



The City of Oceanside
Neighborhood Services Department

FINAL VERSION

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

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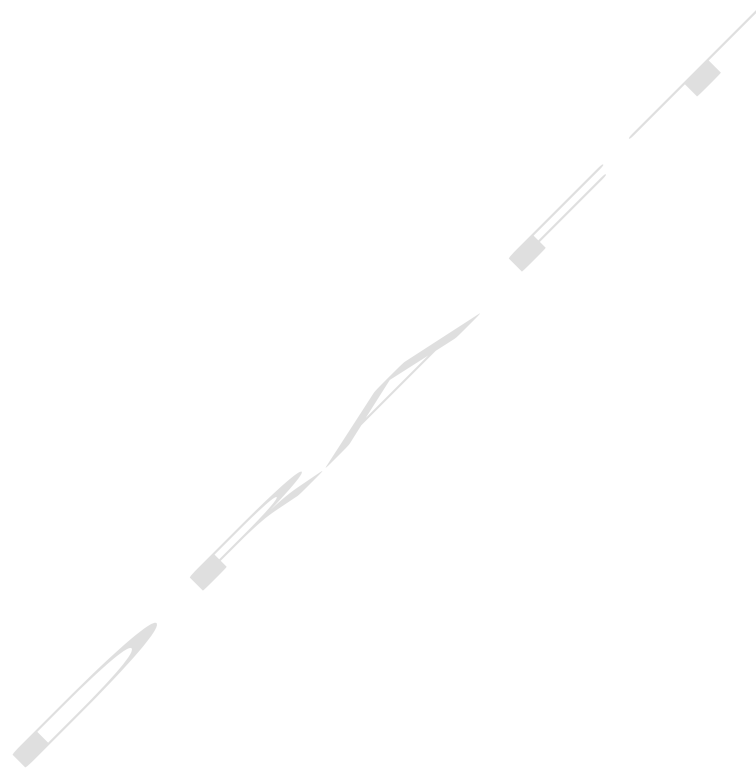


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Executive Summary

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.

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: \$1,123,,152
- CDBG Program Income: \$60,530
- HOME Entitlement: \$467,836
- HOME Program Income: \$106,909
- HOME unallocated Income: \$1,037,649

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

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	Housing Public Services Public Improvements Acquisition Admin and Planning	\$1,123,152	\$60,530	\$41,943	\$1,225,625	\$3,676,875	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	\$467,836	\$106,909	\$1,037,649	\$1,612,395	\$1,724,235	Funding includes 2026 allocation as well as prior year resources and program income.

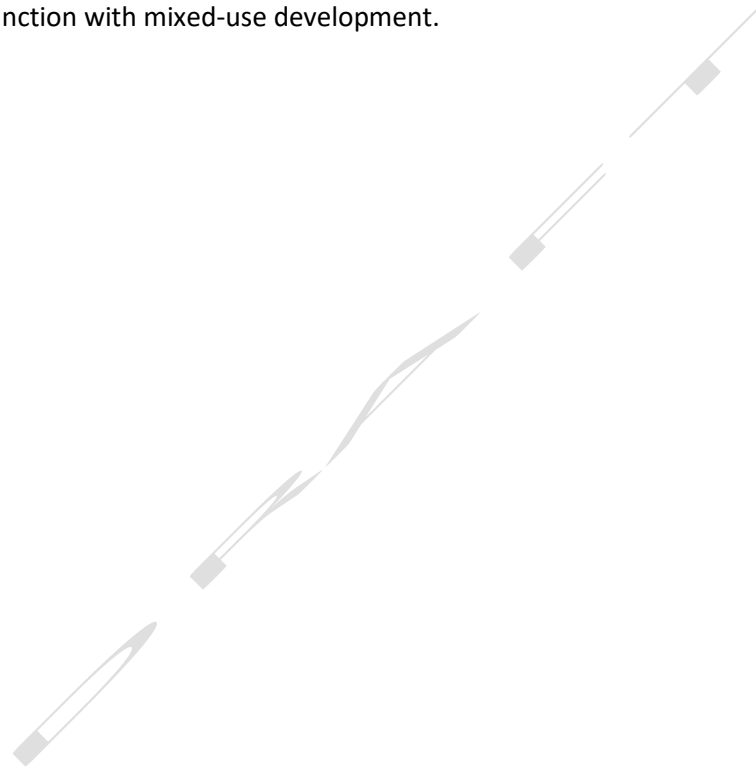
Table 58 - Anticipated Resources

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2026	2027	Affordable Housing Public Housing Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$350,000.00 HOME: \$1,494,547.00	Homeowner Housing Rehabilitated: 18 Household/Housing Unit; 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) 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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: \$137,552.00	Public service activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted
4	Special Needs Services and Facilities	2026	2027	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Expand Affordable Housing	CDBG: \$.00 HOME: \$.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 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: \$500,036.00 HOME: \$57,475.00	Other: 1 Other

