilities and services.

Accessible public facilities: Elderly and disabled individuals require public facilities and services to be ADA compliant to enable them to effectively access services and programs throughout the City. Oceanside has emphasized the importance of increasing ADA accessibility throughout public facilities in the City.

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

Public services: Special needs populations require supportive services such as transportation, education, senior services, childcare and basic needs.

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)

See below for activities.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

During this Consolidated Plan cycle, the City of Oceanside will prioritize activities to address housing and supportive services of its residents.

- To discourage discrimination, the City will contract with the CSA San Diego County or a similar Fair Housing Agency to provide a variety of fair housing services and landlord tenant counseling.
- Prioritize public services that provide homeless assistance and wrap around services to homeless, low-income residents and other special needs populations.
- The City will continue to provide tenant-based rental assistance for persons with disabilities via the Housing Choice Vouchers for non-elderly disabled persons (NED vouchers and Mainstream vouchers).
- Use public facility and infrastructure funding to improve ADA accessibility throughout the City

The City will continue to maintain a database of service providers operating in Oceanside and San Diego County that prioritize services and programs for special needs populations.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City regulates the use of land within the City limits through the General Plan, the Zoning Ordinance, and Building Codes. The General Plan guides all future development by providing overall densities and development policies for all areas of the community. Zoning has been used as a site-specific tool to derive the density and intensity of proposed land uses.

Within the City of Oceanside, the city strives to limit public policies that may adversely impact the construction or preservation of affordable housing and residential investment. The City collaborates with other jurisdictions throughout San Diego County to produce a regional Analysis of Impediments to Fair Housing Choice.

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

Introduction

The City of Oceanside is building a broad-based local economy that accommodates a wide range of 21st century industry sectors, including the following:

- Sports and active lifestyle products
- Biotechnology
- Information / communication technology
- Healthcare
- Cleantech
- Precision manufacturing
- Hospitality
- Agriculture and agrotourism

According to the 2022 Longitudinal Employer Household Dynamics (LEHD) profile, there are 42,318 private jobs within the City of Oceanside. Of these jobs, 12,209 (28.9%) are filled by Oceanside residents. Likewise, 56,200 Oceanside residents commute outside of the City for employment. For those commuting to Oceanside for employment, the greatest share come from Carlsbad (14.7%), 14.2% in the City of San Diego, 6.5% in Vista, and 4% in San Marcos. LEHD defines a primary job as the job earning the individual the most money. This is a way of accounting for the fact that workers (an estimated 10% of Oceanside residents) work multiple jobs.

According to the State of California Economic Development Department, in February 2025, the unemployment rate in Oceanside was 4.3%, which is below the long-term average of 6%.

As documented in the tables below, Oceanside's labor force has a relatively high rate of educational attainment. The largest share of the labor force is those with some college or an associate's degree (25,280 individuals) followed by those with a bachelor's degree or higher (19,480 individuals).

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	1,124	728	2	2	0
Arts, Entertainment, Accommodations	9,806	6,555	18	21	3
Construction	3,520	1,653	6	5	-1
Education and Health Care Services	8,142	4,337	15	14	-1
Finance, Insurance, and Real Estate	3,336	1,396	6	5	-1
Information	1,448	434	3	1	-2
Manufacturing	6,789	3,945	12	13	1
Other Services	2,526	1,643	5	5	0
Professional, Scientific, Management Services	6,530	2,013	12	7	-5
Public Administration	0	0	0	0	0
Retail Trade	7,461	5,816	13	19	6
Transportation and Warehousing	1,250	683	2	2	0
Wholesale Trade	3,461	1,747	6	6	0
Total	55,393	30,950	--	--	--

Table 40 - Business Activity

Data Source

Comments:

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,124	728	2	2	0
Arts, Entertainment, Accommodations	9,806	6,555	18	21	3
Construction	3,520	1,653	6	5	-1
Education and Health Care Services	8,142	4,337	15	14	-1
Finance, Insurance, and Real Estate	3,336	1,396	6	5	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Information	1,448	434	3	1	-2
Manufacturing	6,789	3,945	12	13	1
Other Services	2,526	1,643	5	5	0
Professional, Scientific, Management Services	6,530	2,013	12	7	-5
Public Administration	0	0	0	0	0
Retail Trade	7,461	5,816	13	19	6
Transportation and Warehousing	1,250	683	2	2	0
Wholesale Trade	3,461	1,747	6	6	0
Total	55,393	30,950	--	--	--

Table 21 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Business Activity

Labor Force

Total Population in the Civilian Labor Force	83,260
Civilian Employed Population 16 years and over	76,170
Unemployment Rate	8.53
Unemployment Rate for Ages 16-24	19.93
Unemployment Rate for Ages 25-65	5.29

Table 41 - Labor Force

Data Source
Comments:

Occupations by Sector	Number of People
Management, business and financial	17,680
Farming, fisheries and forestry occupations	3,570
Service	9,080
Sales and office	18,780
Construction, extraction, maintenance and repair	6,705
Production, transportation and material moving	5,050

Table 42 – Occupations by Sector

Data Source
Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	44,325	60%
30-59 Minutes	22,040	30%
60 or More Minutes	7,610	10%

Travel Time	Number	Percentage
Total	73,975	100%

Table 43 - Travel Time

Data Source

Comments:

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	7,490	745	4,715
High school graduate (includes equivalency)	12,780	1,085	5,360
Some college or Associate's degree	23,365	1,915	9,400
Bachelor's degree or higher	18,360	1,120	3,735

Table 44 - Educational Attainment by Employment Status

Data Source

Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	440	1,015	2,365	3,620	2,055
9th to 12th grade, no diploma	1,580	2,090	1,710	2,150	1,475
High school graduate, GED, or alternative	6,830	6,440	5,155	8,445	5,490
Some college, no degree	7,380	7,220	5,125	11,735	5,330
Associate's degree	1,360	2,915	3,230	5,225	1,975
Bachelor's degree	1,200	4,545	3,840	7,835	4,110

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	50	1,365	1,850	4,185	3,005

Table 45 - Educational Attainment by Age

Data Source

Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,062
High school graduate (includes equivalency)	29,652
Some college or Associate's degree	36,954
Bachelor's degree	50,241
Graduate or professional degree	68,806

Table 46 – Median Earnings in the Past 12 Months

Data Source

Comments:

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

In reviewing the Business Activity table, the largest sectors of jobs based in Oceanside are Arts, Entertainment and Accommodations (6,555 jobs), Retail Trade (5,816), Education and Health Care Services (4,337), and Manufacturing (3,945). For residents of Oceanside, the largest sectors in which they work (in Oceanside or outside of Oceanside) are Arts, Entertainment and Accommodations (9,806 workers), Education and Health Care Services (8,142), Retail Trade (7,461), and Manufacturing (6,789). The sectors of jobs based in Oceanside and current jobs of residents of Oceanside closely align in regards to sector. However, according to the LEHD database, in 2017 there were 31,873 private jobs in Oceanside.

However, only 8,597 residents worked within the City – the remaining jobs were filled by individuals commuting into the City. Likewise, in 2017 49,610 residents of Oceanside commuted outside of the City for work.

The City’s largest employers are documented below:

Private Employers

- Genentech Pharmaceuticals
- Scripps Jefferson
- Hydranautics
- Hobie Cat

Public Employers

- Oceanside Unified School District
- San Diego County
 - Camp Pendleton
- City of Oceanside
- MiraCosta Community College
- North County Transit District
- Tri-City Medica Center

Describe the workforce and infrastructure needs of the business community:

The City’s workforce needs continue to be geared to a trained and available workforce to meet growing business needs in the City.

Like many cities throughout the country and state, parts of Oceanside infrastructure are aging and/ or at capacity for the number of residents. Through the Economic Development Element and the Capital Improvement Project, the City is exploring multiple funding mediums to maintain and expand the City’s infrastructure to meet the residential and business needs – including transportation systems, streets, open space, and utility infrastructure.

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.

Through much of the 20th century, Oceanside served predominately as a bedroom community for job centers to the south (San Diego), north (Orange County/ Los Angeles County), and Camp Pendleton. Through the 21st century, the City has prioritized economic growth in the City targeting growth in a range of sectors including biotechnology/life sciences, information/communication technology, warehousing, and light manufacturing. Additionally, the City continues to increase its hospitality industry by developing and refurbishing amenities to attract visitors to the City as well as agricultural and agritourism.

As documented in the City’s Economic Development element, the City will continue to prioritize growth in these industry sectors to continue to broaden and strengthen the City’s economic presence in the San Diego region. Major industry expansions over the last five years that have brought new, quality jobs to Oceanside include: Beachfront resorts opening in 2021 bringing approximately 300 new jobs; Scripps Jefferson healthcare facility opening in 2022 bringing approximately 150 new jobs; and Genentech \$450 million expansion scheduled to open in 2025 bringing approximately 60 new jobs

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

As documented in the Economic Development element, the San Diego region is identified as a region with relative strengths in the following industries:

- Military/ Defense
- Biotechnology/ Life Science
- Information Technology
- Tourism
- Maritime
- Healthcare

Throughout the San Diego region, there are a range of education and training programs to ensure that employees have the requisite skills and expertise to meet the employment demands within the region. As described in more detail below, Oceanside is home to MiraCosta Community College and UEI College. Through its programs, potential employees and current employees can develop or advance their skill sets through a range of in-person and remote degree and certificate programs.

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

The City of Oceanside partners closely with Mira Coasta College and Cal State San Marcos to ensure that relevant and adequate job training is available to residents. MiraCosta Community College offers professional development and technical training courses through its Technology Career Institute. MiraCosta offers a number of certificate and degree programs that are tailored to the local economy including biotechnology, health care, and information technology. UEI College includes vocational programs in the areas of electrician technician, automotive repair and healthcare fields.

Through the Consolidated Plan, the City of Oceanside will prioritize community services, facilities, and housing to complement ongoing economic development activities led by other city agencies.

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.

As documented in the City’s Economic Development element, the City will continue to prioritize growth in these industry sectors to continue to broaden and strengthen the City’s economic presence in the San Diego region. Major industry expansions over the last five years that have brought new, quality jobs to Oceanside include: Beachfront resorts opening in 2021 bringing approximately 300 new jobs; Scripps Jefferson healthcare facility opening in 2022 bringing approximately 150 new jobs; and Genentech \$450 million expansion scheduled to open in 2025 bringing approximately 60 new jobs

Discussion

The City of Oceanside works closely with the San Diego Regional Economic Development Council on regional economic development initiatives, including the Innovate78 regional economic development collaboration between the cities of Oceanside, Carlsbad, Vista, San Marcos and Escondido. The collaboration identifies opportunities for job growth and local investment on a regional level with the understanding that residents throughout North County access jobs and educational opportunities across city borders.

The City of Oceanside’s Economic Development Division has been working on implementing the Oceanside Sustainable Tourism Master Plan with four pillars to encourage Tourism and agrotourism in Oceanside: Environmental; quality, Resident quality of life, Quality of economy, and Visitor quality experience

MA-50 Needs and Market Analysis Discussion

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

As noted in the needs assessment, 36% all households earning below 100% AMI experience at least one housing problem (most commonly housing cost burden). These households experiencing problems are located throughout the City and are not concentrated in a single neighborhood or geography.

Consistent with the Oceanside Housing Element, HCD, and HUD's definition of a Racially/ Ethnically Concentrated Area of Poverty (R/ECAP) is:

- A census tract that has a non-White population of 50 percent or more (majority- minority) or, for non-urban areas, 20 percent, and a poverty rate of 40 percent or more; or
- A census tract that has a non-white population of 50 percent or more (majority- minority) and the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Per the HUD GIS Helpdesk Oceanside does not have any qualified R/ECAPs.

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

The City of Oceanside defines areas of minority concentration as areas in which the share of the minority population is more than 20 percentage points that of the City's total minority population (51.7%). Within Oceanside, six Census tracts have a minority concentration greater than 71.7%.

1. Two tracts are located in the northwest area of the City (surrounding Libby Lake Park)
2. Two tracts bound by I-5, Route 76, Oceanside Blvd and North Canyon Drive.
3. Two tracts in the southern edge of the City (bound by the City's borders, College, Blvd, and Olive Dr).

Individually, the plan defines low-income areas as Census tracts in which at least 40% of the individuals within the tract are living at or below the poverty line. There are no such Census tracts within the City of Oceanside.

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

These areas/ neighborhoods tend to have reduced housing value and housing stock that has a greater need for rehabilitation/ repairs. The housing in these areas are primarily multi-family rental units. As previously discussed, renter households with lower incomes experience housing problems at a higher rate than households with higher incomes. This is indicative of a high rate of need for housing assistance in these areas.

Are there any community assets in these areas/neighborhoods?

There are tremendous human and physical assets in these areas and throughout the City of Oceanside. Each neighborhood throughout the City contains a diverse profile of assets and community services including community centers, retail nodes, public transit services, open space and other community benefits. Through the Consolidated Plan and other planning and investment processes, the City prioritizes maintaining and improving these benefits and services for all residents, especially those who residents who have a greater need for services and programming. Located in lower- and moderate-income areas are the services agencies which follow: Salvation Army, HeadStart, CSA San Diego, Vista Community Clinic, TrueCare, Women’s Resource Center, North County Lifeline, Interfaith Community Services, Boys & Girls Club of Vista, Serving Seniors, Mental Health Systems

Are there other strategic opportunities in any of these areas?

The City constantly monitors Federal and State resources to determine any new strategic opportunities for these communities. The City will continue to collaborate with the agencies and surrounding communities in the North County area to ensure services and programs are delivered in a cost-effective manner and provide assistance to those who are most in need. There are no readily apparent strategic opportunities to be addressed with CDBG funds specific to any of

these neighborhoods. The City will continue to fund and target HUD resources to meet community needs and leverage other funding resources.

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.

