



HOME Investment Partnerships American  
Rescue Plan Program (HOME-ARP)  
Allocation Plan

***DRAFT Substantial Amendment May 2025***

Revised to provide a preference for seniors and veterans as a subpopulation  
of those experiencing homelessness, at-risk of homelessness, or are part of a  
vulnerable population

**HOUSING & NEIGHBORHOOD SERVICES DEPARTMENT**  
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# HOME-ARP Allocation Plan Template

## Guidance

- To receive its HOME-ARP allocation, a PJ must:
  - Engage in consultation with at least the required organizations;
  - Provide for public participation including a 15-day public comment period and one public hearing, at a minimum; and,
  - Develop a plan that meets the requirements in the HOME-ARP Notice.
- To submit: a PJ must upload a Microsoft Word or PDF version of the plan in IDIS as an attachment next to the “HOME-ARP allocation plan” option on either the AD-26 screen (for PJs whose FY 2021 annual action plan is a Year 2-5 annual action plan) or the AD-25 screen (for PJs whose FY 2021 annual action plan is a Year 1 annual action plan that is part of the 2021 consolidated plan).
- PJs must also submit an SF-424, SF-424B, and SF-424D, and the following certifications as an attachment on either the AD-26 or AD-25 screen, as applicable:
  - Affirmatively Further Fair Housing;
  - Uniform Relocation Assistance and Real Property Acquisition Policies Act and Anti-displacement and Relocation Assistance Plan;
  - Anti-Lobbying;
  - Authority of Jurisdiction;
  - Section 3; and,
  - HOME-ARP specific certification.

**Participating Jurisdiction:** City of Oceanside

**Date:** 4/1/2022

## Consultation

Before developing its plan, a PJ must consult with the CoC(s) serving the jurisdiction’s geographic area, homeless and domestic violence service providers, veterans’ groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, at a minimum. State PJs are not required to consult with every PHA or CoC within the state’s boundaries; however, local PJs must consult with all PHAs (including statewide or regional PHAs) and CoCs serving the jurisdiction.

### *Summarize the 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 2021 Annual Action Plan. 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 Committee, 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. In addition, the City's FY 2022 Budget included significant general public input and discussion to shape policy and budget priorities. The budget is passed by City Council in May of each year.

To ensure broad input into the HOME-ARP Allocation Plan from stakeholders and the public, the City engaged in consultation with stakeholders and the public through direct consultation, meetings, and surveys, a 15-day public comment period, and a public hearing.

### **Stakeholder Consultation**

The City of Oceanside partners with public and private entities to leverage resources in addressing the housing, human services, and community development needs in the City of Oceanside. The City's Housing and Neighborhood Services Department (NSD) conducted individual outreach to the organizations listed below specifically to discuss the best use of HOME-ARP funds and the development of the HOME-ARP Allocation Plan. These consulted stakeholders have relevant knowledge that can speak to the needs, service gaps, and potential activities that would best benefit qualified populations. Stakeholders consulted included fair housing providers, veterans' groups, the region's Continuum of Care and those who work with families or individuals experiencing or at-risk of homelessness, fleeing domestic violence, and other vulnerable qualifying populations.

A community partner survey was conducted as part of the HOME-ARP planning process. Community partners from a number of organizations were invited to participate in the survey. The survey was made available from February 9 – April 1, 2022. Invitations were provided directly by NSD's listserv, as well as through community partners, such as the San Diego Housing Federation, Alliance for Regional Solutions-Connecting North County and Bridge to Housing network, announcing the availability of funds and requesting input through the survey with links and QR codes provided to their member networks. Links to the survey were also made available on the City of Oceanside's official website for the Housing and Neighborhood Services Department at [www.OceansideHA](http://www.OceansideHA).

Information provided and requested from stakeholders included 1) an overview of the HOME-ARP notice to facilitate understanding of qualifying populations and eligible activities, 2) the amounts available to the City of Oceanside and the San Diego County region; 3) an opportunity to ask clarifying questions; and 4) requests for input into needs and gaps, and priority populations and activities.

***List the organizations consulted, and summarize the feedback received from these entities.***

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
<b>Regional Taskforce on the Homeless</b>	Continuum of Care	Survey, meetings to align housing investments with other resources to serve people experiencing homelessness and align with CoC goals to serve people experiencing homelessness.	<p>Prioritizes tenant-based rental assistance and the development of affordable housing, especially programs with low barrier to entry that can aid quickly in emergency situations.</p> <p><u>Senior homelessness continues to be an area of concern. 2025 PITC shows that one in three people who experience unsheltered homelessness in the San Diego region are 55 or older, and half of them are experiencing homelessness for the first time. The 2024 PITC reported the number of San Diego County residents experiencing homelessness who are age 55 and older trending up at 30% of those counted. The percentage of those 55 or older living in vehicles rose 3 percent for 2025. The oldest person found unsheltered was an 80-year-old white male. Last year, it was an 85-year-old Hispanic woman. Seniors (55 and older) experiencing homelessness for the first time: 5 percent increase.</u></p>
<b>Alliance for Regional Solutions – North County</b>	Collaborative of Advocacy/ Service Agencies	Monthly meeting and email	No direct feedback provided. Disseminated information to their membership/listserve.
<b>San Diego Homeless-Experienced Advocacy Leadership (HEAL) Network</b>	Collaborative of Advocacy/ Service Agencies/Persons with lived experiences	Individual outreach and meeting.	<p>Priority for Quality Case Management</p> <p>Trauma informed caseworkers, outreach workers and front-line staff who are well trained, highly qualified and well paid to provide ongoing, consistent care/support services</p>

			<p>Holistic community-based approach (don't make people feel like a number)</p> <p>Shallow subsidy assistance</p> <p>Population Groups</p> <p>Rising needs for DV homeless who need services and shelter to keep families intact and seniors</p> <p>Proximity to Camp Pendelton would seem like homeless veterans may be higher</p> <p>Homeless who do not have specific needs like mental illness, disabilities, etc.</p> <p>Activities</p> <p>Lack of affordable housing, particularly with support services</p> <p>Rapid re-housing</p> <p>Mass congregate shelters are not the solution</p> <p>Rental assistance programs, like Section 8 or TBRA, may not be the best strategy as it lacks the support services needed.</p>
<b>San Diego Housing Federation</b>	Collaborative of Advocacy or Service Organization	Survey and individual outreach and meeting	<p><u>Feedback.</u> Prioritizes development of affordable housing and non-congregate shelter, particularly safe camping, for individuals at-risk or experiencing homelessness. YMCA conveyed growing population of homeless youth that stay hidden that needs to be acknowledged.</p>
<b>Oceanside Housing Authority</b>	Public Housing Agency	Staff consultations	<p>Leverage Emergency Housing Vouchers with HOME-ARP projects; supportive of affordable housing investments in the City of Oceanside.</p> <p><u>Needs</u></p> <p><u>46% of HCV participants are 62+ years old and 48% are disabled</u></p> <p><u>64% of HCV participants have SSI/SS/Pension as their source of income.</u></p> <p><u>\$25,974 is the average annual income, equating to \$2,165/month.</u></p>

			<p><u>If not for the HCV Program, the majority of participants would be homeless in the Oceanside high cost housing market.</u></p> <p><u>The trend in utilization rate for HUD VASH is below the expected 80%..</u></p> <p><u>In Nov 2023, lease up for HUD VASH was 57% of the 100 VASH vouchers. In Nov 2024, lease up had increased to 64%. VA referrals have been limited due to the high housing cost market in Oceanside and the accessibility of services and transportation in other areas.</u></p>
<b>County of San Diego Office of Homeless Solutions</b>	Public agency that addresses the needs of the qualifying populations	Survey	<p>Prioritizes emergency non-congregate shelter and tenant based rental assistance with low barriers to entry and housing navigation services. Lack of affordable housing, shelters and detox beds. Priority population groups include elderly, veterans and single adults. County of San Diego is developing a HOME-ARP plan concurrently.</p>
<b>Fair Housing Council of San Diego</b>	Fair Housing Provider	Survey and email	Did not respond.
<b>Legal Aid Society of San Diego</b>	Fair Housing Provider	Survey and individual outreach from Oceanside Housing Authority.	<p>Prioritizes development of affordable housing and tenant-based rental assistance for individuals experiencing or at-risk of homelessness, particularly permanent supportive housing.</p>

If additional space is needed, insert image of table here:

*List the organizations consulted, and summarize the feedback received from these entities.*