Table 1 – 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

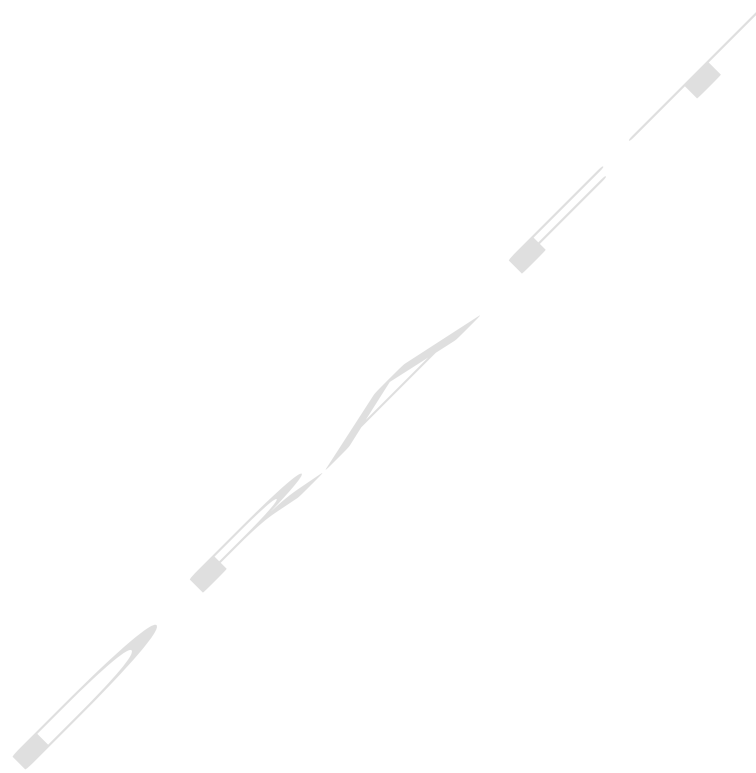
Table 2 – Project Information

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

For its Public Service dollars the City prioritizes programming for at-risk youth, fair housing, and programs and activities in the areas most directly affected by the needs of low-income residents and those with other special needs. Housing rehabilitation loans and grants are available citywide by qualified low-income households. The largest obstacle to addressing underserved needs is the continuing decline in federal and state resources to address the growing needs of the community.

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: \$1,123,152.00 HOME: \$467,836.00
	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: \$300,000.00
	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: \$1,484,745.00
	Description	Provide funding for eligible rental housing activities, such as the Tenant-Based Rental Assistance and affordable housing development and home ownership assistance 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 30 households with temporary Tenant-Based Rental Assistance. Assist 10 to 15 households with home ownership gap assistance.
	Location Description	Citywide
	Planned Activities	Assist 30 households with HOME funding for temporary 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).

4	Project Name	Public Facilities and Infrastructure
	Target Area	Citywide
	Goals Supported	Special Needs Services and Facilities
	Needs Addressed	Expand Affordable Housing
	Funding	
	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: \$137,552.00
	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.
	Project Name	Section 108 Loan Repayment

7	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: \$300,000 HOME: \$1,494,547	25 homeowner units rehabilitated; 30 rental units stabilized
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: \$137,522	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: \$500,036 HOME: \$57,475	N/A