All residences and small businesses in Oceanside may access to fixed and mobile broadband. Internet Service Providers (ISP) self-report to the Federal Communications Commission on broadband availability throughout the county. Fixed broadband goes to homes and small businesses using fiber, cable, DSL, satellite, and fixed wireless technology. Mobile broadband is stationary coverage outdoors and mobile in-vehicle coverage. The FCC National Broadband Map shows, that as of June 2023 fixed internet access was available at four different download/ upload speeds ranging from 0.2/ 0.2 Mbps to 100/ 20 Mbps and mobile access is available at the three fastest download/upload rates available 4G 5/1 Mbps, 5G-NR 7/1 Mbps, and 5G-NR 35/3 Mbps. The FCC offered financial assistance to help households with low-income afford access to the internet. Throughout the City of Oceanside, residents have consistent and multiple options to access broadband, high-speed internet. For broadband download speeds of 25 megabytes per second (mbps), 97.8% of residents are serviced by at least three internet service providers and 2.2% are serviced by two internet service providers. For download speeds of 100 mbps, 67.4% of residents are serviced by two internet service providers, 29.4% of residents are serviced by one provider, and 3.2% of residents do not have access to internet at this speed. According to broadband now, the average download speed in Oceanside is 66.92 mbps which is 120% faster than the average internet speed in California.

Oceanside complies with HUD's Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD-Funded New Construction and Substantial Rehabilitation of Multifamily Rental Housing (81 FR 92626) rule (effective January 19, 2017). Through this rule, all new HUD-funded multi-family construction or substantial rehabilitation has included broadband infrastructure including cables, fiber optics, wiring and wireless connectivity to ensure that each unit has the infrastructure to achieve at least 25 mbps download and 3 mbps upload speeds.

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

Throughout the city, residents are serviced by two, oftentimes at least three internet service providers who offer high speed internet. The three primary service providers in Oceanside are Cox, ATT and Earthlink.

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

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

Climate change has increased the prevalence and severity of natural hazard risks including, drought, flash floods / storms, and extreme heat events in Oceanside. To help counter the impact of these risks, the City adopted a new Climate Action Plan in 2019. This plan establishes a series of implementation approaches and metrics to both mitigate the City's impact on overall climate change, as well as local strategies to mitigate the impact on residents and businesses. The guide can be accessed here: <https://www.ci.oceanside.ca.us/civicax/filebank/blobdload.aspx?BlobID=50403>

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

Low- and moderate-income residents and special needs populations are especially vulnerable to the risks of climate-related hazard risks. The residences of low- and moderate-income households are more often in worse condition and thus are more susceptible to external weather conditions such as extreme heat. Most of the lower-income households are not in areas at risk of wildfires or flooding. Although not affected by climate change, the greatest concern is earthquakes, which would affect low- and moderate-income households since much of the housing units were constructed prior to current building standards.

Nearly 50% of the survey respondents did not feel adequately prepared for a natural disaster such as earthquakes and wildfires. The City of Oceanside has developed a disaster preparedness resource bank which provides essential tips on what to do before, during and after natural disasters. This comprehensive guide includes emergency kit checklists and preparedness resources and guidance material. The guide can be accessed here: https://www.ci.oceanside.ca.us/gov/fire/div/disaster_preparedness_/default.asp

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The priority needs and goals established in this Strategic Plan are based on analysis of information including the results of the City's 2025 - 2029 Consolidated Plan Community Needs Survey and housing and community development data elements required by HUD in the online Consolidated Plan system (the eCon Planning Suite) from the 2016-2020 American Community Survey (ACS) 5-Year Estimates and the Comprehensive Housing Affordability Strategy (CHAS) covering the same time period. Additional sources of information used to identify needs and establish priorities were obtained through consultation with local nonprofit agencies involved in the development of affordable housing and the delivery of public services to low- and moderate-income people, persons with special needs and those at risk of homelessness.

In consideration of community input and available data, the seven priority needs listed below are established as part of this Plan.

1. Expand Affordable Housing
2. Maintain Existing Housing Stock
3. Homeless Services and Facilities
4. Barriers to Accessible Facilities and Infrastructure
5. Update and expand public facilities and infrastructure
6. Support Community Needs and Programming
7. Ensure equal access to housing opportunities

Consistent with HUD's national goals for CPD programs to provide decent housing opportunities, maintain a suitable living environment and expand economic opportunities for low- and moderate-income residents, the priority needs listed above will be addressed over the next five years through the implementation of CPD funded activities aligned with the following seven measurable Strategic Plan goals:

- Affordable Housing Development and Preservation

- Fair Housing Services
- Public Services
- Special Needs Services and Facilities
- Public Facilities and Infrastructure
- Administration and Section 108 Loan Repayment

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

Geographic Area

Table 47 - Geographic Priority Areas

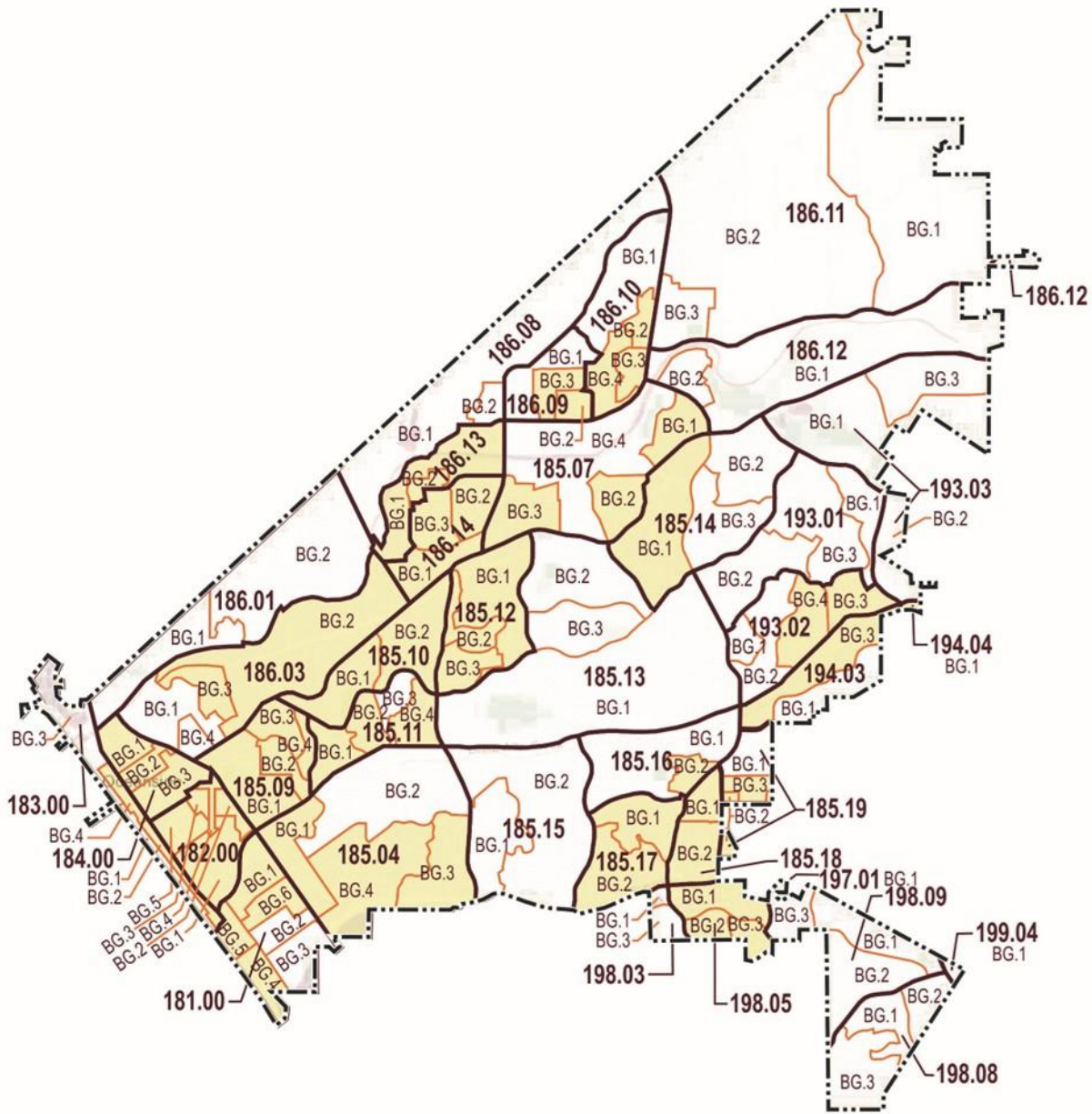
1	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The City of Oceanside does not prioritize or target HUD CDBG and HOME funds in specific neighborhoods or districts. Funding for both programming is made available to residents throughout the City. CDBG projects that target a neighborhood

or area must HUD's requirements that at least 51% of the residents are LMI persons. The map below identifies all Census block groups that meet the 51% threshold.



Census Tracts

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Expand Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children veterans Unaccompanied Youth Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Affordable Housing Development

Description	Increase the supply of affordable housing for low-income individuals, families, persons with special needs, and persons experiencing homelessness or at-risk of homelessness. Based on evaluations of ACS and CHAS data, there is a high need for additional rental housing units affordable for households earning less than 80% of AMI. Of the renter households earning 0-80 percent of AMI, 12,390 are cost burdened households-meaning households paying more than 30 percent of their income for housing. Additionally, nearly half of these cost burdened households (6,165) are considered severely cost burdened households-meaning they pay more than 50 percent of their income for housing.
Basis for Relative Priority	The development of rental housing units affordable for low- and moderate-income households is rated as a high priority need because more than 5,000 renter households earn less than 50% AMI and are severely cost burdened, making these households the most at-risk of homelessness. Additionally, responses to the Community Survey and input from multiple stakeholders indicate the significant need for additional affordable housing units in Oceanside.

Narrative (Optional)

See priority needs above.

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
<p>Tenant Based Rental Assistance (TBRA)</p>	<p>Oceanside’s high rental costs, limited supply of deeply affordable units, and long Section 8 waitlists highlight the need for flexible rental assistance options like TBRA. With a two-bedroom Fair Market Rent of \$2,950 and many low-income households facing severe cost burden, TBRA can help stabilize housing or support transitions out of homelessness. It is especially useful for addressing displacement risks in areas experiencing gentrification. TBRA offers a responsive tool to meet immediate housing needs while residents wait for permanent affordable housing options. Despite rising housing costs in parts of the City, Tenant-Based Rental Assistance has successfully assisted 91 households access affordable rental properties in multiple neighborhoods in the City such as the area surrounding Libby Lake and in the Eastside. It is anticipated that the City will continue to fund TBRA in the 5-year Consolidated Plan cycle. Eligible populations include income-qualified households earning less than 60% of the AMI, residents of the City of Oceanside, with preference for those at imminent risk of housing loss or displacement, including those who have received an eviction notice, experienced a significant loss of income or financial hardship, or whose existing rental assistance is scheduled to end (i.e., Section 8 Emergency Housing Voucher (EHV) participants). Additional priority may be given to individuals or households currently experiencing homelessness who are being assisted through programs and services, such as the City’s Encampment Resolution Fund Program, emergency shelters, safe havens, safe parking and are working towards transitioning into permanent housing.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	Oceanside’s non-homeless special needs populations—including seniors, persons with disabilities, and individuals with chronic health conditions—often struggle to find affordable, accessible rental housing. TBRA can help these residents secure stable housing in the private market, particularly when paired with supportive services. It provides flexibility to secure housing at the choice of the tenant to accommodate their specific needs, such as proximity to care providers or ADA-accessible units. Given the shortage of supportive housing, TBRA is a valuable option to help maintain independence and prevent housing instability among these vulnerable groups. Non-homeless special needs households are encouraged to participate in the City’s TBRA program. A number of community-based organizations assist in providing wrap around services and programming for special needs populations.
New Unit Production	Based on land and development costs and the current level of development in Oceanside, there is limited opportunity for new unit production. However, the City actively monitors potential sites that may be suitable for multi-family development and allow multiple funding sources (such as HOME, Inclusionary funding, and County/State resources) to support the development of new units. The City complies with AB1486 and AB1255, in which it consistently monitors state and municipal land to identify potential underutilized lots that could be used for affordable housing development.
Rehabilitation	The City will invest CDBG funds in the Residential Rehabilitation Program as a cost-effective means of preserving the supply of ownership housing. Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited resources to retain existing housing units that are already affordable to low- and moderate-income households in the community. Given the age of the housing stock in Oceanside as documented in the Market Analysis, rehabilitation is a cost-effective measure to preserve housing for low- and moderate-income households.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The City will consider applications from affordable housing nonprofit organizations including Community Housing Development Organizations to use CDBG, HOME, or HOME ARP resources during the period of this Consolidated Plan to acquire or preserve housing units to create additional affordability in the community. The City will directly engage in communications with owners and/or managers of current affordable housing in the City to identify potential strategies and approaches to preserve those units.

**Table 49 – Influence of Market Conditions
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

Introduction

To determine anticipated resources the City of Oceanside utilizes current CDBG and HOME funding and projects that forward for the duration of this Consolidated Plan cycle. With the uncertainty of funding and projected funding cuts at the Federal level staff has projected a 25% cut of federal funds to what we would typically anticipate receiving. The annual allocations are subject to federal appropriations and changes in demographic data used in HUD’s formulas for each respective program. The City’s fiscal year 2025 Action Plan will lay out how use of the annual allocations to address the priority needs and achieve the goals defined in the During the five-year period of the Consolidated Plan from July 1, 2025, to June 30, 2029, the City of Oceanside anticipated investing an estimated \$4.8 million in CDBG and 1.6 million in HOME funds (based on presumed 25% funding cuts) to support the goals of the Consolidated Plan and the goals of this Strategic Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	963,633	66,630	0.00	1,030,263	4,121,052	Current allocation with an anticipated 25% reduction

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	384,376	184,968	0.00	569,344	2,277,376	Current allocation with an anticipated 25% reduction

Table 50 - Anticipated Resources

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

City of Oceanside is expected to receive HOME funding which can be leveraged with CDBG funding if used for affordable housing and housing rehabilitation. The City will leverage HOME funding if future projects are presented during the next five years. The HOME program requires a 25 percent match based on fund expenditure, unless a jurisdiction meets the thresholds to have the match requirements reduced; those threshold conditions are: 1) Fiscal distress; 2) Severe fiscal

distress, and 3) Presidentially declared major disasters covered under the Stafford Act. The City recognizes that the City's annual entitlement is not sufficient to meet all of the needs of the community. It is therefore important to leverage resources to achieve the goals of the City. The City works diligently with private, state and local partners to leverage the City's HUD CPD funds. Matching requirements will be satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches.