<b>Agency/Org Consulted</b>	<b>Type of Agency/Org</b>	<b>Method of Consultation</b>	<b>Feedback</b>
Community Housing Works	Affordable Housing Developer	Survey	Prioritizes supportive services and the development of affordable housing to increase housing supply
National Community Renaissance	Affordable Housing Developer	Survey and individual consultation	Prioritizes development of affordable housing, particularly the construction of new permanent supportive housing with retention programs and services.
San Diego Community Housing Corporation	Affordable Housing Developer	Survey and individual consultation	Prioritizes development of affordable housing with supportive services, particularly project based rental assistance for extremely low-income households.
Community Resource Center	Homeless Service Provider	Survey	Did not respond.
Corporation for Supportive Housing	Homeless Service Provider/Supportive Housing	Survey	Prioritizes development of affordable housing and acquisition of non-congregate shelter. Ongoing, empathetic supportive services and case management with follow through is lacking and necessary for sustainability.
Interfaith Community Services	Homeless Service Provider	Survey and individual consultation	Prioritizes development of affordable housing and acquisition of non-congregate shelter.
Interfaith Shelter Network	Homeless Service Provider	Survey	Prioritizes tenant-based rental assistance, particularly rental payments and security deposits.
Operation HOPE North County	Homeless Service Provider	Survey	Prioritizes non-congregate shelter and supportive services. Meaningful transitional programs and affordable rental housing with support services are needed. Long term programs that go beyond 28 days or even 4 months.
San Diego Rescue Mission	Homeless Service Provider	Individual meetings to discuss efforts and strategies	Prioritizes shelter with supportive services and accountability. Meaningful transitional programs and affordable rental housing with support services are needed for the long term.
Solutions for Change	Homeless Service Provider	Survey	Did not respond.
Women's Resource Center	Service Provider - Domestic Violence	Survey	Did not respond.

## Public Participation

PJs must provide for and encourage citizen participation in the development of the HOME-ARP allocation plan. Before submission of the plan, PJs must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan of **no less than 15 calendar days**. The PJ must follow its adopted requirements for “reasonable notice and an opportunity to comment” for plan amendments in its current citizen participation plan. In addition, PJs must hold **at least one public hearing** during the development of the HOME-ARP allocation plan and prior to submission.

For the purposes of HOME-ARP, PJs are required to make the following information available to the public:

- The amount of HOME-ARP the PJ will receive,
- The range of activities the PJ may undertake.

*Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:*

- *Public comment period: start date - 4/1/2022 end date - 4/20/2022*
- *Public hearing: 4/20/2022*

### 2025 Amendment

- Public comment period: start date 05/05/24 – end date – 06/05/2025
- Public hearing: 06/04/2025

The City carried out a broad, multifaceted community engagement effort in accordance with the Citizen Participation Plan, which is designed to facilitate and encourage the involvement of Low- and Moderate-Income (LMI) populations and outlines requirements for the following processes and events:

- Location and publication of public notices;
- 15 or 30-day public review period, as applicable;
- Availability of the documents;
- Public hearings and public meetings;
- Public comment process;
- Required approval; and
- Deadlines.

As part of the public participation process, NSD announced the availability of \$2,248,491 in HOME-ARP funds from the City of Oceanside specifying its use to primarily benefit Qualified Populations through funding of certain eligible activities. As part of all discussions, current efforts to address the housing and service needs of the homeless and those at-risk of homeless were presented.

A community partner survey was conducted as part of the HOME-ARP planning process. Community partners from a number of organizations were invited to participate in the survey. The survey was made available from February 9 – April 1, 2022. Invitations were provided directly by NSD’s listserv, as well as through collaborative community partners with memberships, such as the San Diego Housing Federation, Alliance for Regional Solutions-Connecting North County and Bridge to Housing, announcing the availability of funds and requesting input through a survey with links and QR codes provided to their member organizations. Links to the survey were also made available on the City of Oceanside’s official website for the Housing and Neighborhood Services Department at [www.OceansideHA.com](http://www.OceansideHA.com).

The City held three community meetings, particularly in its more economically diverse neighborhoods, related to its CDBG, HOME, HOME-ARP funding availability and community needs, inclusive of those homeless or at-risk of homelessness. These community meetings were held on February 10, 2022 (Libby Lake), February 21, 2022 (John Landes), and March 7, 2022 (Civic Center Library Community Rooms). As part of the community participation process for the CDBG/HOME/HOME-ARP funds, a community survey was also made available from February 9, 2022 through April 10, 2022.

To provide opportunities for public participation, the City distributed an invite to all individuals on its email list notifying them of the opportunity to participate in meetings and a community/community partner surveys. Announcement of community meetings and the community survey was also made through the City’s official website and social media.

A public meeting to hear about HOME-ARP and community needs was held by the City’s Housing Advisory Commission on February 22, 2022. Anyone wishing to comment on the best use of HOME-ARP funds was invited to do so.

A combined notice of the public comment period and public hearing was published in the San Diego Union Tribune, a newspaper of general circulation. In addition, the public notice was posted on the City’s [www.OceansideHA.com](http://www.OceansideHA.com) website and was distributed to the City’s Housing and Neighborhood Services Department’s mailing list. The draft of the Substantial Amendment to the 2021 Annual Action Plan was publicized and made available for public comment for a minimum 15- day public comment period beginning April 1, 2022 through April 20, 2022. The City Council conducted a public hearing on April 20, 2022. All comments received during the public meetings, hearings, and the review and comment period are summarized in this report; no comments were rejected.

Beginning in summer 2024, staff solicited public comment in its listening sessions with the public and partnering agencies to discern housing and community development needs and priorities for its available HUD entitlement funds, inclusive of HOME and HOME-ARP, as part of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan. Four noticed Commission meetings with the Community Relations Commission and the Housing Commission in March and one community stakeholder meeting. Nine listening sessions events were held in partnership with

various community partners such as Oceanside Police Department (OPD) National Night Out and the Senior Expo.

A combined notice of the public comment period and public hearing for the amendment of the HOME Allocation Plan to provide a preference for seniors and veterans as a subpopulation of those experiencing homelessness, at-risk of homelessness, or are part of a vulnerable population was published in the San Diego Union Tribune, a newspaper of general circulation, on May 3, 2025. In addition, the public notice was posted on the City's www.OceansideHA.com website and was distributed to the City's Housing and Neighborhood Services Department's mailing list. The draft of the Substantial Amendment to the 2021 Annual Action Plan was publicized and made available for public comment for a minimum 30- day public comment period beginning May 5, 2025 through June 4, 2025. The City Council conducted a public hearing on June 4, 2025. All comments received during the public meetings, hearings, and the review and comment period are summarized in this report; no comments were rejected.

***Describe any efforts to broaden public participation:***

In addition to standard legal notice placements in the San Diego Union Tribune, the City utilized the City of Oceanside's official web page and social media platforms (e.g. Facebook, Twitter and Instagram) to help broaden the participation process. The City is providing an extended period for public comment and five public meetings/hearings; the first public meeting on February 9, 2022 with the community and 2 additional meetings through March 7, 2022, a meeting on February 22, 2022 before the City's Housing Commission, and a public hearing before the City Council on April 20, 2022. Council must approve the substantial amendment before its submission to HUD.

Since submission and approval of the HOME-ARP Allocation Plan in 2022, the City has held multiple workshops on affordable housing needs and production and on homelessness. On August 30, 2023, the City Council held a public workshop to comprehensively look at the City's current affordable housing production policies, such as Inclusionary Housing, project streamlining, developer subsidies, and other available resources to address the housing needs of the community and to receive direction on focused strategies to increase the production of new affordable housing, consistent with the City's recently adopted 2021-2029 Housing Element of the General Plan.

On February 12, 2025, the City Council held a public workshop to receive a comprehensive report on the state of the City's homeless service strategies and provide staff direction on recommendations to be incorporated into an updated Homelessness Action Plan.

A PJ must consider any comments or views of residents received in writing, or orally at a public hearing, when preparing the HOME-ARP allocation plan.

***Summarize the comments and recommendations received through the public participation process:***

As a result of the City Council’s public workshop held on August 30, 2023 on the housing needs of the lower-income community and current strategies to address these needs and the public input received, the City Council directed staff to issue a Notice of Funding Availability (NOFA) of a minimum of \$6 million from the City’s available HOME-ARP, PLHA and Inclusionary Housing funds, and 80 Project Based Vouchers, with a maximum of 30 from the City’s HUD-Veterans Affairs Supportive Housing (HUD-VASH) program, to address the rental housing needs of extremely low and very low-income households, specifically targeting homeless and at-risk of homelessness veterans and seniors. This NOFA was published in February 2024 and projects awarded funding in June 2024. Only one proposal received met the criteria for the use of HOME-ARP funding

On February 12, 2025, the City Council held a public workshop to receive a comprehensive report on the state of the City’s homeless service strategies and provide staff direction on recommendations to be incorporated into an updated Homelessness Action Plan. As a result of this workshop and the public input received, a key initiative to pursue is the scaling up of long-term housing inventory, including development of affordable housing. To address the increasing demand for stable housing and Oceanside’s high housing cost market with the income of lower-income households, particularly for minimum wage workers and those on fixed incomes such as seniors on Social Security, the City should continue to expand its permanent supportive housing inventory. Further investments in affordable housing projects and supportive programs ensure a sustained response to the housing crisis.