Table 59 – Goals Summary

Goal Descriptions

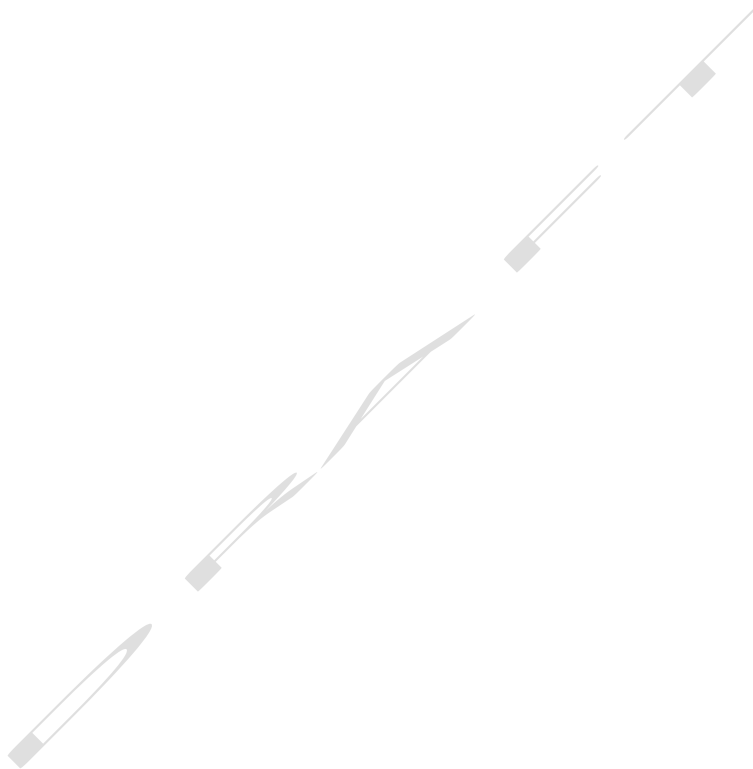
Goal Name	Description
Affordable Housing Development and Preservation	Expand, improve, and preserve the housing stock of low- and moderate-income owners and renters in the City of Oceanside by supporting the acquisition, development, and rehabilitation of owner and renter properties in the City.
Fair 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-50 Geographic Distribution – 91.220(f)

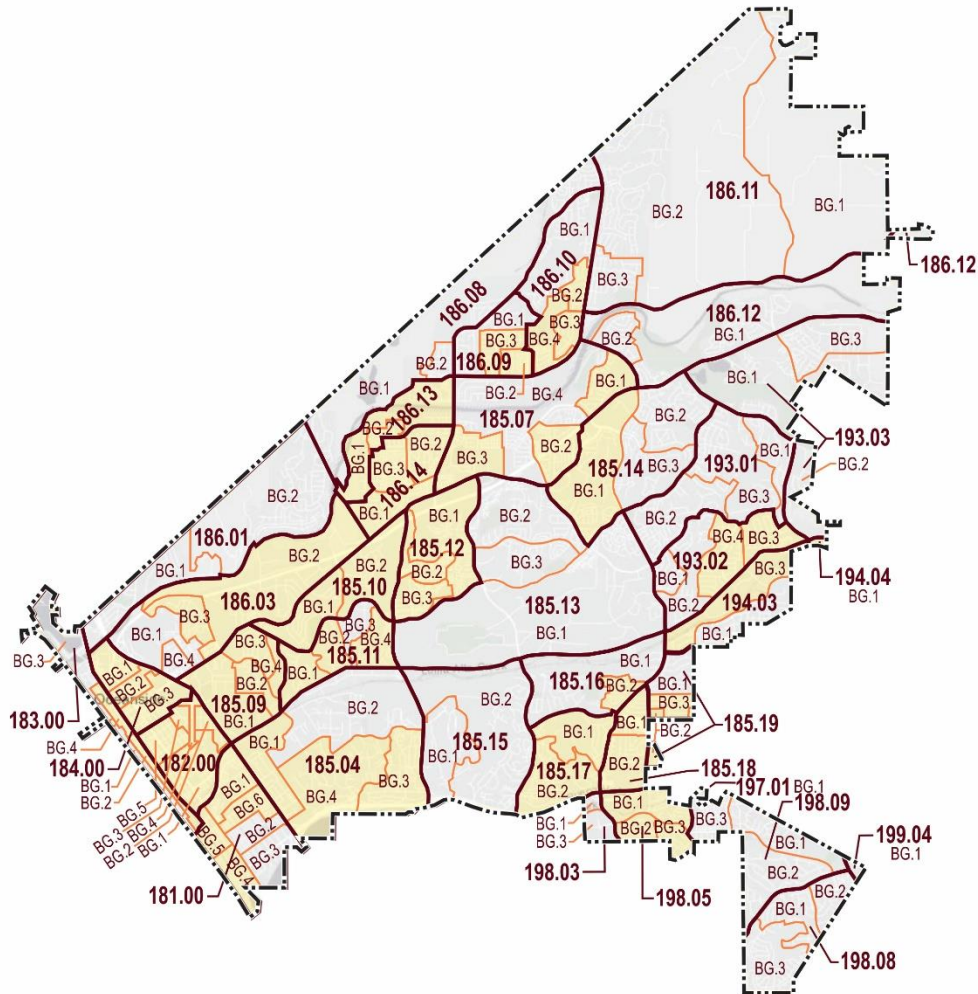
Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