Given the limited size of the CDBG and HOME annual allocations the City may consider pursuing new Section 108 loans within the five-year Consolidated Plan period to support large-scale public improvements or housing projects.

Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate state, local, and private resources, including but not limited to those listed below.

Federal Resources

- Continuum of Care (CoC) Program
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- YouthBuild
- Federal Low-Income Housing Tax Credit Program
- Project Based Housing Choice Vouchers

State Resources

- Low-Income Housing Tax Credit Program
- Tax-Exempt Bond Financing
- Permanent Local Housing Allocation
- Building Equity and Growth in Neighborhoods Program (BEGIN)

- CalHome Program
- Multifamily Housing Program (MHP)
- Homekey
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Affordable Housing and Sustainable Communities Program

Local Resources

- San Diego County CoC
- San Diego Housing Commission (SDHC)
- California Home Finance Agency
- City of Oceanside Inclusionary Housing In-Lieu Fees
- Low- and Moderate-Income Housing Asset Fund (Successor Housing Agency)

Private Resources

- Federal Home Loan Bank, Affordable Housing Program
- Community Reinvestment Act Programs
- United Way
- Private Contributions

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

Oceanside will comply with new State requirements under AB1486 and AB1255 to inventory and support developers access and utilize surplus municipal and state land for the construction of affordable housing. If such sites are identified, the City will consider the use of HUD or other resources to assist with site preparation. At the point of developing this Consolidated Plan and Action Plan, the City does not have any publicly owned land that can be used to support the development of

affordable housing within the City of Oceanside. As part of 2021-2029 Housing Element 's Housing Element update, the Planning Department analyzed potential housing sites, including any city-owned land, that have opportunities for affordable housing.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Oceanside	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

To effectively design and implement the City’s CDBG and HOME programs, the City is dependent upon a network of city agencies and partner agencies and nonprofits to ensure programs are effectively and efficiently carried out. Housing, supportive services, and community development activities for residents in Oceanside are delivered by a large number of public agencies, nonprofit organizations, and private entities. Participants in the stakeholder round table, community meetings, and survey respondents indicated that coordination is an issue. Many residents are not aware of the services being offered. Some service providers are not aware of the work in which their counterparts in the community are engaged.

The greatest strength of the institutional delivery system is a high level of communication and collaboration among the key institutions as well as the public service providers and housing developers who implement the programs. City staff responsible for managing CDBG and HOME regularly communicates and gathers feedback from these other stakeholders to better understand community needs and design programs that are responsive to them.

The City regularly communicates with the San Diego County CoC to understand the needs of the homeless population and those at-risk of becoming homeless in the City. The City maintains an active database of services for homeless and special needs

services and facilities throughout the County and assists residents identify and access these resources.

The greatest challenge in the institutional structure is a lack of funding to meet the demand for housing, public facilities, and public services. Consequently, partner agencies are forced to compete for funding and there is not adequate funding from HUD and other state/ local sources to address the breadth and depth of needs in the community. Further, time capacity of City staff and partner agencies is limited – reducing the availability and space for coordination and collaboration among different stakeholders and organizations.

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

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

Table 52 - Homeless Prevention Services Summary

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

There are multiple pathways to access the services available in Oceanside to individuals and households experiencing or at risk of experiencing homelessness. The CoC and the recipients of homeless funding from the U.S. Department of Housing and Urban Development (HUD) and Homeless Housing, Assistance and Prevention (HHAP) Grant funds from the State of California utilize 2-1-1 San Diego and the Coordinated Entry System (CES) system to match clients to appropriate services. The City also provides a resource guide to people who are accessing services that is available at the lobby and on the City's website. A primary objective of homeless service providers working with the City and the CoC is to connect program participants with eligible mainstream resources. Many regional county resource centers that provide services including behavioral and mental health services are based out of Oceanside.

Services and facilities listed under SP-40 Institutional Delivery Structure and MA-35 Special Needs Facilities and Services include:

- Emergency Shelters and Transitional Housing: Provide immediate relief with supportive services to help individuals transition to permanent housing.
- Permanent Supportive Housing (PSH): Addresses the needs of the most vulnerable populations, particularly those with chronic conditions or disabilities.
- Outreach and Navigation Services: Engage unsheltered populations, offering coordinated entry into housing systems.
- Behavioral Health and Substance Use Treatment: Integrated into supportive housing programs, addressing co-occurring disorders prevalent among the homeless population.
- Employment and Training Services: Help individuals gain financial stability, reducing the risk of recurring homelessness.

These facilities and services are strategically designed to meet the needs of vulnerable populations in Oceanside and are integral to the city's comprehensive approach to addressing homelessness.

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

In Oceanside there are a variety of services available to those with special needs and those experiencing or at risk of experiencing homelessness, provided by a mix of public, private, and charitable organizations. However, the gaps in the service delivery system are:

- Inadequate funding to provide the level of services needed for long term assistance for clients on fixed or limited income (e.g. Housing Choice Vouchers), and
- While there is ongoing coordination across different agencies regional stakeholders have expressed that there is room for improvement.

The City is not a direct recipient of Emergency Solutions Grant (ESG) funds; therefore, most of the HUD funding to address homelessness is available through the San Diego County Continuum of Care which oversees the funding application cycle for HUD's CoC funding and HHAP funding from the State of California. A review of the funding requests versus the awards demonstrates there is a gap in funding addressing the needs of the region to serve homeless populations and those with special needs. However, the Neighborhood Services Department coordinates regularly with the CoC and other service providers and large stakeholders in the region. The Department maintains a web-based database of available services for special needs populations (<https://www.ci.oceanside.ca.us/government/housing-neighborhood-services/homeless-services/homeless-services>) and refers residents to 2-1-1. Oceanside regularly communicates with these stakeholders to provide feedback and input on needs that are identified in Oceanside.

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 Indicator	Outcome
1	Affordable Housing Development	2025	2029	Affordable Housing Public Housing Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$1,100,000 HOME: \$3,294,181	Rental units constructed: 100 Household Unit Homeowner Housing Rehabilitated: 90 Household Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Indicator	Outcome
2	Fair Housing Services	2025	2029	Affordable Housing Public Housing Homeless	Citywide		CDBG: \$125,000 HOME: \$0	Other: 375 Other	
3	Public Services	2025	2029	Affordable Housing Non-Housing Community Development	Citywide		CDBG: \$650 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 7325 Persons Assisted	
4	Special Needs Services and Facilities	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide		CDBG: \$3,000,000 HOME: \$0	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5000 Households Assisted	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Indicator	Outcome
5	Administration & Section 108 Repayment	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Section 108 Loan Repayment	Citywide		CDBG: \$2,313,060 HOME: \$350,000		

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	<p>This goal is achieved through a variety of programs and activities, including, but not limited to:</p> <ul style="list-style-type: none"> • Acquisition, rehabilitation, and/or development of multi-family affordable housing projects; • Down-payment assistance (dependent upon market conditions); • Rehabilitation assistance to property owners to improve single-family, and mobile homes; • Tenant-based rental assistance; and • Lead-based paint hazard reduction efforts.

2	Goal Name	Fair Housing Services
	Goal Description	Ensure equal access to housing opportunities
3	Goal Name	Public Services
	Goal Description	Support Community Needs and Programming
4	Goal Name	Special Needs Services and Facilities
	Goal Description	<p>Through Capital Improvement Planning the City will provide new and improve existing community facilities and infrastructure. These include the following:</p> <ul style="list-style-type: none"> • ADA concrete projects, including new and retrofitted curb ramps, streets, sidewalks, and gutters. • Improvements to streets and streetscapes in residential neighborhoods, such as neighborhood trails, lighting, and other safety/ security improvements. • Assistance to service providers for necessary improvements to public facilities services special needs populations. <p>Periodically assess the need for and (when determined to be warranted) pursue Section 108 financing to large-scale public improvement and revitalization projects.</p>

5	Goal Name	Administration & Section 108 Repayment
	Goal Description	<ul style="list-style-type: none"> • Expand Affordable Housing • Maintain Existing Housing Stock • Homeless Services and Facilities • Barriers to Accessible Facilities • Update and Expand Public Facilities • Support Community Needs and Programming • Ensure Equal Access to Housing Opportunities

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)

The City of Oceanside does not have any public housing units under its jurisdiction and is not currently operating under a Section 504 Voluntary Compliance Agreement with the U.S. Department of Housing and Urban Development (HUD). However, the City recognizes a clear need to expand the availability of accessible housing units for individuals with disabilities, particularly among low- and moderate-income households, seniors, and persons with mobility impairments.

Activities to Increase Resident Involvements

The Oceanside Housing Authority has the Family Self Sufficiency Program (FSS) open to up to 50 Section 8 Head of Household recipients. FSS staff provides financial education and counseling, and benefit eligibility to include CalFresh and MediCal. Benefits include the establishment of a special, interest-bearing escrow account that helps participants to meet expenses related to achieving career goals. Participants may receive additional credits to their account as they achieve their goals.

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

No

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

The City regulates the use of land within the City limits through the General Plan, the Zoning Ordinance, and Building Codes. The General Plan guides all future development by providing overall densities and development policies for all areas of the community. Zoning has been used as a site-specific tool to derive the density and intensity of proposed land uses.

Within the City of Oceanside, the city strives to limit public policies that may adversely impact the construction or preservation of affordable housing and residential investment. The City collaborates with other jurisdictions throughout San Diego County to produce a regional Analysis of Impediments to Fair Housing Choice.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To address housing affordability and the scarcity of monetary resources for affordable housing, this Strategic Plan calls for the investment of CDBG and HOME funds over the next five years to support:

- Acquisition and preservation of at-risk affordable units
- Gap financing for new construction of affordable rental housing
- Accessibility upgrades and rehabilitation of older housing stock
- Tenant-Based Rental Assistance (TBRA) for vulnerable households

Although the City's Housing Authority has limited former Redevelopment Housing Set-Aside funds (LMIHAF), Permanent Local Housing Allocation (PLHA) funds and local Inclusionary Housing In-Lieu fees, it will continue to leverage CDBG and HOME funds to attract private and other available public resources.

SP-60 Homelessness Strategy – 91.215(d)

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

City of Oceanside-Specific Programs and Facilities for Homeless Populations

The City of Oceanside provides a comprehensive range of services and facilities to address the diverse needs of homeless individuals and families. These programs focus on vulnerable populations, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The services and facilities outlined below are part of a coordinated approach with regional partners, many of which are detailed in SP-40 Institutional Delivery Structure and MA-35 Special Needs Facilities and Services.

Addressing the emergency and transitional housing needs of homeless persons

Services and Facilities for Chronically Homeless Individuals and Families: Chronically homeless individuals and families often require long-term housing solutions with integrated supportive services. Oceanside's programs include:

- **Permanent Supportive Housing (PSH):** Offers stable housing with wraparound services, including mental health care, substance use counseling, and life skills training. These facilities provide long-term solutions for individuals with disabling conditions.
- **Emergency Shelter Programs:** Provide immediate relief and a pathway to permanent housing. Shelters include access to hygiene services, case management, and health referrals.
- **Street Outreach Services:** Dedicated teams engage unsheltered individuals to connect them with housing resources and healthcare services. Outreach focuses on those living in encampments, vehicles, or other non-traditional shelters.

These services directly address chronic homelessness by providing stability and long-term solutions that go beyond emergency interventions.

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.

Services and Facilities for Veterans and Their Families: Veterans experiencing homelessness face distinct challenges, including service-related disabilities and difficulties reintegrating into civilian life. Oceanside provides specialized services for this population:

- Veteran-Specific Housing: Permanent supportive housing units are designated for veterans, with case management services that address physical health, mental health, and employment barriers.
 - Veteran Outreach and Navigation: Specialized outreach teams connect veterans to housing resources, VA benefits, and supportive services.
 - Employment Support for Veterans: Workforce development programs assist veterans in gaining employment, with services tailored to address unique barriers faced by former service members.
 - Mental Health Services for Veterans: Access to counseling and peer support groups helps veterans address service-related trauma and other mental health concerns.

Veteran-specific services ensure that those who have served receive comprehensive support tailored to their unique needs.

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

Services and Facilities for Families with Children: Families experiencing homelessness in Oceanside have access to targeted services designed to maintain family unity, ensure children's education, and promote long-term housing stability:

- Family Emergency Shelters: Provide safe and private accommodation for parents and children. Services include case management, employment assistance, and connections to educational resources for children.
- Transitional Housing: Temporary housing options help families stabilize while seeking permanent solutions. Families receive support for job training, financial literacy, and childcare.
- Rapid Rehousing Programs: Offer rental assistance and supportive services to quickly transition families into stable housing and prevent long-term shelter stays.
- Food and Material Assistance: Programs provide food distribution, clothing vouchers, and hygiene supplies to support families in crisis.

- Support Services: To support housing retention, participants are provided supportive services such as employment counseling, health care, mental health care, and access to various mainstream resources. If it is determined that a participant needs a higher level of services or a longer-term rental subsidy, they may be transferred to a permanent supportive housing program or long-term rental assistance program such as the Housing Choice Voucher program.

These services focus on preventing the cycle of homelessness among children and ensuring family well-being.

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

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

The City of Oceanside has 29,334 housing units built prior to 1978 when lead was eliminated from paint used in housing; this is approximately 45 percent of the units in the City. While most of these units could contain lead-based paint hazards, the vast majority of the single-family units are occupied by moderate- income and higher income individuals and families. Units most likely to house extremely low-, very low- and low-income families are rental units in apartments or other multi- family dwellings. The City inspects units for lead-based paint hazards as part of approving rehabilitation loans, but only occasionally finds a unit requiring mitigation.