Community input received from the 2025-2029 Consolidated Plan and 2025 Annual Action Plan public participation process and available data produced much of the same priorities from the previous Consolidated Plan: Priorities include assisting in the development of affordable housing and supporting a Continuum of Care for the Homeless (including mental health).

### Additional Comments

Senior homelessness continues to be an area of concern, the Regional Taskforce on Homelessness noted. One in three people who experience unsheltered homelessness in our region are 55 or older, and half of them are experiencing homelessness for the first time. The percentage of those 55 or older living in vehicles rose 3 percent in 2025. The oldest person found unsheltered was an 80-year-old white male. In 2024, it was an 85-year-old Hispanic woman. The 2025 PITC showed that seniors (55 and older) experiencing homelessness for the first time increased by 5 percent.

“Almost half of all older adults experiencing homelessness are homeless for the first time in their lives, and nearly half are disabled. We also see a 15% increase in adults over 55 living in their vehicles, which is a troubling trend. One in five older adults experiencing homelessness is using a car or other vehicle as housing.” said Serving Seniors CEO Paul Downey. The long-term solution is to lower the cost of building affordable housing and streamlining the timeline for approvals and construction to make more options available.

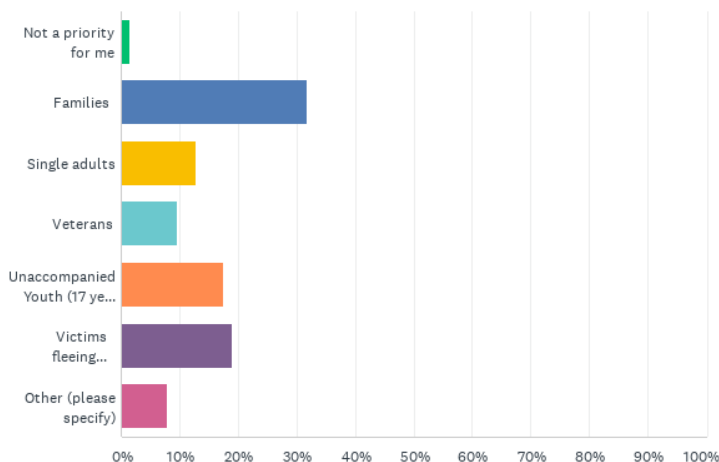
The Veterans Administration continues to advocate for strategies to address the high costs in the Oceanside housing market from expansion of affordable housing opportunities and alternative housing strategies such as group living. The high housing costs in Oceanside is a contributing factor to the underutilization of the Oceanside's allocated HUD Veterans Affairs Supportive Housing (HUD-VASH)

YMCA of San Diego County stated the growing and sometimes hidden need for homeless transitional age youth, who often times are couch surfing and staying below the radar but are there.

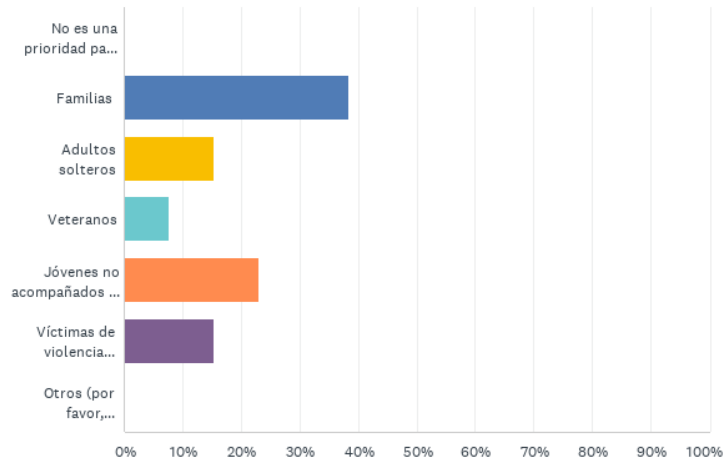
Through the three community meetings for the public held in Oceanside's more economically diverse neighborhoods, public comments emphasized the unaffordability of housing in Oceanside and a need for more affordable housing and any programs that would assist to lessen the cost burden, particularly affordable rental housing. Sheltering for the homeless was of concern, with services for the homeless including food, mental health services, wraparound services and employment.

The following represents the results from the community survey. Families facing homelessness for both the English and Spanish speaking community are considered the highest priority. In terms of eligible activities that could be funded to assist, all options are considered a priority for the respondents. A total of 101 responses were received in English and 49 in Spanish.

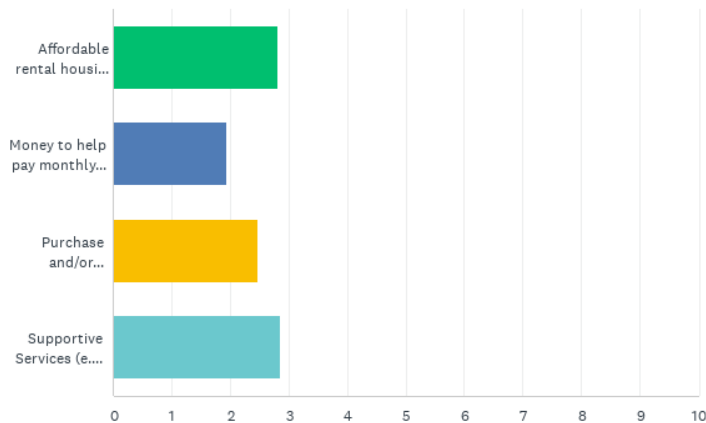
**Q21 HOMELESS PRIORITY GROUPS:** From the list below please select the most important homeless population group the City should focus on? (Choose only 1)



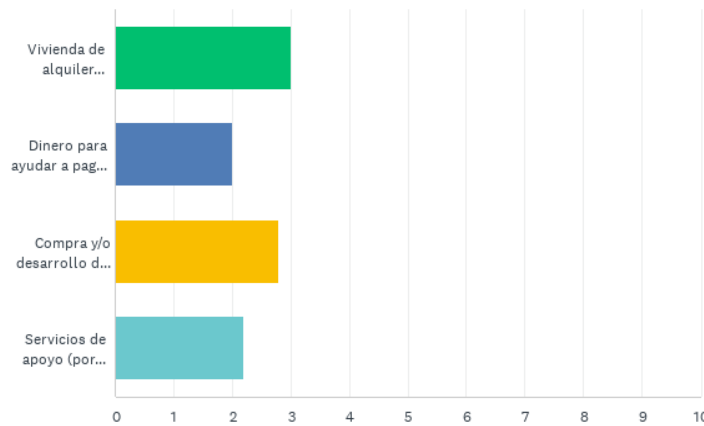
**Q21 GRUPOS PRIORITARIOS PARA PERSONAS SIN HOGAR:** De la lista a continuación, seleccione el grupo de población sin hogar más importante en el que la ciudad debe centrarse. (elija 1 solamente)



**Q22 HOUSING FOR HOMELESS:** What do you think is most important to help our homeless residents get out of homelessness. Please rank the following in order of priority with 1= highest need and 5=lowest need



**Q22 VIVIENDA PARA PERSONAS SIN HOGAR: ¿Qué crees que es más importante para ayudar a nuestros residentes sin hogar a salir de la falta de vivienda? Por favor, clasifique lo siguiente en orden de prioridad de 1 = mayor necesidad y 4 = menor necesidad**



***Summarize any comments or recommendations not accepted and state the reasons why:***

All comments are included and no comments were rejected.

## **Needs Assessment and Gaps Analysis**

PJs must evaluate the size and demographic composition of qualifying populations within its boundaries and assess the unmet needs of those populations. In addition, a PJ must identify any gaps within its current shelter and housing inventory as well as the service delivery system. A PJ should use current data, including point in time count, housing inventory count, or other data available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services. The PJ may use the optional tables provided below and/or attach additional data tables to this template.