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

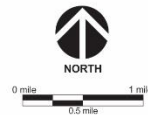


city of
OCEANSIDE CA

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 TRACK
-  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 55 units with the development of Coast Villas a 56-unit affordable senior housing community.

One Year Goals for the Number of Households to be Supported	
Homeless – Veteran	12
Non-Homeless	
Special-Needs - Elderly	43
Total	55

Table 3 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance - TBRA	30
The Production of New Units	
Rehab of Existing Units - Rehab	15
Acquisition of Existing Units	
Total	45

Table 4 - 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.

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.

With the implementation of the Encampment Resolution Funding Program that focuses on resolving high-risk encampments along SR-78 Caltrans Right of Way and Buena Vista Creek with the 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.

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. City utilizes HMIS and By-Name lists to

address case management needs of individuals and families, therefore shortening the period of time experiencing homelessness.

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. The city operates a Tenant-Based Rental Assistance (TBRA) program that can help stabilize housing or support transitions out of 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 was completed in 2020.

A new barrier to affordable housing is the on-going reduction of funding opportunities at both the State and Federal level. Other identified barriers include the lack of housing choice for special need groups, especially persons with disabilities are limited. Hispanics and blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates.

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

The last Analysis of Impediments was completed in 2020. The San Diego Region was working to together to complete a Regional Analysis of Affirmatively Furthering Fair Housing (AFFH). With changes in the federal administration the AFFH was stopped and cities provide annual certification regarding fair housing.

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 Housing Program Analyst, 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 Housing & 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(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities 0

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

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

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:*

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:

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 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(1)(2)(vii).*

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).

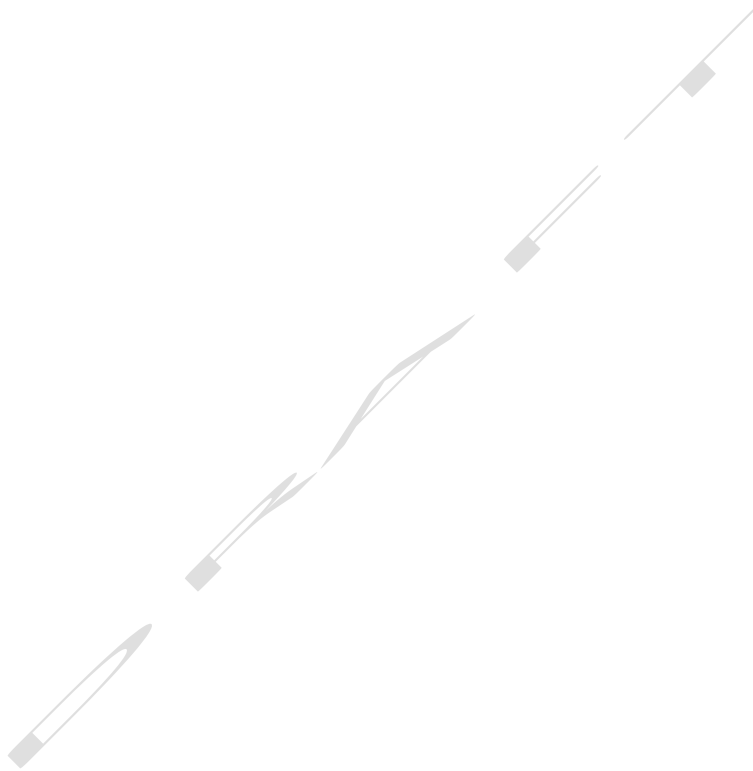
6. *If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disability (e.g. homeless or near homeless) will narrow gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons (See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

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.

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(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.



Public Comment Received: Housing and Community Development Needs

1. Work Training
2. Increased Public Lighting
3. Gym Equipment in the Park
4. Services to improve health
5. Road Repair
6. Fix Potholes
7. During the summer, cleaning up the backyards of houses is necessary because there are many things that are flammable
8. Increased rental assistance needs