The City does not consider lead-based paint to be an acute danger for residents in CDBG neighborhoods. At the same time, the City maintains an active outreach program to inform residents of such hazards, and an inspection program to identify lead-based paint hazards as part of building and code inspection efforts, inspections related to City- funded rehabilitation loans, and visual inspection of properties under consideration by first-time homebuyers. All persons receiving CDBG, HOME or local funds for acquisition or rehabilitation of housing built before 1978, including rehabilitation of rental units, receive information on lead-based paint hazards, whether or not a hazard has been detected.

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

The City places a high priority on addressing lead-based paint hazards. Code Enforcement officers will look for lead-based paint hazards as part of ongoing code enforcement and inspection activities. Building Department inspectors will be alert to rental units of such age that the units may contain lead-based paint and will inform tenants and property owners as part of their inspections of the dangers of lead-based paint. The City will distribute the brochures, "Lead Based Paint, a Threat" and "Protect Your Family from Lead in Your Home." The City will share and compare data on children with elevated blood levels with San Diego County Health and Human Services Agency, Vista Community Clinic, North County Health Services and Tri-City Hospital. The Housing Quality Standards (HQS) inspector, the Rehabilitation Specialist, and Section 8 Housing Specialists attend training on lead-based paint hazards. When Section 8 inspectors do initial or recertification inspections on units, they check first to determine the year the unit was constructed. If built prior to 1978 and the household has children under six years of age, the inspector must confirm that there are no loose paint chips or peeling paint anywhere in the unit. If the inspector does find peeling paint or chips, the unit must be

inspected for lead-based paint before it can be approved for use by a household with a Section 8 Housing Choice Voucher.

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

CDBG and HOME programs require compliance with all of HUD's regulations concerning lead-based paint. All housing programs operated by the City are in compliance with HUD's most recent standards regarding lead-based paint. The City's homeowner rehabilitation loan program meets the federal requirements for providing lead-based paint information with each rehabilitation loan and requiring paint testing of disturbed surfaces for lead in all single-family homes constructed before 1978. If a home was found to have lead-based paint, the cost of lead-based paint removal is an eligible activity under the homeowner rehabilitation program. The County of San Diego maintains a separate lead program and includes provisions in housing assistance programs they provide. City building inspectors are alert to any housing units that apply for a permit for construction or remodeling, which may contain lead-based paint and other lead hazards. The County of San Diego's Childhood Lead Poisoning Prevention Program (CLPPP), a division of the San Diego Health and Human Services Agency provides outreach and education programs and case management services for San Diego County residents, including Oceanside residents.

The following rule took effect in April 2010:

Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, childcare facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. HUD's Lead Safe Housing Rule (LSHR) requires clearance examinations. All housing receiving federal assistance must comply with the LSHR.

Child-occupied facilities are defined as residential, public or commercial buildings where children under age six are present on a regular basis. The requirements apply to renovation, repair or painting activities. The rule does not apply to minor maintenance or repair activities where less than six square feet of lead-based paint is disturbed in a room or where less than 20 square feet of lead-based paint is disturbed on the exterior. Window replacement is not minor maintenance or repair.

Contractors performing renovation, repair and painting projects that disturb lead-based paint shall provide to owners and occupants of child care facilities and to parents and guardians of children under age six that attend child care facilities built prior to 1978 the lead hazard information pamphlet Renovate Right: Important Lead Hazard Information for Families, Child Care Providers, and Schools.

In order to address the health risks to young children posed by lead-based paint in residential dwellings, the City will implement the following guidelines as recommended by HUD for housing and community development programs and for rehabilitation of residential properties. The term “rehabilitation” is used by HUD and the City to describe all residential renovation work.

Lead-based paint hazard regulations and inspection practices do not apply to senior- only housing units regardless of the age of the property. Certain lead-based paint hazard requirements apply to units occupied by Section 8 and TBRA households that have one or more children under age six, the common areas servicing the units, and other areas used by unit residents and frequented by children under age six. The HQS inspector must evaluate the unit and common areas for any real or potential hazard through a visual assessment by the inspector and paint testing on deteriorated services if constructed prior to 1978. If lead-based paint hazards are shown to exist or likely to exist, the property owner must mitigate the hazard before the unit can be approved for occupancy by a Section 8 or TBRA household. Units will be reviewed for compliance during annual recertification by the HQS inspector.

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

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

As part of the City of Oceanside's Consolidated Plan, it prioritizes developing and expanding access to affordable housing as well providing public services targeted to households living at or below the poverty level within the City. Additionally, the City established a Comprehensive Homeless Strategic Plan in 2019 to ensure targeted resources to address the needs of extremely low-income and homeless households living in Oceanside.

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

The City's antipoverty strategy of providing safe, affordable housing and critical public services will assist in reducing the number of poverty level families in Oceanside. By providing safe, affordable housing for those on a limited income, those families will be able to live in an environment where no more than 30% of their limited income is spent on housing. In addition, the City provides programs (e.g. after school, computer labs, budgeting and language classes) to assist residents in excelling in both school and the work environment.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring of subrecipients emphasize program, financial, and regulatory performance of CDBG and HOME subrecipients, and subrecipients of capital improvement project funds in the past five years. Primary objectives are:

1. To make sure subrecipients comply with all regulations governing administrative, financial, and programmatic operations, including Davis-Bacon prevailing wage requirements when applicable;
2. To make sure subrecipients achieve their performance objectives within the approved schedule and budget; and
3. To provide technical assistance to subrecipients as needed or requested.

The City provides subrecipients with copies of HUD documents and circulars from the Office of Management and Budget (OMB) that provide guidance. All subrecipients receive the latest edition of *Playing by the Rules: A Handbook for CDBG Subrecipients*. The City provides copies to new subrecipients at the beginning of the program year together with instruction on reporting requirements and obligations under the agency's contract with the City. All subrecipients are informed about HUD performance measurement requirements and outcome statements. Staff provide additional information to subrecipients that receive CDBG or HOME funds for capital projects as to the length of time that that funded project must meet National Objective and eligible activity requirements.

Specific steps in monitoring include the following:

- Review all proposed projects during the pre-award assessment to evaluate nature of activity, organization's capacity to do the work, and potential conflicts of interest
- Prepare an environmental review document as part of contract preparation for each activity funded
- Conduct joint orientation training at the beginning of the program year for new subrecipients and new subrecipient staff managing CDBG or HOME grants.
- Subrecipients are required to provide reports quarterly that City staff evaluate for compliance
- Subrecipients that receive CDBG or HOME funds for capital improvement projects or for acquisition of facilities file reports every three months during the project period,

- The City requests an annual report from agencies that received CDBG or HOME funding for capital improvement
- CDBG/HOME program staff provide technical assistance as requested
CDBG/HOME program staff establish an annual monitoring plan including these components: Identification of subrecipients most likely to have serious problems; Development of a schedule for on-site visits, with joint visits by CDBG/HOME program staff from other cities Annual on-site monitoring of all subrecipients, usually during April and May of the program year; Notification of the subrecipient with any findings from the monitoring visit; City CDBG/HOME program staff will request and maintain file copies of annual financial audits of subrecipient agencies. The City maintains a permanent file on all present and past subrecipients. City CDBG/HOME program staff inspect facilities used to provide CDBG/HOME-funded programs to ensure that the facilities meet accessibility requirements for persons with disabilities. The City will work with CDBG and HOME subrecipients when facilities are not in full compliance with Section 504 requirements to correct deficiencies. HOME Program conduct monitoring and inspection of rental projects developed with HOME. The City annually monitors borrowers using the City's first-time homebuyer loan program

City staff inspect rehabilitation/renovation construction activity including CDBG- funded rehabilitation projects for owner-occupied single-family residences (loans) or mobile homes (grants), HOME-funded rehabilitation projects for transitional housing or permanent supportive housing, and rental rehabilitation projects

Expected Resources

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

Introduction

To determine anticipated resources the City of Oceanside utilizes current CDBG and HOME funding and projects that forward for the duration of this Consolidated Plan cycle. With the uncertainty of funding and projected funding cuts at the Federal level staff has projected a 25% cut of federal funds to what we would typically anticipate receiving. The annual allocations are subject to federal appropriations and changes in demographic data used in HUD's formulas for each respective program. The City's fiscal year 2025 Action Plan will lay out how use of the annual allocations to address the priority needs and achieve the goals defined in the During the five-year period of the Consolidated Plan from July 1, 2025, to June 30, 2029, the City of Oceanside anticipated investing an estimated \$4.8 million in CDBG and 1.6 million in HOME funds (based on presumed 25% funding cuts) to support the goals of the Consolidated Plan and the goals of this Strategic

Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	963,633	66,630	0.00	1,030,263	4,121,052	Current allocation with an anticipated 25% reduction

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
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Table 54 - Expected Resources – Priority Table

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

City of Oceanside is expected to receive HOME funding which can be leveraged with CDBG funding if used for affordable housing and housing rehabilitation. The City will leverage HOME funding if future projects are presented during the next five years. The HOME program requires a 25 percent match based on fund expenditure, unless a jurisdiction meets the thresholds to have the match requirements reduced; those threshold conditions are: 1) Fiscal distress; 2) Severe fiscal

distress, and 3) Presidentially declared major disasters covered under the Stafford Act. The City recognizes that the City's annual entitlement is not sufficient to meet all of the needs of the community. It is therefore important to leverage resources to achieve the goals of the City. The City works diligently with private, state and local partners to leverage the City's HUD CPD funds. Matching requirements will be satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches.

Given the limited size of the CDBG and HOME annual allocations the City may consider pursuing new Section 108 loans within the five-year Consolidated Plan period to support large-scale public improvements or housing projects.

Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate state, local, and private resources, including but not limited to those listed below.

Federal Resources

- Continuum of Care (CoC) Program
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- HOME-ARP
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- YouthBuild
- Federal Low-Income Housing Tax Credit Program
- Project Based Housing Choice Vouchers

State Resources

- Low-Income Housing Tax Credit Program
- Tax-Exempt Bond Financing
- Permanent Local Housing Allocation

- Building Equity and Growth in Neighborhoods Program (BEGIN)
- CalHome Program
- Multifamily Housing Program (MHP)
- Homekey
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Affordable Housing and Sustainable Communities Program

Local Resources

- San Diego County CoC
- San Diego Housing Commission (SDHC)
- California Home Finance Agency
- City of Oceanside Inclusionary Housing In-Lieu Fees
- Low- and Moderate-Income Housing Asset Fund (Successor Housing Agency)

Private Resources

- Federal Home Loan Bank, Affordable Housing Program
- Community Reinvestment Act Programs
- United Way
- Private Contributions

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

Oceanside will comply with new State requirements under AB1486 and AB1255 to inventory and support developers access and utilize surplus municipal and state land for the construction of affordable housing. If such sites are identified, the City will consider the use of HUD or other resources to assist with site preparation. At the point of developing this Consolidated Plan and Action Plan, the City does not have any publicly owned land that can be used to support the development of affordable housing within the City of Oceanside. As part of 2021-2029 Housing Element 's Housing Element update, the Planning Department analyzed potential housing sites, including any city-owned land, that have opportunities for affordable housing.

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 Indicator	Outcome
1	Affordable Housing Development	2025	2029	Affordable Housing Public Housing Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$350,000 HOME: \$2,000,000	Rental units constructed: 100 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 18 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted	
2	Fair Housing Services	2025	2029	Affordable Housing Public Housing Homeless	Citywide	Expand Affordable Housing	CDBG: \$25,000	Other: 75 Other	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Indicator	Outcome
3	Public Services	2025	2029	Affordable Housing Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$154,451	Public service activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted	
4	Special Needs Services and Facilities	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$300,000 HOME: \$.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit (Crown Heights): 10500 Households Assisted	
5	Administration & Section 108 Repayment	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Section 108 Loan Repayment	Citywide	Expand Affordable Housing	CDBG: \$469,353 HOME: \$60,185	Other: 1 Other	

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Expand Affordable Housing and Maintain Existing Housing Stock: <ul style="list-style-type: none"> • Rehabilitated 18 • Rental units constructed 100 • Homeowner Housing 10-15 • TBRA 30
2	Goal Name	Fair Housing Services
	Goal Description	Ensure Equal Access to Housing Opportunities
3	Goal Name	Public Services
	Goal Description	Support Community Needs and Programming
4	Goal Name	Special Needs Services and Facilities
	Goal Description	Barriers to Accessible Facilities (Crown Heights) and Update and Expand Public Facilities
5	Goal Name	Administration & Section 108 Repayment
	Goal Description	Administration & Section 108 Repayment

Projects

AP-35 Projects – 91.220(d)

Introduction

Oceanside uses a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City’s intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs.

During the 2025 program year, the City of Oceanside will fund the following projects.

Projects

#	Project Name
1	Program Administration
2	Housing Rehabilitation
3	Affordable HOME Housing
4	Public Facilities and Infrastructure
5	Public Services
6	Fair Housing
7	Section 108 Loan Repayment

Table 56 – Project Information

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

Oceanside uses a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City’s intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Program Administration
	Target Area	Citywide
	Goals Supported	Affordable Housing Development Fair Housing Services Public Services Special Needs Services and Facilities Administration & Section 108 Repayment
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$1,031,263.00 HOME: \$569,344.00
	Description	CDBG and Home Administration
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Based on all the CDBG, HOME, and HOME-ARP funded activities the City of Oceanside anticipates assisting over 6,000 lower-income residents with HUD funding in this fiscal cycle.
	Location Description	The majority of the activities are citywide but all activities will be managed from the City of Oceanside's Housing and Neighborhood Services Offices located at 321 N. Nevada Street.