### OPTIONAL Homeless Needs Inventory and Gap Analysis Table

Homeless													
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	33	7	2	1	0								
Transitional Housing	57	22	21	#	47								
Permanent Supportive Housing	0	0	30	30	100								
Other Permanent Housing						0	0	0	0				
Sheltered Homeless						84	158	48	#				
Unsheltered Homeless						1	165	5	#				
<b>Current Gap</b>										0	0	305	x

**Suggested Data Sources:** 1. Point in Time Count (PIT); 2. Continuum of Care Housing Inventory Count (HIC); 3. Consultation

### OPTIONAL Housing Needs Inventory and Gap Analysis Table

Non-Homeless			
	Current Inventory	Level of Need	Gap Analysis
	# of Units	# of Households	# of Households
Total Rental Units	26,923		
Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)	893		
Rental Units Affordable to HH at 50% AMI (Other Populations)	1,467		
0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		5,880	
30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		5,900	
<b>Current Gaps</b>			9,420

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

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

***Homeless Population***

In accordance with HUD's definition of homeless under the HOME-ARP grant, the City of Oceanside will consider a homeless family or individual to generally include:

- An individual or family who lacks a permanent and adequate permanent home;
- A person or family who will imminently lose their permanent home due to a lack of resources or support; and,
- A youth under the age of 25, even if accompanied by an adult, that does not have a permanent home.

The San Diego Regional Taskforces on Homelessness (RTFH) is a collaborative effort to prevent and end homelessness in the San Diego region. The Continuum of Care (CoC) for San Diego County is led by the RTFH. Due to the coronavirus pandemic, there was no street count conducted in 2021 to identify unsheltered homeless populations. The January 2020 point-in-time (PIT) count of both sheltered and unsheltered homelessness is used for this analysis. According to the 2020 Point in Time Count, organized by the RTFH, conducted on January 23, 2020 beginning at 4 am, 408 individuals in Oceanside CA were experiencing homelessness. 242 of those individuals or 59% of those experiencing homelessness were living without shelter.

*Countywide: 2020 We All Count Report, San Diego Regional Taskforce on Homelessness*

2025 Update: According to the January 2024 point-in-time (PIT) count of both sheltered and unsheltered homelessness, organized by the RTFH, conducted on January 25, 2024 beginning at 4 am, 522 individuals in Oceanside CA were experiencing homelessness. 361 of those individuals or 69% of those experiencing homelessness were living without shelter. This represents an increase of 28% overall increase in homelessness and a 49% increase of those unsheltered from 2020.

Countywide: 2024 We All Count Report, San Diego Regional Taskforce on Homelessness

Compared to the overall population of San Diego County, homelessness disproportionately impacts people of color, most strikingly among Black/African Americans according to the 2020 count. Black/African Americans comprise 4.7% of the general population but 21% of population experiencing homelessness and for those American Indian/Alaska Natives representing 0.4% of the general population; 3.4% of population are experiencing homelessness. While San Diego County's general population is comprised of 34% Hispanic/Latinx individuals (of any race), they make up only 28% of individuals experiencing homelessness in 2020.

From 2017-~~2024~~, males experience higher rates of homelessness compared to female, transgender, and gender non-conforming groups. ~~However, the rate of females experiencing homelessness has decreased since 2018 to 41.28% of the 2024 count.~~ The rate of females experiencing homelessness has continued to increase since 2018 to 41.28% of the 2024 count. In Oceanside, for ~~2024~~ 2020 PIT, approximately ~~33.39%~~ 33.39% of those homeless were female. According to data of those persons served by the Homeless Crisis Response System as accounted for through the Homeless

Management Information System (HMIS) for 2024, 47% of those served in Oceanside were female and 53% male.

381 **Families with Children** in San Diego County representing 1,216 adults and children were experiencing homelessness on the early morning of January 23, 2020 and 142 families with children in 2024. Approximately 96% of individuals in families with children were sheltered, and 4% were unsheltered. The 2024 PITC showed a notable decrease in unsheltered families, with a 72% reduction compared to 2023. In Oceanside, there was one family unsheltered and 84 unsheltered, representing 16% of the homeless. In 2024, there were no families observed as unsheltered with 73 total adults and children sheltered comprising 45% of the sheltered Oceanside population.

940 individual experiencing homelessness are **veterans**, with 66% sheltered on the morning of January 23, 2020 in San Diego County. 317 individuals or 8% of the unsheltered homeless are veterans. This is a 12% decline in veterans experiencing homelessness from 2019. For the 2024 PITC, there were 865 veterans experiencing homelessness, with 544 of these individuals unsheltered. According to the Homelessness Crisis Response System 2023 Data and Performance Report for the San Diego City and County Continuum of Care, the veteran population being served through the homeless crisis response system saw a rise from 4,897 in 2021 to 5,026 in 2022 (a 2.6% increase), and then to 5,216 in 2023 (a 3.8% increase). In Oceanside, there were 5 unsheltered veterans, with 48 sheltered, representing 13% of the homeless population and 2% of the unsheltered. For the 2024 PITC, there were 13 unsheltered veterans, with 44 sheltered, representing 27% of Oceanside's sheltered homeless population and 4% of the unsheltered. Since 2015, the region has worked towards functional zero for unsheltered veterans and have seen an overall decrease in past years of over 30%. This has not been the case in Oceanside, where the City experienced a significant increase in its PIT from 2020 of 5 unsheltered veterans to 71 in 2023 and 13 in 2024. The veterans subpopulation group comprises the lowest group of sheltered homeless persons in Oceanside.

323 individuals or 8% of the unsheltered **homeless are youth** in San Diego County. There was 16% decline in unaccompanied youth experiencing homelessness from 2019. For the 2024 PITC, there were 465 unsheltered homeless youth in San Diego County, a significant increase from 2020. According to the Homelessness Crisis Response System 2023 Data and Performance Report for the San Diego City and County Continuum of Care, the youth population being served through the homeless crisis response system increased from 3,926 in 2021 to 4,392 in 2022 (an 11.8% increase), and further to 4,457 in 2023 (a 1.5% increase). In Oceanside, there were 25 unsheltered youth, with 39 sheltered, representing 16% of the homeless population. For the 2024 PITC, there were 21 unsheltered youth, with 56 sheltered, representing 35% of Oceanside's sheltered homeless population and 6% of the unsheltered.

Senior homelessness continues to be an area of concern. The 2024 PITC reported the number of San Diego County residents experiencing homelessness who are age 55 and older (seniors) trending up at 30% of those counted, up from 29% in 2023 and 25% in 2022. In 2025 PITC showed that one in three people who experience unsheltered homelessness in the San Diego region are 55 or older (33%) and half of them are experiencing homelessness for the first time. The percentage of those 55 or older living in vehicles rose 3 percent for 2025. The oldest person found unsheltered

was an 80-year-old white male. In 2024, it was an 85-year-old Hispanic woman. There was a 5 percent increase in those seniors experiencing homelessness for the first time.

According to the Homelessness Crisis Response System 2023 Data and Performance Report for the San Diego City and County Continuum of Care, the senior population grew significantly, from 9,710 in 2021 to 10,347 in 2022 (a 6.6% increase), and further to 11,313 in 2023 (a 9.3% increase). For those persons in Oceanside served by the Homeless Crisis Response System in 2024, as accounted for through the Homeless Management Information System (HMIS), 32% of those served in Oceanside seniors 55+ years of age.

### *At-risk of Homelessness*

Households at risk of homelessness are those with incomes below 30% AMI that lack sufficient resources or support networks to prevent homelessness, and 1) have moved more than two times due to economic reasons in the past 60 days, 2) are doubled up with another household due to economic hardship, 3) will be evicted within 21 days, 4) live in a hotel or motel without financial assistance from a nonprofit or government entity, 5) live in an efficiency apartment and are overcrowded, or 6) are exiting a publicly-funded institution or system of care.

Based on the City's 2020 Con Plan and HUD Comprehensive Housing Affordability Strategy (CHAS) data Table 10 provides information on overcrowding among households that include more than one family, by household income level. This CHAS data indicates there are approximately 480 renter households with incomes below 30% AMI in overcrowded conditions that are at risk of homelessness in Oceanside.

### *Fleeing or Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking or Human Trafficking*

According to the San Diego County Continuum of Care's Stella P report, 14% of those homeless in the County are domestic violence survivors. Of those survivors, 21% are currently fleeing. With a 2020 PIT count of 408 homeless persons, approximately 57 persons would be adult survivors of domestic violence, with 12 fleeing. Based upon the 2024 PIT count of 522 homeless persons, approximately 73 persons would be adult survivors of domestic violence, with 15 fleeing. The count of sheltered and unsheltered survivors of domestic violence does not include children in families. In calendar year 2021, based upon information from the San Diego County Continuum of Care Homeless Management Information System (HMIS), there were approximately 20 persons with domestic violence history and in 6 of these instances they were persons fleeing domestic violence.

Providers of services to survivors of domestic violence indicate the number of individuals in need of shelter is likely undercounted as isolation and physical distancing mandates resulted in increased domestic violence concerns while limiting potential flight from unsafe living situations. Demographic information for this qualifying population is confidential.

### *Other Populations*

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

1. Are currently housed and at risk of repeat homelessness;

2. Have incomes below 30% AMI and are experiencing severe housing cost burden; and
3. Otherwise meet the definition of at risk of homelessness and have incomes between 30% and 50% AMI.