	Planned Activities	<ul style="list-style-type: none"> • Planning and Administration of the CDBG and HOME Program • The City will provide funding to eligible low and moderate-income homeowners to complete eligible repairs as outlined in the program guidelines • Specific activities to be determined once rental construction project is identified • Oceanside Resource Center (1210 Division Street) – Complete ADA compliance • In collaboration with nonprofit partners, provide social and community services to low- and moderate-income residents throughout the City of City of Oceanside, especially targeting services to youth, elderly, homeless, and other special needs populations • Provide funding for fair housing programming, outreach, education, and other support services to residents of Oceanside • Repay existing Section 108 loan
2	Project Name	Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Affordable Housing Development
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$350,000.00

	Description	Through the City's residential rehabilitation program, Oceanside will provide assistance to low- and moderate-income homeowners for the preservation of decent, safe, and sanitary housing. Repairs will correct structural conditions, eliminate blight, and address building and health code violations in accordance with the program guidelines.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	16 mobile home improvement grants and 2 rehabilitation loans
	Location Description	Citywide
	Planned Activities	The City will provide funding to eligible low and moderate-income homeowners to complete eligible repairs as outlined in the program guidelines.
3	Project Name	Affordable HOME Housing
	Target Area	Citywide
	Goals Supported	Affordable Housing Development
	Needs Addressed	Expand Affordable Housing
	Funding	HOME: \$2,000,000.00

Description	<p>1. Provide Home Ownership Assistance for lower-income households.</p> <p>2. Provide funding for eligible rental housing activities, such as the Tenant-Based Rental Assistance and affordable housing development utilizing HOME and HOME-ARP funding, and projects as identified by the City of Oceanside and its partners. Eligible populations include income-qualified households earning less than 60% of the AMI, residents of the City of Oceanside, with preference for those at imminent risk of housing loss or displacement, including those who have received an eviction notice, experienced a significant loss of income or financial hardship, or whose existing rental assistance is scheduled to end (i.e., Section 8 Emergency Housing Voucher (EHV) participants). Additional priority may be given to individuals or households currently experiencing homelessness who are being assisted through programs and services, such as the City’s Encampment Resolution Fund Program, emergency shelters, safe havens, safe parking and are working towards transitioning into permanent housing;</p>
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	<p>Assist 10-15 households become homeowners.</p> <p>Assist 30 households with temporary rental assistance.</p> <p>Develop 55 new units of affordable rental housing for seniors 55 and older and veterans.</p>
Location Description	Citywide
Planned Activities	<p>Assist 10-15 households become homeowners.</p> <p>Assist 30 households with HOME funding for temporary rental assistance.</p> <p>Develop 55 new units of affordable rental housing utilizing HOME-ARP funding for seniors 55 and older and veterans.</p>
Project Name	Public Facilities and Infrastructure

4	Target Area	Citywide
	Goals Supported	Special Needs Services and Facilities
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$300,000
	Description	Currently, completing capital improvement projects there have been funded.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4,615 persons assisted.
	Location Description	Oceanside Resource Center (1210 Division Street) – Complete ADA compliance
	Planned Activities	Currently, completing capital improvement projects there have been funded at the Oceanside Resource Center (1210 Division Street)
5	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Fair Housing Services Public Services
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$154,451.00

	Description	Provide social and community services to low- and moderate-income residents throughout the City of Oceanside, especially services targeted to key populations including youth, elderly, homeless, affirmatively furthering fair housing and other special needs populations. This activity includes the public service allocation from prior year program income.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Estimate assisting approximately 1,500 persons
	Location Description	Citywide
	Planned Activities	Provide social and community services to low- and moderate-income residents throughout the City of Oceanside, especially services targeted to key populations including youth, elderly, homeless, affirmatively furthering fair housing and other special needs populations. This activity includes the public service allocation from prior year program income.
6	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Fair Housing Services
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$25,000.00
	Description	Provide funding for fair housing programming, outreach, education, and other support services to residents of Oceanside.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	75 low- and moderate-income persons
	Location Description	Citywide
	Planned Activities	Provide funding for fair housing programming, outreach, education, and other support services to residents of Oceanside.
7	Project Name	Section 108 Loan Repayment
	Target Area	Citywide
	Goals Supported	Administration & Section 108 Repayment
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$263,300.00
	Description	Repay existing Section 108 loan.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Repay existing Section 108 loan.

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

HUD resources will be prioritized throughout the City with the primary objective of meeting the needs of low- and moderate-income residents in the City. When evaluating potential projects and programs, the City will ensure that projects are structured to prioritize areas where there is a higher concentration of low- and moderate-income residents. The map below indicates Census block groups in which at least 51% of the residents are low- or moderate-income residents. The City will prioritize funding in these block groups.

A detailed description of minority and low-income concentration is provided in the Consolidated Plan in the MA-50 section.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Oceanside does not use specific target areas to guide the allocation of funding. The City prioritizes funding that meets community needs and complies with HUD regulations/ requirements.

Discussion

See summary of geographic priorities above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Through the projects and goals of the 2025-2026 Action Plan, the City estimates it will assist in the construction or rehabilitation of 18 units. Additionally, utilizing HOME-ARP funds the City will create 55 new permanent affordable rental housing.

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	55
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	103

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

See summary of affordable housing goals above.

DRAFT

AP-60 Public Housing – 91.220(h)

Introduction

The City of Oceanside is predominately served by the Oceanside Housing Authority. The OHA does not own or operate public housing, providing only Housing Choice Vouchers, i.e., Section 8 rental assistance.

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

The Oceanside Housing Authority operates a self-sufficiency program to support active HCV households in becoming more self-sufficient. Additionally, the housing authority operates a homeownership voucher program in which current HCV households can apply for and use their existing voucher to assist in purchasing a home.

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

The Oceanside Housing Authority operates a self-sufficiency program to support active HCV households in becoming more self-sufficient. Additionally, the housing authority operates a homeownership voucher program in which current HCV households can apply for and use their existing voucher to assist in purchasing a home.

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

N/A. The PHA is not designated as “Troubled”.

Discussion

The City of Oceanside is predominately served by the Oceanside Housing Authority. The OHA does not own or operate public housing, providing only Housing Choice Vouchers, i.e., Section 8 rental assistance.

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

Introduction

The City of Oceanside continues to support the Continuum of Care (CoC) to assist those that are experiencing homelessness as a high priority. The City has allocated significant staff time and local funding to address homelessness and other special needs. As a service hub in the North County area, Oceanside participates in the Regional Task Force on the Homeless (RFTH), comprised of 18 cities and the County of San Diego, non-profit service providers, and stakeholders. The RFTH has the mission to provide comprehensive data and trusted analysis that empowers the entire region to identify, implement, and support efforts to prevent and alleviate homelessness problems by working collaboratively with all sectors of the North County community.

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

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

The City of Oceanside does not receive ESG funds but uses state PLHA and other funds to meet and identify the needs of those experiencing unsheltered homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Services and Facilities for Chronically Homeless Individuals and Families

Chronically homeless individuals and families often require long-term housing solutions with integrated supportive services. Oceanside's programs include:

- **Permanent Supportive Housing (PSH):** Offers stable housing with wraparound services, including mental health care, substance use counseling, and life skills training. These facilities provide long-term solutions for individuals with disabling conditions.
- **Emergency Shelter Programs:** Provide immediate relief and a pathway to permanent housing. Shelters include

access to hygiene services, case management, and health referrals.

- Street Outreach Services: Dedicated teams engage unsheltered individuals to connect them with housing resources and healthcare services. Outreach focuses on those living in encampments, vehicles, or other non-traditional shelters.

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

Services and Facilities for Families with Children: Families experiencing homelessness in Oceanside have access to targeted services designed to maintain family unity, ensure children's education, and promote long-term housing stability:

- Family Emergency Shelters: Provide safe and private accommodation for parents and children. Services include case management, employment assistance, and connections to educational resources for children.
- Transitional Housing: Temporary housing options help families stabilize while seeking permanent solutions. Families receive support for job training, financial literacy, and childcare.
- Rapid Rehousing Programs: Offer rental assistance and supportive services to quickly transition families into stable housing and prevent long-term shelter stays.
- Food and Material Assistance: Programs provide food distribution, clothing vouchers, and hygiene supplies to support families in crisis.

These services focus on preventing the cycle of homelessness among children and ensuring family well-being.

Services and Facilities for Veterans and Their Families

Veterans experiencing homelessness face distinct challenges, including service-related disabilities and difficulties

reintegrating into civilian life. Oceanside provides specialized services for this population:

- **Veteran-Specific Housing:** Permanent supportive housing units are designated for veterans, with case management services that address physical health, mental health, and employment barriers.
- **Veteran Outreach and Navigation:** Specialized outreach teams connect veterans to housing resources, VA benefits, and supportive services.
- **Employment Support for Veterans:** Workforce development programs assist veterans in gaining employment, with services tailored to address unique barriers faced by former service members.
- **Mental Health Services for Veterans:** Access to counseling and peer support groups helps veterans address service-related trauma and other mental health concerns.
- **Veteran-specific services** ensure that those who have served receive comprehensive support tailored to their unique needs.

Services and Facilities for Unaccompanied Youth

Unaccompanied youth experiencing homelessness face risks of exploitation, educational disruption, and long-term instability. Oceanside offers youth-specific services that prioritize safety and long-term stability:

- **Youth Shelters and Transitional Housing:** Provide temporary housing with access to case management, educational support, and life-skills training.
- **Youth Outreach Programs:** Engage homeless youth living on the streets to connect them with safe housing options and supportive services.
- **Education and Employment Services:** Programs help youth re-engage in school or find employment, supporting long-term self-sufficiency.
- **Behavioral and Mental Health Support:** Access to counseling services helps youth address trauma and improve mental well-being.
- **Youth-focused services** ensure early intervention and support the transition to stable adulthood.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income

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

The City prioritizes several vulnerable populations, including unaccompanied youth, veterans, survivors of domestic violence, and families with children. Unaccompanied youth have access to specialized shelters and educational support programs that help them transition to independent living. Veterans require targeted services to address trauma related to their service, as well as challenges with employment and long-term housing needs. Families, especially those with children, need stable housing accompanied by supportive services that focus on childcare, education, and economic stability.

The supportive housing services mentioned above align with the SP-40 Institutional Delivery Structure and the MA-35 Special Needs Facilities and Services frameworks. These frameworks promote a comprehensive approach that includes emergency shelters, transitional housing, and permanent supportive housing (PSH) tailored to the specific needs of different populations. Key components such as integrated healthcare services, behavioral health support, and employment assistance ensure holistic care and sustainable housing solutions.

The City of Oceanside is committed to developing and expanding supportive housing programs that meet the immediate needs and promote long-term stability for its most vulnerable residents. Through a coordinated, person-centered approach, the City collaborates closely with regional partners, healthcare providers, and community organizations to ensure that every individual, regardless of their circumstances, has access to housing and the supportive services needed to improve their quality of life.

Discussion

City of Oceanside-Specific Programs and Facilities for Homeless Populations

The City of Oceanside provides a comprehensive range of services and facilities to address the diverse needs of homeless individuals and families. These programs focus on vulnerable populations, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The services and facilities outlined

below are part of a coordinated approach with regional partners, many of which are detailed in SP-40 Institutional Delivery Structure and MA-35 Special Needs Facilities and Services.

DRAFT

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

Introduction:

The City regulates the use of land within the City limits through the General Plan, the Zoning Ordinance, and Building Codes. The General Plan guides all future development by providing overall densities and development policies for all areas of the community. Zoning has been used as a site-specific tool to derive the density and intensity of proposed land uses.

Within the City of Oceanside, the city strives to limit public policies that may adversely impact the construction or preservation of affordable housing and residential investment. The City collaborates with other jurisdictions throughout San Diego County to produce a Regional Analysis of Impediments to Fair Housing Choice.

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

Once drafted, the City will identify the impediments and corresponding action items identified in the Regional Analysis of Impediments to Fair Housing Choice.

Discussion:

The City regulates the use of land within the City limits through the General Plan, the Zoning Ordinance, and Building Codes. The General Plan guides all future development by providing overall densities and development policies for all areas of the community. Zoning has been used as a site-specific tool to derive the density and intensity of proposed land uses.

Within the City of Oceanside, the city strives to limit public policies that may adversely impact the construction or preservation of affordable housing and residential investment. The City collaborates with other jurisdictions throughout San Diego County to produce a Regional Analysis of Impediments to Fair Housing Choice.

AP-85 Other Actions – 91.220(k)

Introduction:

Priority needs established in the 2025-2029 Five-Year Consolidated Plan form the basis for establishing objectives and outcomes in the Action Plan. Those needs are as follows:

- Provide decent and affordable housing;
- Conserve and improve existing affordable housing;
- Provide homeownership assistance,
- Assist in development of affordable housing;
- Support Continuum of Care for the homeless;
- Provide community and supportive services; and
- Provide community facilities and infrastructure.

In addition to addressing affordable housing and homelessness, the City will continue to support community development activities to better address the vast needs of the community.

Actions planned to address obstacles to meeting underserved needs

The primary obstacles to meeting the needs of underserved households with low- and moderate-incomes are limited and reduced funding from federal, state, and other local sources, and the high cost of housing. To address these obstacles, at least in part, the City will continue to work to leverage public and private resources through grant and partnership opportunities.

The City's Consolidated Plan is targeted to address the needs of underserved populations. All activities included in the

Annual Plan are targeted to address needs of the populations and communities by:

- Expanding the supply of affordable housing
- Improving the condition of housing for low- and moderate-income households
- Providing critical public services to low- and moderate-income households
- Improving infrastructure and public facilities in low- and moderate-income neighborhoods and areas

Actions planned to foster and maintain affordable housing

The City will use its HOME and HOME-ARP resources to expand the supply of affordable housing within the City. The City will use a share of its CDBG resources to improve the condition of owner-occupied units within the City. The City will continue to partner closely with the Housing Authority and leverage other federal, state, and local resources to expand the supply of affordable housing within the City of Oceanside. Another HOME use is the TBRA program provides short-term rental assistance to low-income households experiencing housing instability or at risk of housing loss. Assistance is tied to the eligible household rather than a specific housing unit, allowing households to move to another eligible rental unit within the City while maintaining assistance if program requirements are met.

Actions planned to reduce lead-based paint hazards

The City maintains an active outreach program to inform residents of lead hazards, and an inspection program to identify lead-based paint hazards as part of building and code inspection efforts, inspections related to City-funded rehabilitation loans, and visual inspection of properties under consideration by first-time homebuyers. All persons receiving CDBG, HOME or local funds for acquisition or rehabilitation of housing built before 1978, including rehabilitation of rental units, receive information on lead-based paint, whether or not a hazard has been detected. The City places a high priority on addressing lead-based paint hazards. Code Enforcement officers look for lead-based paint hazards as part of ongoing code enforcement and inspection activities. Building Department inspectors are alert to rental units of such age that the units may contain lead-based paint and will inform tenants and property owners as part of their inspections of the dangers of lead-based paint. The City distributes the brochures, "Lead Based Paint, a Threat" and "Protect Your Family from Lead

in Your Home", which are available in English and Spanish. The City Housing Quality Standards (HQS) inspectors for the Section 8 program, the Rehabilitation Specialist, and Section 8 Housing Specialists attend training on lead-based paint hazards. When Section 8 inspectors do initial or recertification inspections on units, they check first to determine the year the unit was constructed. If built prior to 1978 and the household has children under six years of age, the inspector must confirm that there are no loose paint chips or peeling paint anywhere in the unit. If the inspector does find peeling paint or chips, the unit must be inspected for lead-based paint before it can be approved for use by a household with a Section 8 Housing Choice Voucher.

Actions planned to reduce the number of poverty-level families

The City's antipoverty strategy of providing safe, affordable housing and critical public services will assist in reducing the number of poverty level families in Oceanside. By providing safe, affordable housing for those on a limited income, those families will be able to live in an environment where no more than 30% of their limited income is spent on housing. In addition, the City provides programs (e.g. after school, computer labs, budgeting and language classes) to assist residents in excelling in both school and the work environment.

Actions planned to develop institutional structure

The City of Oceanside collaborated with regional and local stakeholders focused on improving housing and community development conditions in the city and north county region. The working relationships between these organizations are strong and facilitative. During the coming year, the City will continue to strive to identify new partners as well as new financial and in-kind resources that can be leveraged by the City and/ or its partners to better promote community development programming throughout the City.

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

The City's Neighborhood Services Department works closely with other City departments and the community to develop programs and activities that improve low- and moderate-income neighborhoods throughout City. The administration of program activities includes housing, public facility and infrastructure improvements, public and social service activities and economic development activities. Additionally, the City is an active participant in regional council of governments to identify

regional needs and corresponding strategies. The City works closely with a range of stakeholders and partners implementing housing and community development programs to ensure ongoing collaboration and coordination in program delivery.

City staff attends several local and regional meetings, which include service providers, neighboring agencies, and elected officials to keep well-informed of issues affecting the quality of life for Oceanside's lower-income residents. The City maintains a web presence and is pro-active in providing technical assistance throughout the year to assist interested citizens and agencies in understanding and applying for Oceanside's CDBG and HOME funds.

Discussion:

See summary of other actions above.

Program Specific Requirements

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

Introduction:

The following sections present information on other program-specific requirements. For overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low- and moderate-income. Specify the years covered that include this Annual Action Plan: 2025.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

- | | |
|---|---|
| 1. The amount of urgent need activities | 0 |
|---|---|

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

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

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

The City will not use any other forms of investment beyond those identified in Section 92.205.

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

1. Repaid HOME loans are returned (recaptured) as program income to the City's HOME program. The City has chosen the "Recapture entire amount" option for recapture requirements on HOME loans (CFR §92.254a.5.ii.A.1.), which states, "the participating jurisdictions may recapture the entire amount of the HOME investment from the homeowner." When recapture provisions are triggered by a sale (voluntary or involuntary) of the housing unit and the net proceeds are insufficient to repay the HOME investment due, the City can only recapture the net proceeds available from the sale of the property and not from the homeowner's non-housing assets.

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:

1. For all HOME assisted rental housing, the City of Oceanside ensures that assisted development during the period of affordability, performs on-site inspections of HOME-assisted rental housing to determine compliance with the property standards of § 92.251 and to verify the information submitted by the owners in accordance with the requirements of § 92.252 no less than: every three years for projects containing 1 to 4 units; every two years for projects containing 5 to 25 units; and every year for projects containing 26 or more units. Inspections must be based on a sufficient sample of units.

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

The City does not use HOME funds to refinance existing debt on properties being rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

HOME Tenant-Based Rental Assistance (TBRA) programs can establish specific preferences for vulnerable populations, including homeless individuals, victims of domestic violence, elderly households, and those at risk of displacement. These preferences must align with Consolidated Plan priorities and comply with fair housing laws. For this reason, the City is changing the HOME funded Tenant-Based Rental Assistance to include a preference that provides a priority for the selection of applicants who fall into the specific category.

Eligible populations include income-qualified households earning less than 60% of the AMI and, residents of the City of Oceanside. Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a). With this understanding and with identification

of those lower-income households most in need at this time, the City has established preferences for those households at imminent risk of housing loss or displacement, including those who have received an eviction notice, experienced a significant loss of income or financial hardship, or whose existing rental assistance is scheduled to end (i.e., Section 8 Emergency Housing Voucher (EHV) participants). Additional priority may be given to individuals or households currently experiencing homelessness who are being assisted through programs and services, such as, but not limited to, the City's Encampment Resolution Fund Program, emergency shelters, safe havens, and safe parking and working towards transitioning into permanent housing. .

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Rapid rehousing programs help homeless individuals and families but, unless a housing unit they can reasonable afford is available, formerly homeless families and individuals receiving rapid rehousing assistance may face uncertainty with respect to their monthly housing costs and ability to remain stably housed at the end of the assistance contract. Near the termination of assistance, finding replacement housing is difficult for the same reasons it was difficult before becoming homeless: high housing cost and the possibility of an eviction record.

HOME Tenant-Based Rental Assistance (TBRA) programs can establish specific preferences for vulnerable populations, including homeless individuals, victims of domestic violence, elderly households, and those at risk of displacement. These preferences must align with Consolidated Plan priorities and comply with fair housing laws. For this reason, the City is changing the HOME funded Tenant-Based Rental Assistance to include a preference that provides a priority for the selection of applicants who fall into the specific category.

Priority determination will be given to:

- Households at imminent risk of eviction or displacement
- Emergency Housing Voucher (EHV) participants whose assistance is ending
- Very low-income households (including those below 30% AMI)
- Individuals or families transitioning from homelessness into permanent housing, including participants in the City's Encampment Resolution Funding (ERF) Program

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a). The City must comply with all applicable nondiscrimination and equal opportunity laws and requirements listed in 24 CFR 5.105(a) and any other applicable fair housing and civil rights laws and requirements when establishing preferences or methods of prioritization.

Consistent with HOME program requirements, staff will conduct affirmative marketing and outreach to ensure that information about the TBRA program is made available to all potentially eligible households within the community. Outreach efforts will include coordination with local service providers, community-based organizations, and public information channels to ensure that eligible residents are informed of the availability of assistance in a manner consistent with federal fair housing and nondiscrimination requirements.

For the HOME-ARP program the established a preference for seniors and veterans as a subpopulation of those experiencing homelessness, at-risk of homelessness, or are part of a vulnerable population.

All Oceanside projects, programs, and services in use of CDBG, HOME, and HOME-ARP funds will be managed in compliance with all applicable federal rules and regulations.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2019 Point in Time Count
	List the name of the organization or individual who originated the data set. San Diego County
	Provide a brief summary of the data set. 2019 Point-in-Time Count covers homeless housing stock.
	What was the purpose for developing this data set? To coordinate public services to meet homeless needs.
	Provide the year (and optionally month, or month and day) for when the data was collected. Data set was completed in 2019.
	Briefly describe the methodology for the data collection. Homeless count data was collected by San Diego County's Regional Task Force.
	Describe the total population from which the sample was taken. The population of San Diego County.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. The results cover unsheltered and sheltered homeless individuals.

2	Data Source Name 2019 Homeless Inventory Count
	List the name of the organization or individual who originated the data set. San Diego County CoC
	Provide a brief summary of the data set. This covers homeless housing inventory count as of 2019.
	What was the purpose for developing this data set? For HUD requirements.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It covers San Diego County.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Data set was completed in the year 2019.
	What is the status of the data set (complete, in progress, or planned)? Data set is complete.



The City of Oceanside
Neighborhood Services Department

DRAFT VERSION

**2026 ANNUAL ACTION PLAN
JULY 1, 2026 THROUGH JUNE 30, 2027**

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Executive Summary

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

1. Introduction

The 2025-29 Consolidated Plan is the City of Oceanside's Strategic Plan for the investment of annual allocations of Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) funds from the U.S. Department of Housing and Urban Development (HUD) during the five-year period covered by the Consolidated Plan beginning July 1, 2025 and ending June 30, 2029. These grant programs are consistent with HUD's national strategy to provide decent housing opportunities, a suitable living environment and economic opportunities—particularly for low- and moderate-income people.

In consideration of finite grant resources, the Strategic Plan within this Consolidated Plan outlines the areas and population segments with the greatest level of need for a particular program or activity and intends to invest grant resources in high leverage opportunities where data suggests that the City will be able to maximize the impact of every dollar. The Strategic Plan identifies the City's priority needs, including the rationale for establishing allocation priorities and specific measurable goals to be addressed during the five-year period covered by the Consolidated Plan through activities to be implemented as part of the five Annual Action Plans using CDBG and HOME funds.

This Consolidated Plan also contains a Needs Assessment and Market Analysis that provide insight into the different levels of need in the community and the market in which grant-funded programs will be implemented. The Needs Assessment incorporates national data from the 2016-20 American Community Survey (ACS) 5-Year Estimates and the 2016-20

Comprehensive Housing Affordability Strategy (CHAS) data, in addition to HUD program, State of California, and local/regional data sets.

Community Development Block Grant (CDBG)

The Housing and Community Development Act of 1974 created the CDBG Program. The primary objective of the CDBG program is 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. The CDBG regulations require that each activity meet one of the following national objectives:

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

Each year, the City certifies with the submission of its Annual Action Plan 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 percent of the CDBG funds received, over a three-year certification period, will be designed to benefit low- and moderate-income persons. This is the second year of the five-year Consolidated Plan and the draft 2026-27 Annual Action Plan outlines the specific strategies and activities the City will take in the upcoming fiscal year.

HOME Investment Partnerships (HOME) Program

The Cranston-Gonzalez National Affordable Housing Act created the HOME program to give states and local governments a flexible funding source to use – often in partnership with local nonprofit groups – to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is a federal block grant to local governments with the sole purpose of creating affordable housing opportunities for low-income households.

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Annual Action Plan

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

Introduction

Introduction

The City of Oceanside anticipates that it will continue to receive CDBG and HOME funding during the duration of this Consolidated Plan cycle. When accounting for program income and prior year resources, the City anticipates that it will have the following funding to target to its strategic goals and priorities:

- CDBG Entitlement: \$1,236,259
- CDBG Program Income: \$60,530
- HOME Entitlement: \$502,289
- HOME Program Income: \$106,909
- HOME unallocated Income: \$1,006,658

The table on the following page provides more detail on anticipated funding.

Anticipated Resources

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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	Housing Public Services Public Improvements Acquisition Admin and Planning	\$1,236,259	\$60,530	\$0	\$1,338,732	\$1,882,032	Funding includes 2026 allocation as well as prior year resources and program income. Note: Shares of program income and prior year resources can be allocated to Administration and Public Service Activities
HOME	Public Federal	Multifamily rental new construction Homeowner rehab Acquisition	\$502,288.99	\$106,909	\$1,006,658	\$1,615,856	\$1,475,032	Funding includes 2026 allocation as well as prior year resources and program income.

Table 58 - Anticipated Resources

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

The City recognizes that the City's annual entitlement is not sufficient to meet all of the needs of the community. It is therefore important to leverage resources to achieve the goals of the City. The City works diligently with private, state and local partners to leverage the City's HUD CPD funds. Matching requirements will be satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches.

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

Oceanside will comply with new State requirements under AB1486 and AB1255 to inventory and support developers access and utilize surplus municipal and state land for the construction of affordable housing. If such sites are identified, the City will consider the use of HUD or other resources to assist with site preparation. As part of 2021's Housing Element update, the Planning Department analyzed potential housing sites, including any city-owned land, that have opportunities for affordable housing. The City of Oceanside has not identified specific city-owned sites at this time. With no adjacent unincorporated land available for annexation, and with regional planning policies discouraging sprawl and encouraging more efficient use of already-developed areas, the City expects to augment its housing stock primarily through infill and redevelopment both within and adjacent to the commercial corridors of Downtown, Coast Highway, Mission Avenue, Oceanside Boulevard and Vista Way, where zoning allows for high-density housing in conjunction with mixed-use development.

AP-20 Annual Goals and Objectives

Goals Summary Information

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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1	Affordable Housing Development	2026	2027	Affordable Housing Public Housing Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$350,000.00 HOME: \$2,000,000.00	<p>Homeowner Housing Rehabilitated: 18 Household Housing Unit Ownership Assistance 10-15 households</p> <p>Tenant-based rental assistance / Rapid Rehousing; Eligible populations include income-qualified households earning less than 60% of the AMI, residents of the City of Oceanside, with preference for those at imminent risk of housing loss or displacement, including those who have received an eviction notice, experienced a significant loss of income or financial hardship, or whose existing rental assistance is scheduled to end (i.e., Section 8 Emergency Housing Voucher (EHV)</p>
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								participants). Additional priority may be given to individuals or households currently experiencing homelessness who are being assisted through the City's Encampment Resolution Fund Program and are transitioning into permanent housing, including those residing in emergency shelters, safe havens, or places not meant for human habitation. 30 Households Assisted
2	Fair Housing Services	2026	2027	Affordable Housing Public Housing Homeless	Citywide	Expand Affordable Housing	CDBG: \$40,000.00	Other: 75 Other. Also now counts as a public service benefit.
3	Public Services	2026	2027	Affordable Housing Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$127,650.00	Public service activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Special Needs Services and Facilities	2026	2027	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$300,000.00 HOME: \$.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit (Crown Heights): 10500 Households Assisted
5	Administration & Section 108 Repayment	2026	2027	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Section 108 Loan Repayment	Citywide	Expand Affordable Housing	CDBG: \$522,658.00 HOME: \$60,920.00	Other: 1 Other

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Expand Affordable Housing and Maintain Existing Housing Stock: <ul style="list-style-type: none"> • Rehabilitated 18 • Rental units constructed 0 • TBRA 30
2	Goal Name	Fair Housing Services
	Goal Description	Ensure Equal Access to Housing Opportunities
3	Goal Name	Public Services
	Goal Description	Support Community Needs and Programming
4	Goal Name	Special Needs Services and Facilities
	Goal Description	Barriers to Accessible Facilities and Update and Expand Public Facilities
5	Goal Name	Administration & Section 108 Repayment
	Goal Description	Administration & Section 108 Repayment

Projects

AP-35 Projects – 91.220(d)

Introduction

Oceanside uses a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City’s intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs.