#### *Currently housed and at risk of repeat homelessness*

The Continuum of Care's Homelessness Crisis Response System 2020 Data and Performance narrative indicates that approximately 26% of individuals exiting emergency shelter, or transitional or permanent housing in any given year over a 24-month period returned to homelessness. The 2023 Data and Performance Report indicates that from 2021 to 2023, the percentage of persons returning to homelessness showed some variation. Returns within 6 months fluctuated slightly, going from 11% in 2021 to 12% in 2022, then back to 11% in 2023. Returns within 6 to 12 months remained steady at 6% each year. Returns within 13 to 24 months increased from 6% in 2021 to 9% in 2022, then decreased to 7% in 2023. Overall, total returns within 2 years rose from 23% in 2021 to 27% in 2022, before dropping to 25% in 2023.

In calendar year 2021, based upon information from the San Diego County Continuum of Care Homeless Management Information System (HMIS), for Oceanside there were approximately four clients who exited to programs into permanent destinations and two to emergency shelters.

#### *At greatest risk of housing instability – Households with incomes < 30% AMI and experiencing severe housing cost burden*

HUD CHAS 2014-2018 data indicates there are 5,035 renter households with annual income less than 30% AMI that are at greatest risk of housing instability. 73% of these renter households are experiencing a housing cost burden, with 66% (3,030 households) facing a severe housing cost burden. The HUD CHAS 2017-2021 data indicates there are 5,525 renter households with an annual income less than 30% AMI that are at greatest risk of housing instability. This represents a slight increase (10%) from the previous period. 78% of these renter households are experiencing a housing cost burden, with 70% (4,320 households) facing a severe housing cost burden.

#### *At greatest risk of housing instability – Households with incomes 30-50% AMI that meet HUD's §91.5 definition of at risk of homelessness*

Households in this category are those with incomes between 30% and 50% AMI that lack sufficient resources or support networks to prevent homelessness, and 1) have moved more than two times due to economic reasons in the past 60 days, 2) are doubled up with another household due to economic hardship, 3) will be evicted within 21 days, 4) live in a hotel or motel without financial assistance from a nonprofit or government entity, 5) live in an efficiency apartment and are overcrowded, or 6) are exiting a publicly-funded institution or system of care. The City's 2020 Con Plan and HUD CHAS data Table 10 provides information on households that include more than one family, household income level and overcrowding. This CHAS data indicates there are approximately 655 renter households with incomes between 30% and 50% AMI in overcrowded conditions that are at risk of homelessness in Oceanside. The HUD 2017-2021 CHAS data indicates 460 extremely low- (<30% AMI) and 510 very low-income (30-50% AMI) renter households living in overcrowded conditions that are at risk of homelessness in Oceanside.

In addition, beginning March 2, 2021, income eligible Oceanside residents have been able to submit applications for rental assistance to avoid eviction through the County of San Diego's Emergency Rental Assistance Program through March 31, 2022. During the past year 5,365 households submitted applications for assistance with 1,602 households assisted, all of whom with incomes less than 50% AMI. A total of \$16,322,719 in ERAP funds have been awarded.

***Describe the unmet housing and service needs of qualifying populations, including but not limited to:***

- ***Sheltered and unsheltered homeless populations;***
- ***Those currently housed populations at risk of homelessness;***
- ***Other families requiring services or housing assistance or to prevent homelessness;***  
***and,***
- ***Those at greatest risk of housing instability or in unstable housing situations:***

As reported in the 2020 Point in Time Count, Oceanside is home to approximately 166 people experiencing homelessness with shelter, and 242 people experiencing homelessness without shelter. It is largely believed that we will see an increased count of people living without shelter as a result of the COVID-19 pandemic, which has negatively impacted hundreds of households in Oceanside. According to the January 2024 PITC of both sheltered and unsheltered homeless, there were 522 individuals in Oceanside CA experiencing homelessness. 361 of those individuals or 69% of those experiencing homelessness were living without shelter. This represents a 28% increase from 2020.

According to the U.S. Census 2014-2018 ACS 5-year Estimates, 55% of Oceanside renter households are cost burdened, paying more than 30% of their income toward rent. For the 2017-2021 period, there was a slight increase in those Oceanside renter households facing a cost burden, paying more than 30% of their income towards rent (14,714 households or 57% of renters). The sample size in this ACS Estimate is over 100,000 households. The cost burdens are more serious for those 5,035 renter households with the lowest incomes (at or below 30% of Area Median Income), with 66% severely cost burdened (paying more than 50% of their income toward rent). These significant housing cost burdens affect over 6,085 extremely low- and very low-income Oceanside renters.

The HUD 2017-2021 CHAS data indicates, those most vulnerable renters with incomes at or below 30% of the Area Median Income (5,525 renter households) are significantly impacted by the high housing cost market in Oceanside, with 70% severely cost burdened (paying more than 50% of their income towards rent). These significant housing cost burdens affect over 6,280 extremely low- and very low-income Oceanside renters. The majority of San Diego County residents living with cost burdens have incomes below 50% of Area Median Income, are disproportionately people of color, and are more often older adults (65 or older) or younger adults (25 or younger).

The greatest unmet housing needs of qualifying populations are:

- Permanent rental housing that is affordable to qualifying and other populations; and
- Permanent supportive rental housing that coordinates specialized services with housing that is affordable to qualifying and other populations.

The greatest unmet service needs of qualifying populations, including sheltered and unsheltered homeless populations, currently housed populations at risk of homelessness, other families requiring services or assistance to prevent homelessness, and those at greatest risk of housing instability or in unstable housing situations are:

- Mental health;
- Navigation;
- Diversion;
- Life skills; and
- Vehicle repairs.

Additional unmet service needs of qualifying populations, including sheltered and unsheltered homeless populations, currently housed populations at risk of homelessness, other families requiring services or assistance to prevent homelessness, and those at greatest risk of housing instability or in unstable housing situations include the following as described in HUD CPD Notice 2021-10, as may be amended:

- Case management;
- Child care;
- Education services;
- Employment assistance and job training;
- Meal or grocery assistance;
- Housing search and counseling assistance;
- Coordinated service linkage;
- Legal services;
- Outpatient health services;
- Outreach services;
- Substance abuse treatment services;
- Transportation;
- Credit repair;
- Landlord-tenant liaison services;
- Services for special populations, including trauma-informed services; and
- Financial assistance to secure stable housing, such as rental application fees, security and utility deposits, and first and last month's rent.

***Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:***

The City of Oceanside offers a variety of resources to individuals at-risk of homelessness and experiencing homelessness through federal, state, and local programs. These programs range from vouchers for low-income families to emergency shelters for persons experiencing homelessness. Below is a summary of each of these resources through the City's Housing and Neighborhood Services Department:

- CDBG/HOME funding;
- Housing Choice Vouchers/Emergency Housing Vouchers;
- Congregate beds and non-congregate shelter units;
- Supportive services;

- Tenant-based rental assistance; and
- Affordable and Permanent Supportive Rental Housing.

### *Community Development Block Grant (CDBG) – Federal*

As an entitlement grantee, the City of Oceanside receives approximately \$1.4 million annually in Community Development Block Grant (CDBG) funding, which is intended to provide community infrastructure and resources in low-income neighborhoods. Through its CDBG Cares funds, Oceanside expended \$460,568 for its emergency Motel Voucher Program.

### *HOME Investment Partnership (HOME) – Federal*

The HOME Investment Partnership (HOME) aims to provide direct housing solutions through housing development and tenant-based rental assistance (TBRA). HOME is the second of the federal entitlement programs provided by HUD to the City. As an entitlement grantee, the City of Oceanside receives approximately \$620,000 annually in HOME funds.

Short-term housing options are still necessary in order to address immediate housing needs for the homeless. In FY 2020-21, the City of Oceanside committed approximately \$1.1 million in HOME funding to provide tenant-based rental assistance (TBRA) for persons at-risk of homelessness. Additionally, \$1.1 million in FY 2020-21 and FY 2022-23 HOME funds are allocated for tenant-based rental assistance for those very low-income seniors to bridge the gap until they are able to receive assistance through the Housing Choice Voucher program. Oceanside continues to fund the TBRA program through its HOME funds as it seeks to scale up its long term housing solutions. In the past few years, the City as allocated the following from its HOME funds:

- FY 2023-25    \$1,114,851
- FY 2024-25    \$178,647
- FY 2025-26    \$600,000

### *Housing Choice Voucher Program (HCV) – Federal*

The Oceanside Housing Authority's (OHA) Housing Choice Voucher (HCV) Program provides approximately \$23 million in federal funding to help low-income families and individuals with the cost of their rent and prevent homelessness. Typically, the tenant pays 30 percent their adjusted monthly income for rent and utilities and OHA makes housing assistance payments directly to the landlord. The purpose of the program is to assist low-income individuals and families and ensure they are living in healthy, safe housing. Approximately 1,585 HCV vouchers are allocated by HUD.