During the 2026 program year, the City of Oceanside will fund the following projects.

Projects

#	Project Name
1	Program Administration
2	Housing Rehabilitation
3	Affordable HOME Housing
4	Public Facilities and Infrastructure
5	Public Services
6	Fair Housing
7	Section 108 Loan Repayment

Table 61 – Project Information

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

Oceanside uses a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City’s intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs.

AP-38 Project Summary
Project Summary Information

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1	Project Name	Program Administration		
	Target Area	Citywide		
	Goals Supported	Affordable Fair Public Special Administration & Section 108 Repayment	Needs Services	Housing Housing and Development Services Services Facilities
	Needs Addressed	Expand Affordable Housing		
	Funding	CDBG: HOME: \$502,289.00		\$1,236,259.00
	Description	CDBG and Home Administration		
	Target Date	6/30/2027		
	Estimate the number and type of families that will benefit from the proposed activities	Based on all the CDBG, HOME, and HOME-ARP funded activities the City of Oceanside anticipates assisting over 6,000 lower-income residents with HUD funding in this fiscal cycle.		
	Location Description	The majority of the activities are citywide but all activities will be managed from the City of Oceanside's Housing and Neighborhood Services Offices located at 321 N. Nevada Street.		

	Planned Activities	<ul style="list-style-type: none"> • Planning and Administration of the CDBG and HOME Program • The City will provide funding to eligible low and moderate-income homeowners to complete eligible repairs as outlined in the program guidelines • Specific activities to be determined once rental construction project is identified • Oceanside Resource Center (1210 Division Street) – Complete ADA compliance • In collaboration with nonprofit partners, provide social and community services to low- and moderate-income residents throughout the City of City of Oceanside, especially targeting services to youth, elderly, homeless, and other special needs populations • Provide funding for fair housing programming, outreach, education, and other support services to residents of Oceanside • Repay existing Section 108 loan
2	Project Name	Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Affordable Housing Development
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$350,000.00

	Description	Through the City's residential rehabilitation program, Oceanside will provide assistance to low- and moderate-income homeowners for the preservation of decent, safe, and sanitary housing. Repairs will correct structural conditions, eliminate blight, and address building and health code violations in accordance with the program guidelines.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	15 mobile home improvement grants and 3 rehabilitation loans
	Location Description	Citywide
	Planned Activities	The City will provide funding to eligible low and moderate-income homeowners to complete eligible repairs as outlined in the program guidelines.
3	Project Name	Affordable HOME Housing
	Target Area	Citywide
	Goals Supported	Affordable Housing Development
	Needs Addressed	Expand Affordable Housing
	Funding	HOME: \$2,000,000.00
	Description	Provide funding for eligible rental housing activities, such as the Home-Ownership and Tenant-Based Rental Assistance and affordable housing development utilizing HOME and HOME-ARP funding, and projects as identified by the City of Oceanside and its partners.
	Target Date	6/30/2027

Estimate the number and type of families that will benefit from the proposed activities	Assist 10 to 15 households with Home-Ownership Assistance. Additionally, assist 30 households with temporary Tenant-Based Rental Assistance. Eligible populations include income-qualified households earning less than 60% of the AMI, residents of the City of Oceanside, with preference for those at imminent risk of housing loss or displacement, including those who have received an eviction notice, experienced a significant loss of income or financial hardship, or whose existing rental assistance is scheduled to end (i.e., Section 8 Emergency Housing Voucher (EHV) participants). Additional priority may be given to individuals or households currently experiencing homelessness who are being assisted through the City's Encampment Resolution Fund Program and are transitioning into permanent housing, including those residing in emergency shelters, safe havens, or places not meant for human habitation.
Location Description	Citywide
Planned Activities	Assist 30 households with HOME funding for temporary rental assistance.
4 Project Name	Public Facilities and Infrastructure
Target Area	Citywide
Goals Supported	Special Needs Services and Facilities
Needs Addressed	Expand Affordable Housing
Funding	CDBG: \$300,000
Description	Currently, completing capital improvement projects there have been funded (Crown Heights ADA CIP).
Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	4,615 persons assisted.
	Location Description	Oceanside Resource Center (1210 Division Street) – Complete ADA compliance
	Planned Activities	Currently, completing capital improvement projects there have been funded at the Oceanside Resource Center (1210 Division Street)
5	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Fair Housing Services Public Services
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$127,650.00
	Description	Provide social and community services to low- and moderate-income residents throughout the City of Oceanside, especially services targeted to key populations including youth, elderly, homeless, affirmatively furthering fair housing and other special needs populations. This activity includes the public service allocation from prior year program income.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimate assisting approximately 1,500 persons

	Location Description	Citywide
	Planned Activities	Provide social and community services to low- and moderate-income residents throughout the City of Oceanside, especially services targeted to key populations including youth, elderly, homeless, affirmatively furthering fair housing and other special needs populations. This activity includes the public service allocation from prior year program income.
6	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Fair Housing Services
	Needs Addressed	Expand Affordable Housing
	Funding	CDBG: \$40,000.00
	Description	Provide funding for fair housing programming, outreach, education, and other support services to residents of Oceanside.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	75 low- and moderate-income persons
	Location Description	Citywide
	Planned Activities	Provide funding for fair housing programming, outreach, education, and other support services to residents of Oceanside.
7	Project Name	Section 108 Loan Repayment
	Target Area	Citywide
	Goals Supported	Administration & Section 108 Repayment

Needs Addressed	Expand Affordable Housing
Funding	CDBG: \$263,300.00
Description	Repay existing Section 108 loan.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	N/A
Planned Activities	Repay existing Section 108 loan.

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development and Preservation	2025	2024	Affordable Housing	N/A	Expand Affordable Housing; Maintain Existing Housing Stock	CDBG: \$350,000 HOME: \$2,000,000	25 homeowner units rehabilitated; 30 rental units stabilized 10-15 Home-Ownership
2	Fair Housing Services	2025	2029	Affordable Housing; Homeless	N/A	Ensure Equal Access to Housing Opportunities	CDBG: \$40,000	50 low- and moderate-income persons
3	Public Services	2025	2029	Non-Housing Community Development	N/A	Support Community Needs and Programming	CDBG: \$127,650	3,500 persons
4	Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	N/A	Update and Expand Public Facilities and Infrastructure; Barriers to Accessible Facilities and Infrastructure	CDBG: \$1,100,000	10,500 persons
5	Administration & Section 108 Repayment	2025	2029	Non-Housing Community Development	N/A	All	CDBG: \$522,658 HOME: \$60,920	N/A

Table 59 – Goals Summary

Goal Descriptions

Goal Name	Description
Affordable Housing Development and Preservation	Expand, improve, and preserve the housing stock of low- and moderate-income owners and renters in the City of Oceanside by supporting the acquisition, development, and rehabilitation of owner and renter properties in the City.
Fair Housing Services	Provide guidance and assistance to residents to increase their awareness of fair housing rights and support residents report fair housing issues and seek corrective action.
Public Services	Provide funding to community-based organizations who offer critical services such as youth/senior programming, transportation, childcare, employment referrals and other needs as determined via a competitive application annually.
Public Facilities and Infrastructure	In collaboration with public works, rehabilitate public facilities and streets to improve ADA accessibility and revamp and improve facilities to better meet the needs of residents.
Administration & Section 108 Repayment	Ensure the management of a compliant and efficient CDBG program and complete necessary Section 108 Loan Repayments.

AP-35 Projects – 91.220(d)

Introduction

During the 2026 program year, the City of Oceanside will fund the following projects.

Projects

#	Project Name
1	Program Administration
2	Housing Rehabilitation
3	Affordable HOME Housing
4	Public Facilities and Infrastructure
5	Public Services
6	Fair Housing

Table 62 – Project Information

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

Oceanside uses a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	Program Administration
	Target Area	N/A
	Goals Supported	All
	Needs Addressed	All
	Funding	CDBG: \$259,358; HOME: \$60,920
	Description	Overall administration of the CDBG and HOME Program including: completion of grant application, oversight of citizen participation process, development of annual funding contracts with agencies, set up of projects in HUD funds disbursement system and draw down funds, implementation of projects and compliance with HUD reporting requirements. Funding for this activity includes HOME and CDBG administrative set aside associated with prior year unprogrammed resources and the HOME waiver authorizing an increase in the share of program administration for the current year allocation.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	Activities will be managed from City offices.
	Planned Activities	Planning and Administration of the CDBG and HOME Program

	Project Name	Housing Rehabilitation
--	---------------------	------------------------

2	Target Area	N/A
	Goals Supported	Affordable Housing Development and Preservation
	Needs Addressed	Maintain existing housing stock
	Funding	CDBG: \$350,000
	Description	Through the City's residential rehabilitation program, Oceanside will provide assistance to low- and moderate-income homeowners for the preservation of decent, safe, and sanitary housing. Repairs will correct structural conditions, eliminate blight, and address building and health code violations in accordance with the program guidelines.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	15 mobile home improvement grants and 3 rehabilitation loans
	Location Description	Citywide
	Planned Activities	The City will provide funding to eligible low and moderate-income homeowners to complete eligible repairs as outlined in the program guidelines.

3	Project Name	Affordable HOME Housing
	Target Area	N/A
	Goals Supported	Affordable Housing Development and Preservation
	Needs Addressed	Expand affordable housing
	Funding	HOME: \$2,000,000

Description	Provide funding for eligible rental housing activities and projects as identified by the City of Oceanside and its partners. There are two activities under the Affordable HOME Housing Project. The first is Home-Ownership Assistance. Current housing climate might allow lower-income residents with the ability to purchase with city assistance. The second activity is Tenant-Based Rental Assistance for lower-income households; Eligible populations include income-qualified households earning less than 60% of the AMI, residents of the City of Oceanside, with preference for those at imminent risk of housing loss or displacement, including those who have received an eviction notice, experienced a significant loss of income or financial hardship, or whose existing rental assistance is scheduled to end (i.e., Section 8 Emergency Housing Voucher (EHV) participants). Additional priority may be given to individuals or households currently experiencing homelessness who are being assisted through the City's Encampment Resolution Fund Program and are transitioning into permanent housing, including those residing in emergency shelters, safe havens, or places not meant for human habitation.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	10-15 households to become first-time homebuyers 30 rental units stabilized
Location Description	TBD
Planned Activities	Specific activities to be determined once rental construction project is identified

4	Project Name	Public Facilities and Infrastructure
	Target Area	N/A
	Goals Supported	Public Facilities and Infrastructure

Needs Addressed	Update and Expand Public Facilities and Infrastructure; Barriers to Accessible Facilities and Infrastructure
Funding	CDBG: \$1,100,000 (combined total). Project total is \$5,365,866
Description	Oceanside Resource Center (1210 Division Street) – Complete ADA compliance
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	10,500 persons assisted.
Location Description	(see below)
Planned Activities	Oceanside Resource Center (1210 Division Street) – Complete ADA compliance

5	Project Name	Public Services
	Target Area	N/A
	Goals Supported	Public Services
	Needs Addressed	Support Community Needs and Programming
	Funding	CDBG: \$127,650
	Description	Provide social and community services to low- and moderate-income residents throughout the City of Oceanside, especially services targeted to key populations including youth, elderly, homeless, and other special needs populations. This activity includes the public service allocation from prior year program income.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	3,500 persons assisted
	Location Description	Citywide
	Planned Activities	In collaboration with nonprofit partners, provide social and community services to low- and moderate-income residents throughout the City of City of Oceanside, especially targeting services to youth, elderly, homeless, and other special needs populations.

7	Project Name	Fair Housing
	Target Area	N/A
	Goals Supported	Fair Housing Services
	Needs Addressed	Ensure Equal Access to Housing Opportunities
	Funding	CDBG: \$40,000
	Description	Provide funding for fair housing programming, outreach, education, and other support services to residents of Oceanside.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	50 low- and moderate-income persons
	Location Description	Citywide
	Planned Activities	Provide funding for fair housing programming, outreach, education, and other support services to residents of Oceanside.

8	Project Name	Section 108 Loan Repayment
	Target Area	N/A
	Goals Supported	Administration and Section 108 Repayment
	Needs Addressed	Update and expand public facilities and infrastructure
	Funding	CDBG: \$263,3003
	Description	Repay existing Section 108 loan.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Repay existing Section 108 loan.