Under the HCV program, OHA administers special programs to target specific populations with disproportionate risk of homelessness. These programs include the Family Unification Program, which targets families for whom the lack of housing is the primary factor prohibiting in the imminent placement of a family's child or foster and homeless youth. Additionally, as part of HCV funding, the OHA administered the Veterans Assistance Supportive Housing (VASH) program vouchers. The VASH program is a collaborative program between HUD and the U.S. Department of Veteran Affairs (VA) to provide rental assistance to homeless veterans and offer ongoing VA case management and supportive services. 100 VASH vouchers are allocated by HUD. OHA provides a preference for 30 HCVs for those that are characterized as chronically homeless, known

as the Open-Door program. For OHA's 103 Mainstream vouchers, participants must be permanently disabled and either homeless or at-risk of homelessness. Finally, the OHA targets homeless individuals with serious mental illness through the Project One for All (POFA) program. POFA is an extensive effort by the City of Oceanside and its partners to provide intensive wraparound services, including mental health counseling and housing, to homeless individuals with serious mental illness. 46 HCV vouchers have been committed for POFA.

<u><b>Voucher Program Name</b></u>	<u><b>Target Population</b></u>	<u><b>Voucher Capacity</b></u>
<u>Family Unification Program (FUP)</u>	<u>Families</u>	<u>86</u>
<u>Opening Doors Voucher</u>	<u>General</u>	<u>30</u>
<u>Project One For All (POFA)</u>	<u>Severe Mental Illness</u>	<u>46</u>
<u>Mainstream</u>	<u>Permanent Disability</u>	<u>103</u>
<u>Emergency Housing Voucher (EHV)</u>	<u>General</u>	<u>43</u>
<u>Veterans Assistance Supportive Housing (VASH)</u>	<u>Veterans</u>	<u>100</u>
<u>Greenbrier Village PBV</u>	<u>Special Population</u>	<u>59</u>
<u>Other PBV</u>	<u>Special Population</u>	<u>50</u>

Lastly, the project-based component of the HCV Program allows rental assistance to be attached to a specific unit and/or project instead of to a particular eligible assisted family. The project may be owned by any individual, corporation, trust, partnership, non-profit entity, as well as by the OHA, excluding those sanctioned from participation. A total of 207 project-based vouchers (PBVs) have been allocated throughout the City. New project-based vouchers will be prioritized for units that will be designated for elderly or disabled families, homeless persons or families receiving supportive services, and for projects in which all PBV units in the project will be newly constructed housing.

#### *Emergency Housing Voucher Program (EHV) – Federal*

The Emergency Housing Voucher (EHV) program is funded through the American Rescue Plan Act and assists individuals and families who are experiencing homelessness; at risk of experiencing homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or were recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability. Referrals come from a partnership with the local Continuum of Care, Regional Task Force on Homelessness (RTFH). Housing search assistance is a required component. 43 vouchers are allocated for EHV.

#### *Congregate Beds and Non-congregate Shelter Units*

There were 166 beds in congregate shelter units (35 emergency shelter beds and 131 transitional housing beds) and no non-congregate shelters. Congregate beds include emergency, safe haven and transitional housing beds and units. The City operates a Motel Voucher program providing 30 available rooms and with a goal of developing a housing plan during the stay. In 2021, there were 198 participants in the Motel Voucher program. Additionally, the City operates a Bridge Shelter

Program, which provides communal living in an apartment setting for up to 12 persons. The length of stay is from 30-90 days and is intended to be a bridge to an appropriate housing alternative. Participants must have an executable housing plan. Adding to the City's inventory of congregate shelter, in August 2023, the City of Oceanside opened its first year-round homeless shelter providing 50 beds, with a maximum capacity of 100 beds. This modernized Oceanside Navigation Center (ONC) is committed to providing a low-barrier to entry facility focused on moving people to permanent housing.

Non-congregate shelter includes permanent supportive housing and rapid re-housing.

### *Supportive Services*

The City of Oceanside is a smaller jurisdiction encompassing approximately 42 square miles with approximately 61,111 households (American Community Survey 5-year estimates 2016-2020). Supportive service availability within Oceanside is limited. The availability of such resources is based on funding availability primarily through the County of San Diego and partnerships with local social service providers, such as McAlister Institute and Interfaith Community Services (ICS), and other non-profit providers, such as Brother Benno Foundation, Solutions for Change, San Diego Rescue Mission, Women's Resource Center, YMCA, and Mental Health Systems.

The City currently contracts with McAlister Institute for case management and administration of its Motel Voucher program and its Sobering Center. The City also provides funding for ICS for two case managers/housing navigators in its Housing and Neighborhood Services Department, two licensed clinical social workers in conjunction with the City's homeless street outreach team, a separate third party contracted homeless outreach team concentrated in the downtown area and providing services at the City's main library and Community Resource Center, and administration and case management of its 12-bed/3-unit Bridge Shelter program for the homeless.

### *Tenant-based Rental Assistance*

In addition to the OHA's Section 8 Housing Choice Voucher program, the Housing and Neighborhood Services Department has also allocated \$1.1 million in HOME funds for tenant based rental assistance, specifically for those families at-risk of becoming homeless. The program is administered by ICS who also provides program participants with supportive services aimed at facilitating housing stability and sustainability. Additionally, \$1.1 million in FY 2020-21 and FY 2022-23 HOME funds are allocated for tenant-based rental assistance for those very low-income seniors to bridge the gap until they are able to receive assistance through the Housing Choice Voucher program. The City continues to support TBRA. For FY 2024, the City allocated an additional \$178,647 in HOME funds and \$600,000 for FY 2025.

### *Affordable and Permanent Supportive Rental Housing*

There are an estimated 1,803 affordable rental housing units funded with HOME, LIHTC, and Section 8 project-based assistance in Oceanside. In September 2024, the City celebrated the opening of Greenbrier Village, a supportive housing community for people experiencing

homelessness or on the brink of becoming homeless. Greenbrier Village has 60 studio and one-bedroom apartments, with five units reserved for veterans, three apartments for young adults aging out of the foster system and features nine apartments that are designed for adults living with physical disabilities. An additional 1,050 affordable housing units are currently in the development and entitlement pipeline.

Affordable and permanent supportive housing developments in Oceanside have long wait lists and typically conduct lotteries for affordable units or lease units to Qualified Populations through Coordinated Entry System and the Oceanside Housing Authority waiting list.

In January 2020, there were 154 permanent supportive housing beds, including 100 for Veterans and their families. In addition, according to HUD's 2021-2024, based on 2020 Census, Picture of Subsidized Households, there are 310 public housing units located throughout San Diego County.

***Identify any gaps within the current shelter and housing inventory as well as the service delivery system:***

#### *Shelter Gap*

There is an estimated need for 2,332 additional shelter beds for individuals.

#### *Shelter Gap Methodology*

The shelter gap methodology utilized the January 2020 point-in-time count of sheltered individuals. Based on the PITC data, there appears to be no gap of shelters for families. The number of sheltered individuals in emergency shelter and transitional housing were separately multiplied by the average stay in each shelter type and added to identify the total nightly need for beds.

<b>Shelter Gap</b>	
Sheltered in Emergency Beds (35) x 4-month average stay	140
Individuals Sheltered in Transitional Housing Beds (131) x 18-month average stay	2,358
Total Nightly Need for Individual Beds	2,498
Existing Individual Bed Capacity (Emergency Shelter + Transitional Housing)	166
<i>Net Nightly Need for Individual Beds</i>	2,332

#### *Tenant-based Rental Assistance Gap*

There is an estimated gap of 6,085 tenant-based rental assistance vouchers for households with income less than 50% AMI and paying more than 50% of household income for rent, including utilities. The number of tenant-based rental assistance vouchers was calculated using HUD CHAS Data Table 7 and is equal to the number of renter households with income less than 50% of AMI and paying more than 50% of household income for rent, including utilities.

#### *Affordable and Permanent Supportive Rental Housing Gap*

There is an estimated gap of 3,330 rental units affordable to renter households with income less than 30% AMI. In addition, there is an estimated gap of 2,755 rental units affordable to renter households with income between 30% and 50% AMI. Based on the HUD 2017-2021 CHAS

data, there is an estimated gap of 3,875 rental units affordable to renter households with an income less than 30% AMI and 2,405 rental units affordable to renter households with an income between 30% and 50% AMI. The number of Affordable Rental Units needed was calculated using HUD CHAS Data Table 7 and is equal to the number of renter households in each income category paying more than 50% of household income for rent, including utilities. In 2022, two-bedroom units for renters with income less than 30% AMI will generally have rent, including utilities that does not exceed \$642/month. Units for renters with income between 30% and 50% AMI will generally have rent, including utilities that does not exceed \$1,070/month. For 2024, two-bedroom units for renters with an income less than 30% AMI will generally have rent, including utilities, that does not exceed \$910/month and for those with an income between 30% and 50% AMI an affordable rent, including utilities, is \$1,515/month. Permanent supportive rental housing is a subset of the affordable rental housing gap, primarily for households with income less than 30% AMI. In addition to an affordable rent, permanent supportive housing provides an array of services necessary to help people with disabilities and/or experiencing chronic homelessness to retain housing stability. There is an estimated gap of 418 permanent supportive housing units in Oceanside. The number of Permanent Supportive Housing Units needed was calculated by multiplying the ACS 2020 5-year population estimates for Oceanside (175,694) by the per capita need (.002381) as calculated by the Corporation for Supportive Housing.

The serious deficit of homes affordable and available to the qualified populations is both the root cause of the problem, as well as a massive hinderance to strategies focused on connecting qualified populations to housing and shelter. In response to the pandemic, the shelter and housing ecosystem in Oceanside/San Diego County has been attempting to rapidly expand Permanent Supportive Housing and non-congregate shelter options, including through opportunistic acquisitions of existing multifamily buildings, hotels, and motels.

#### *Service Delivery System Gaps and Methodology*

To identify gaps in the service delivery system, the Oceanside Housing and Neighborhood Services Department consulted with stakeholders and drew on its experience working with organizations in the San Diego County region. Consultation with stakeholders revealed numerous service delivery system gaps including navigation and case management, connecting individuals and families with employment opportunities with sufficient income to afford housing, too few rental units in general, transportation, move-in assistance, adequate affordable child care, landlord outreach and liaison services. In addition, stakeholders discussed challenges securing consistent operating funds for general administrative costs and building capacity to undertake development activities.

#### ***Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of “other populations” as established in the HOME-ARP Notice:***

In accordance with the Oceanside’s adopted Consolidated Plan for 2020-2025, the City of Oceanside does not maintain unique definitions or estimates of at-risk populations. The City uses the ACS and CHAS estimates provided by HUD to identify households living at or below 50% AMI who experience housing problems as a proxy to identify at-risk populations and

subpopulations within the City. Based on 2014-2018 ACS data, 11,780 renter households meet this characteristic of increased risk of homelessness, with 1 of four housing problems. 7,635 face a cost burden of paying more than 30% of their income towards housing and another 6,085 paying more than 50% of their income towards housing costs. When looking at the HUD 2017-2021 CHAS data, 8,320 extremely low- and low-income renter households experience 1 of four housing problems. With 95% or 7,935 of these households facing a cost burden of paying more than 30% of their income towards housing and another 6,280 paying more than 50% of their income towards housing costs.

Based on input from stakeholders as well as the data gathered in this needs assessment, the greatest characteristic linked with instability and an increased risk of homelessness is extremely low-income (less than 30% AMI) renters who are experiencing at least one housing problem. 3,755 households meet this characteristic of increased risk of homelessness and 4,410 households meet this characteristic based on the HUD 2017-2021 CHAS data..

Living in over-crowded housing and staying with friends or family are often the form of housing instability that can escalate to staying in a car, tent, or shelter.

### ***Identify priority needs for qualifying populations:***

High and rapidly escalating housing costs combined with rapid economic displacement in Oceanside create harmful instability for the qualified populations. It is difficult for members of qualified populations to find affordable housing of any kind in Oceanside. Whatever personal needs or challenges they were facing become exponentially worse on the streets, adding trauma and stress to individuals surviving outside, and further overwhelming the system of programs and providers. Data and experience show that investing in permanent supportive housing allows services to be accessed and for individuals to begin their own path to recovery. Without safe, quality, affordable housing, our qualified populations are unable to thrive.

Based on the data presented above, the priority housing needs for qualifying populations is the development of affordable rental housing. Specifically, there is an urgent need for the development of both permanent supportive housing with wraparound services dedicated to persons experiencing homelessness and subsidized rentals dedicated to households earning less than 30% AMI.

Priority needs for qualifying populations are:

- Affordable rental housing, including permanent supportive housing;
- Supportive services including:
  - Housing navigation;
  - Case management;
  - Child care;
  - Education services;
  - Employment assistance and job training;
  - Meal or grocery assistance;
  - Housing search and counseling assistance;
  - Coordinated service linkage;

- Legal services;
- Life skills training;
- Mental health services;
- Outpatient health services;
- Outreach services;
- Substance abuse treatment services;
- Transportation, including vehicle repairs and bus passes;
- Credit repair;
- Landlord-tenant liaison services;
- Services for special populations, including trauma-informed services; and
- Financial assistance to secure stable housing, such as rental application fees, security and utility deposits, and first and last month's rent.

***Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:***

The City of Oceanside utilized federal, publicly available data such as the American Community Survey, the Comprehensive Housing Affordability Strategy and its adopted 2020 Consolidated Plan. Specifically, the Point in Time Count and the Housing Inventory Count provide a picture of the Oceanside's and the San Diego County region's acute homelessness needs, specifically with regards to long-term housing options. Permanent supportive housing and emergency shelter beds are at full capacity. Additionally, the City's affordable development inventory highlights the need for additional units restricted to 30% AMI or below. The need for increased rental inventory that support the extremely low-income and very low-income households in San Diego is critical. A significant evidence base, data, and experience demonstrate that investing in permanent supportive housing allows services to be accessed and for individuals to recover.

In conversations with both the public and stakeholders through the consultation and public comment process, concerns regarding supportive services in all development projects were raised. Though these groups echoed the data regarding the highest need for further overall unit development but this must go hand in hand with supportive services. All groups shared that permanent supportive housing is the key to keeping individuals housed for the long-term.

Without safe, quality, affordable housing, our qualified populations are unable to thrive.

## **HOME-ARP Activities**

***Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:***

The Oceanside Housing and Neighborhood Services Department will solicit applications from developers, service providers, and/or subrecipient organizations to administer eligible activities and/or develop shelter and housing. A Notice of Funds Available (NOFA) will be issued. The NOFA will, at a minimum, specify eligible applicants, eligible activities, minimum and maximum funding amounts, application thresholds and underwriting criteria, and will provide instructions on how to submit an application. In addition to soliciting applications through a HOME-ARP NOFA, the Oceanside Housing and Neighborhood Services Department may provide HOME-ARP funding to applicants that previously applied for CDBG/HOME and other available housing funding for shelter and housing for homeless and those at risk of homelessness to best leverage the availability of State, County and local housing funding.

The City previously issued a NOFA in 2020, with one proposal for permanent housing submitted. This project was anticipated to be funded with HOME-ARP funds but was funded with other HOME funds to meet expenditure requirements. This project is known as Greenbrier Village, a 60-unit supportive housing community for low-income individuals and individuals experiencing or at-risk of experiencing homelessness. Subsequently, as a result of the City Council's public workshop held on August 30, 2023 on the housing needs of the lower-income community and current strategies to address these needs and the public input received, the City issued a Notice of Funding Availability (NOFA) of a minimum of \$6 million from the City's available HOME-ARP, PLHA and Inclusionary Housing funds, and 80 Project Based Vouchers, with a maximum of 30 from the City's HUD-Veterans Affairs Supportive Housing (HUD-VASH) program, to address the rental housing needs of extremely low- and very low-income households, specifically targeting homeless and at-risk of homelessness veterans and seniors. This NOFA was published in February 2024 and projects awarded conditional funding in June 2024. Only one proposal received, a 56 unit apartment development for at-risk and homeless seniors and veterans, met the criteria for the use of HOME-ARP funding. This project is in the process of submitting an application in 2025 for the critical funding source of 9% Low-Income Housing Tax Credits.

The Oceanside Housing and Neighborhood Services Department will not directly administer HOME-ARP activities beyond program administration and planning and no subrecipients or contractors are responsible for program administration and planning on behalf of the City.

***If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:***

n/a

PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits. The following table may be used to meet this requirement.