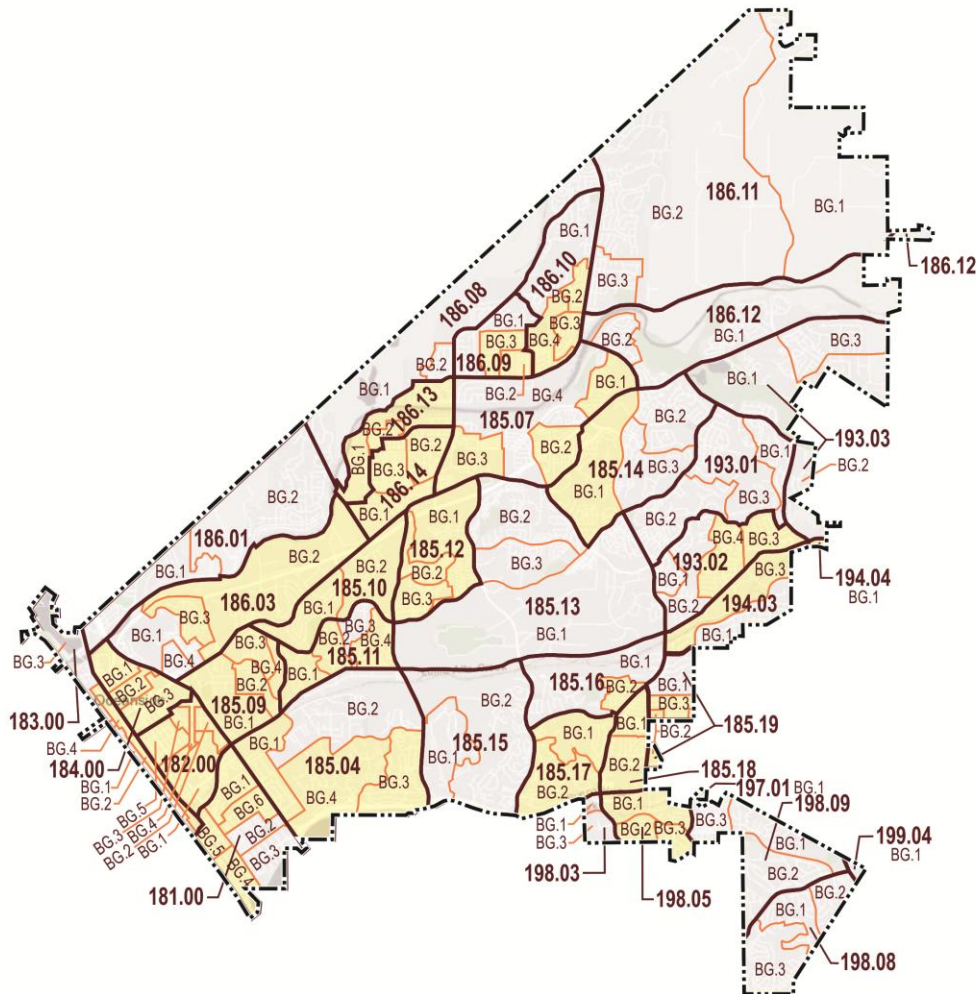
AP-50 Geographic Distribution – 91.220(f)

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

HUD resources will be prioritized throughout the City with the primary objective of meeting the needs of low- and moderate-income residents in the City. When evaluating potential projects and programs, the City will ensure that projects are structured to prioritize areas where there is a higher concentration of low- and moderate-income residents. The map below indicates Census block groups in which at least 51% of the residents are low- or moderate-income residents. The City will prioritize funding in these block groups.

A detailed description of minority and low-income concentration is provided in the Consolidated Plan in the MA-50 section.

Geographic Distribution



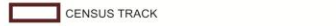



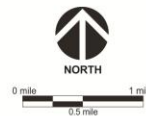
city of
OCEANSIDE CA

CDBG - LOW AND MODERATE INCOME AREA MAP

2010-2015 ACS DATA (As of February 14, 2019)

LEGEND:

-  CITY BOUNDARY
-  LOW AND MODERATE INCOME BLOCK GROUPS
-  CENSUS TRACT
-  BLOCK GROUP



Rationale for the priorities for allocating investments geographically

The City of Oceanside does not use specific target areas to guide the allocation of funding. The City prioritizes funding that meets community needs and complies with HUD regulations/ requirements.

AP-55 Affordable Housing – 91.220(g)

Introduction

Through the projects and goals of the 2026-27 Action Plan, the City estimates it will assist in the construction or rehabilitation of 0 units.

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

Table 63 - 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	0

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

AP-60 Public Housing – 91.220(h)

Introduction

The City of Oceanside is predominately served by the Oceanside Housing Authority. The OHA does not own or operate public housing, providing only Housing Choice Vouchers, i.e., Section 8 rental assistance.

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

Not applicable, the City of Oceanside does not maintain any public housing.

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

The Oceanside Housing Authority operates a self-sufficiency program to support active HCV households in becoming more self-sufficient. Additionally, the housing authority operates a homeownership voucher program in which current HCV households can apply

for and use their existing voucher to assist in purchasing a home.

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

N/A. The PHA is not designated as “Troubled”.

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

Introduction

The City of Oceanside established a comprehensive homeless strategy that guides homeless activities and strategies. The plan can be viewed here:

<https://www.ci.oceanside.ca.us/civicax/filebank/blobdload.aspx?BlobID=46319>

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

In collaboration with the San Diego County Continuum of Care, the City of Oceanside uses the Point in Time count to assess the needs of homeless persons, including those who are unsheltered. Within the North County region, several partner organizations provide outreach and support to homeless individuals to identify resources including housing, basic needs, health care, and employment training.

In June 2019, the City of Oceanside established a comprehensive homeless strategy. This strategy included expanding engagement teams to provide additional outreach services and activities to provide more consistent and active assistance to unsheltered homeless individuals and support them in identifying and accessing resources.

Addressing the emergency and transitional housing needs of homeless persons

The homeless outreach teams maintain close relationships and coordination with emergency and transitional housing programs throughout the north county region and provide coaching and support to homeless individuals to identify and access housing resources.

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.

In all homeless assistance activities, the City strives to expeditiously support homeless households to transition to more permanent housing solutions. The homeless outreach teams work closely with all service providers located throughout the north county region to identify potential permanent housing solutions that meet the needs of the individual or household.

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

Homeless service providers operating in Oceanside and throughout the North County region provide wrap around services including job training, healthcare, counseling, basic needs, and other services to support low-income households avoid homelessness. These services are also targeted to individuals being discharged from systems of care or other public institutions to better enable these individuals and households to avoid homelessness.

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

Introduction:

The City regulates the use of land within the City limits through the General Plan, the Zoning Ordinance, and Building Codes. The General Plan guides all future development by providing overall densities and development policies for all areas of the community. Zoning has been used as a site-specific tool to derive the density and intensity of proposed land uses.

Within the City of Oceanside, the city strives to limit public policies that may adversely impact the construction or preservation of affordable housing and residential investment. The City collaborates with other jurisdictions throughout San Diego County to produce a Regional Analysis of Impediments to Fair Housing Choice. An update to this analysis is being completed in Spring 2021.

A new barrier to affordable housing is the on-going reduction of funding opportunities at both the State and Federal level.

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

Once drafted, the City will identify the impediments and corresponding action items identified in the Regional Analysis of Impediments to Fair Housing Choice.

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to addressing affordable housing and homelessness, the City will support community development activities to better address the vast needs of the community.

Actions planned to address obstacles to meeting underserved needs

The City's Consolidated Plan is targeted to address the needs of underserved populations. All activities included in the Annual Plan are targeted to address needs of the populations and communities by:

- Expanding the supply of affordable housing
- Improving the condition of housing for low- and moderate-income households
- Providing critical public services to low- and moderate-income households
- Improving infrastructure and public facilities in low- and moderate-income neighborhoods and areas

Actions planned to foster and maintain affordable housing

The City will use its HOME resources to expand the supply of affordable housing and extend continued housing opportunities for individuals most at risk of losing their housing i.e. very-low income individuals and/or homeless/near homeless individuals within the City. The City will use a share of its CDBG resources to improve the condition of owner-occupied units within the City. The City will continue to partner closely with the Housing Authority and leverage other federal, state, and local resources to expand the supply of affordable housing within the City of Oceanside.

Actions planned to reduce lead-based paint hazards

The City maintains an active outreach program to inform residents of lead hazards, and an inspection program to identify lead-based paint hazards as part of building and code inspection efforts, inspections related to City-funded rehabilitation loans, and visual inspection of properties under consideration by first-time homebuyers. All persons receiving CDBG, HOME or local funds for acquisition or rehabilitation of housing built before 1978, including rehabilitation of rental units, receive information on lead-based paint, whether or not a hazard has been detected. The City places a high priority on addressing lead-based paint hazards. Code Enforcement officers look for lead-based paint hazards as part of ongoing code enforcement and inspection activities. Building

Department inspectors are alert to rental units of such age that the units may contain lead-based paint and will inform tenants and property owners as part of their inspections of the dangers of lead-based paint. The City distributes the brochures, "Lead Based Paint, a Threat" and "Protect Your Family from Lead in Your Home", which are available in English and Spanish. The City Housing Quality Standards (HQS) inspectors for the Section 8 program, the Rehabilitation Specialist, and Section 8 Housing Specialists attend training on lead-based paint hazards. When Section 8 inspectors do initial or recertification inspections on units, they check first to determine the year the unit was constructed. If built prior to 1978 and the household has children under six years of age, the inspector must confirm that there are no loose paint chips or peeling paint anywhere in the unit. If the inspector does find peeling paint or chips, the unit must be inspected for lead-based paint before it can be approved for use by a household with a Section 8 Housing Choice Voucher.

Actions planned to reduce the number of poverty-level families

The City's antipoverty strategy of providing safe, affordable housing and critical public services will assist in reducing the number of poverty level families in Oceanside. By providing safe, affordable housing for those on a limited income, those families will be able to live in an environment where no more than 30% of their limited income is spent on housing. In addition, the City provides programs (e.g. after school, computer labs, budgeting and language classes) to assist residents in excelling in both school and the work environment.

Actions planned to develop institutional structure

The City of Oceanside collaborated with regional and local stakeholders focused on improving housing and community development conditions in the city and north county region. The working relationships between these organizations are strong and facilitative. During the coming year, the City will continue to strive to identify new partners as well as new financial and in-kind resources that can be leveraged by the City and/ or its partners to better promote community development programming throughout the City.

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

The City's Neighborhood Services Department works closely with other City departments and the community to develop programs and activities that improve low- and moderate-income neighborhoods throughout City. The administration of program activities includes housing, public facility and infrastructure improvements, public and social service activities and economic development activities. Additionally, the City is an active participant in regional council of governments to identify regional needs and corresponding strategies. The City works closely with a range of stakeholders and

partners implementing housing and community development programs to ensure ongoing collaboration and coordination in program delivery.

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
 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 0

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The City will not use any other forms of investment beyond those identified in Section 92.205.

9. *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:*

Repaid HOME loans are returned (recaptured) as program income to the City's HOME program. The City has chosen the "Recapture entire amount" option for recapture requirements on HOME loans (CFR §92.254a.5.ii.A.1.), which states, "the participating jurisdictions may recapture the entire amount of the HOME investment from the homeowner." When recapture provisions are triggered by a sale (voluntary or

involuntary) of the housing unit and the net proceeds are insufficient to repay the HOME investment due, the City can only recapture the net proceeds available from the sale of the property and not from the homeowner's non-housing assets.

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

For all HOME assisted rental housing, the City of Oceanside ensures that assisted development during the period of affordability, performs on-site inspections of HOME-assisted rental housing to determine compliance with the property standards of § 92.251 and to verify the information submitted by the owners in accordance with the requirements of § 92.252 no less than: every three years for projects containing 1 to 4 units; every two years for projects containing 5 to 25 units; and every year for projects containing 26 or more units. Inspections must be based on a sufficient sample of units.

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

The City does not use HOME funds to refinance existing debt on properties being rehabilitated with HOME funds.

12. *If to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii).*

Individuals and families whose rental assistance has or will be terminating soon are at risk of not being able to find affordable, size-appropriate housing units. As noted in the market analysis, the cost of housing has increased significantly over the past 5 years and the supply of units affordable to families at or below 50% AMI does not match the demand.

Rapid rehousing programs help homeless individuals and families but, unless a housing unit they can reasonable afford is available, formerly homeless families and individuals receiving rapid rehousing assistance may face uncertainty with respect to their monthly housing costs and ability to remain stably housed at the end of the assistance contract. Near the termination of assistance, finding replacement housing is difficult for the same reasons it was difficult before becoming homeless: high housing cost and the possibility of an eviction record.

Eligible populations include income-qualified households earning less than 60% of the AMI, residents of the City of Oceanside, with preference for those at imminent risk of housing loss or displacement, including those who have received an eviction notice, experienced a significant loss of income or financial hardship, or whose existing rental

assistance is scheduled to end (i.e., Section 8 Emergency Housing Voucher (EHV) participants). Additional priority may be given to individuals or households currently experiencing homelessness who are being assisted through the City's Encampment Resolution Fund Program and are transitioning into permanent housing, including those residing in emergency shelters, safe havens, or places not meant for human habitation. Preference will be given to households at imminent risk of housing loss or displacement, including those who have received an eviction notice, experienced a significant loss of income or financial hardship, or whose existing rental assistance is scheduled to end (e.g., Section 8 Emergency Housing Voucher participants).

13. *If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disability (e.g. homeless or near homeless) will narrow gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons (See 24 CFR 92.209 (c)(2)(ii) and 91.220 (1)(2)(vii)).*

Individuals and families whose rental assistance has or will be terminating soon are at risk of not being able to find affordable, size-appropriate housing units. As noted in the market analysis, the cost of housing has increased significantly over the past 5 years and the supply of units affordable to families at or below 50% AMI does not match the demand. Furthermore, households with incomes ranging from extremely low- and very low-income are becoming severely rent burdened. Stagnant income not keeping pace with rising rental rates, loss of safety net programs. By providing this preference, the City is helping to curb the influx of homeless persons in the city.

14. *If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(1)(2)(vii)). Note: Preference cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).*

Consistent with HOME program requirements, staff will conduct affirmative marketing and outreach to ensure that information about the TBRA program is made available to all potentially eligible households within the community. Outreach efforts will include coordination with local service providers, community-based organizations, and public information channels to ensure that eligible residents are informed of the availability of assistance in a manner consistent with federal fair housing and nondiscrimination requirements.

Priority determination will be given to:

- Households at imminent risk of eviction or displacement
- Emergency Housing Voucher (EHV) participants whose assistance is ending

- Very low-income households (including those below 30% AMI)
- Individuals or families transitioning from homelessness into permanent housing, including participants in the City's Encampment Resolution Funding (ERF) Program

Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a). The City must comply with all applicable nondiscrimination and equal opportunity laws and requirements listed in 24 CFR 5.105(a) and any other applicable fair housing and civil rights laws and requirements when establishing preferences or methods of prioritization.