### **Use of HOME-ARP Funding**

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 0		
Acquisition and Development of Non-Congregate Shelters	\$ 0		
Tenant Based Rental Assistance (TBRA)	\$ 0		
Development of Affordable Rental Housing	\$ 1,911,218		
Non-Profit Operating	\$ 0	0 %	5%
Non-Profit Capacity Building	\$ 0	0 %	5%
Administration and Planning	\$ 337,273	15 %	15%
<b>Total HOME ARP Allocation</b>	<b>\$ 2,248,491</b>		

***Additional narrative, if applicable:***

N/A

***Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:***

As demonstrated by the data herein and consultations with the public and interested stakeholders, as well as in innumerable other reports, the shortage of permanent, affordable, and/or supportive housing options in Oceanside is one of the primary causes of homelessness and the primary impediment to helping individuals and families exit homelessness. As documented in the City of Oceanside's 2020 Consolidated Plan and 2021 Housing Element, home prices and rents rose sharply beginning in 2015 as demand for housing increased due to in-migration and the economic recovery. Both rental and purchase affordability have continued to decline during the COVID-19 pandemic as supply cannot keep pace with the demand generated by continued in-migration and investor interest. According to the San Diego Region Spring 2021 Vacancy & Rental Rate Survey by the Southern California Rental Housing Association, the Oceanside vacancy rate is at 2.4%, indicative of a tight rental market and remains relatively the same in 2024. Growing demand for housing, coupled with labor and supply shortages have continued to push housing costs beyond the reach of the lowest income households.

HUD 2014-2018 CHAS data identified 3,330 renters with income less than 30% AMI who were severely cost burdened. An additional 2,755 renters with income between 30% and 50% are severely cost burdened. The HUD 2017-2021 CHAS data shows a 16% increase in those identified renters with an income less than 30% AMI who were severely cost burdened (3,875). 2,405 renters with an income between 30% and 50% are severely cost burdened, a 13% decrease. The volume of severely cost burdened renters could be reduced through the use of HOME-ARP funds for either tenant-based rental assistance or rental housing production.

Given the shortage of available units resulting from increased demand generated by continued immigration and investor interest, implementing a new tenant-based rental assistance program is unlikely to meet the needs of Oceanside's most vulnerable renters. The City has already committed HOME funding for tenant based rental assistance. Considering the recent infusion of emergency

housing vouchers directly from HUD to local public housing authorities, adding new vouchers could also create unnecessary competition for scarce units.

The addition of HOME-ARP rental units, coupled with services, will help to ease the burden of housing costs for Oceanside's lowest-income renters who are at high risk of housing instability and homelessness or are currently experiencing homelessness and seeking opportunities for housing stability. Seniors on fixed incomes are particularly impacted by the high housing costs in coastal communities like Oceanside. This is evidenced in the increasing number of seniors, as a subpopulation of those homeless. The 2024 PIT reported the number of San Diego County residents experiencing homelessness who are age 55 and older (seniors) trending up at 30% of those counted, up from 29% in 2023 and 25% in 2022. In 2025 PIT showed that one in three people who experience unsheltered homelessness in the San Diego region are 55 or older (33%) and half of them are experiencing homelessness for the first time. The percentage of those 55 or older living in vehicles rose 3 percent for 2025.

Oceanside has long been defined by its neighbor, Marine Corps Base Camp Pendleton, with over 42,000 active duty personnel (73% living off base) and more than 77,000 retired personnel residing in the San Diego region. Many of these active, retired, and discharged service-members and their families make Oceanside their home. With the high housing costs in Oceanside many veterans find themselves struggling to maintain housing and face homelessness in choosing to continue to make Oceanside their home. The City experienced a significant increase in its PIT from 2020 of 5 unsheltered veterans to 71 in 2023.

Permanent supportive rental housing will help to address the needs of Oceanside's growing population of people experiencing chronic homelessness, seniors, people with disabilities who need supportive services coupled with affordable housing and those lowest income households from falling into homelessness. Ensuring that rental housing offers appropriate services will support long-term housing stability and decrease the likelihood of a return to homelessness. Accordingly, the plan to fund eligible activities focuses on the acquisition, construction, preservation, and/or rehabilitation of housing serving the Qualified Populations.

## **HOME-ARP Production Housing Goals**

***Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:***

The City of Oceanside Housing and Neighborhood Services Department estimates approximately 50 households will be served through this allocation. These units will be maintained for occupancy by target populations for 15 years, at a minimum.

***Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:***

The City estimates the HOME-ARP grant allocation can support the development of approximately 50 permanent housing units by providing gap financing to projects leveraging other funding sources, such as the 4% and 9% Low-Income Housing Tax Credit programs, regular HOME Investment Partnership funding, and other state and local affordable housing trust funds or

programs. While Projects may be funded solely with HOME-ARP dollars, this is an unlikely to provide financial feasibility for most development opportunities. HOME-ARP funding is intended to provide gap financing to facilitate the development of units affordable and accessible to homeless individuals with limited incomes.

## Preferences

*Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:*

- 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).
- PJs are not required to describe specific projects to which the preferences will apply.

~~There will be no additional preferences.~~ 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 QPs most in need at this time, the City has established preferences for QP applicants. Further preference in each QP groups will be given to the sub-population of qualified senior applicants ages 62 and older and/or veterans who served on active duty in the U.S. Armed Forces. Working with the San Diego Regional Taskforce on Homelessness, Oceanside Housing Authority, and community housing partners, projects funded by these HOME-ARP dollars will use project-specific affirmative marketing and waitlists, and they will serve Qualified Populations by utilizing Coordinated Entry for All to enroll households with Housing Choice Vouchers or Emergency Housing Vouchers.

Tenants will be identified through the Continuum of Care Coordinated Entry System (CES), to the maximum extent feasible, to ensure that people with more severe service needs and levels of vulnerability are prioritized for housing and homelessness assistance. The City intends to utilize the Veteran's Administration (VA) for referrals for the QP1 Homeless rental housing applicants for available units. The City may receive referrals from agencies and non-profits serving QP2-QP4 individuals when rental units are not fully occupied by QP1 referrals. The preferences and priorities established will first address the most identifiable need for the QP1-homeless through Q4-At greatest risk of housing instability with further preference in both QP's to seniors 62+ years of age and and/or veterans who served on active duty in the U.S. Armed Forces.

*If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:*

~~n/a.~~ The City's needs analysis has highlighted its senior population as the most vulnerable to housing instability and risk of homelessness due to their limited ability to work and fixed income sources that do not keep pace with escalating rental rates. While the Oceanside Housing Authority has an allocation of 100 HUD VASH vouchers, the OHA has not realized the full lease up of these vouchers. As stated by the Veteran's Administration, their ability to refer homeless veterans for

OHA's HUD VASH is extremely limited due to the high housing cost in Oceanside, despite the OHA utilizing the maximum 120% payment standard. The lack of affordable housing for seniors on limited income and veterans is a factor in this limitation.

*If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:*

n/a. For unmet needs and gaps in benefits and services of QP's not included in the limitations listed above, the City will refer QP's to one or more of the support organizations providing services and housing within the San Diego area and to upcoming income/rent restricted housing developments being produced within Oceanside under its Inclusionary Housing and Density Bonus programs, requiring ten percent (10%) of housing units being constructed to be made available to lower-income households.

## HOME-ARP Refinancing Guidelines

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with [24 CFR 92.206\(b\)](#). The guidelines must describe the conditions under which the PJ will refinance existing debt for a HOME-ARP rental project, including:

- *Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity*

The City will not utilize HOME-ARP funds to refinance existing debt secured by multifamily housing as described in the question, and therefore we do not have any refinancing guidelines for that activity.

- *Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.*

n/a

- *State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*

n/a

- ***Specify the required compliance period, whether it is the minimum 15 years or longer.***  
n/a
- ***State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.***  
n/a
- ***Other requirements in the PJ's guidelines, if applicable:***  
n/a

Additional organizations consulted and feedback provided.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Mental Health Services	Service Provider	Survey	Prioritizes development of affordable housing, particularly permanent supportive housing, and rental assistance. Priority for those with severe mental illness. For services, prioritize housing counseling, case management, life skills and job training.
VA and PHA's VASH coordination	Public agencies that address the needs of the qualifying populations	Survey, individual outreach and meetings	Prioritizes development of affordable housing and supportive services (housing counseling, case management, life skills and job training). A need for emergency shelter in the North County and affordable housing or housing that takes Section 8. The current housing inventory and market rents are too high. Prioritize veterans.
Access to Independence	Advocacy and service provider for independent living for persons with disabilities	Survey	Prioritizes rental assistance, development of affordable housing and supportive services. A need for affordable for persons on fixed incomes housing. Prioritize all persons with disabilities.
Disability Rights California	Advocacy for Persons with Disabilities	Survey	Did not respond.
North County LGBTQ Resource Center	Advocacy for LGBTQ community and service provider	Survey	Prioritizes development of affordable housing, non-congregate shelter and transitional housing, particularly for queer community and veterans, and inclusive and affirming support services.
Showing up for Racial Justice	Advocacy for racial and economic justice.		Prioritizes non-congregate shelter and supportive services. A need for affordable and transitional housing with support services for long term housing solutions. Prioritize single adult households.