



# CITY OF NEWPORT BEACH

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2025-2029 Consolidated Plan  
2025-2026 Annual Action Plan

# Table of Contents

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<b>Executive Summary .....</b>	<b>1</b>
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	1
<b>The Process .....</b>	<b>6</b>
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b) .....	6
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l) .....	7
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) .....	22
<b>Needs Assessment .....</b>	<b>25</b>
NA-05 Overview .....	25
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	27
NA-35 Public Housing – 91.205(b) .....	40
NA-40 Homeless Needs Assessment – 91.205(c) .....	46
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d) .....	50
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	55
<b>Housing Market Analysis .....</b>	<b>57</b>
MA-05 Overview .....	57
MA-10 Number of Housing Units – 91.210(a)&(b)(2) .....	59
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	64
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) .....	68
MA-25 Public and Assisted Housing – 91.210(b) .....	73
MA-30 Homeless Facilities and Services – 91.210(c) .....	75
MA-35 Special Needs Facilities and Services – 91.210(d) .....	79
MA-40 Barriers to Affordable Housing – 91.210(e) .....	82
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	83
MA-50 Needs and Market Analysis Discussion .....	91
MA-60 Broadband Needs of Housing occupied by LMI Households - 91.210(a)(4), 91.310(a)(2) .....	93
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) .....	96

## **Strategic Plan .....98**

SP-05 Overview .....	98
SP-10 Geographic Priorities – 91.215 (a)(1) .....	100
SP-25 Priority Needs - 91.215(a)(2) .....	102
SP-30 Influence of Market Conditions – 91.215 (b) .....	105
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) .....	106
SP-40 Institutional Delivery Structure – 91.215(k) .....	109
SP-45 Goals Summary – 91.215(a)(4) .....	115
SP-50 Public Housing Accessibility and Involvement – 91.215(c) .....	118
SP-55 Barriers to Affordable Housing – 91.215(h) .....	120
SP-60 Homelessness Strategy – 91.215(d) .....	122
SP-65 Lead-Based Paint Hazards – 91.215(i) .....	127
SP-70 Anti-Poverty Strategy – 91.215(j) .....	129
SP-80 Monitoring – 91.230 .....	131

## **Action Plan .....133**

AP-15 Expected Resources – 91.220(c)(1,2) .....	133
AP-20 Annual Goals and Objectives .....	136
AP-35 Projects – 91.220(d) .....	138
AP-38 Project Summary .....	140
AP-50 Geographic Distribution – 91.220(f) .....	142
AP-55 Affordable Housing – 91.220(g) .....	143
AP-60 Public Housing – 91.220(h) .....	145
AP-65 Homeless and Other Special Needs Activities – 91.220(i) .....	147
AP-75 Barriers to Affordable Housing – 91.220(j) .....	150
AP-85 Other Actions – 91.220(k) .....	152
AP-90 Program Specific Requirements 91.220(l)(1,2,4) .....	155

## **List of APPENDICES**

APPENDIX A – Public Comments

APPENDIX B – Proof of Publication

APPENDIX C – SF-424s, Certifications, and Resolution

# Executive Summary

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

### Introduction

The City of Newport Beach has prepared the 2025-2029 Consolidated Plan as a requirement to receive Federal Community Development Block Grant (CDBG) funds. The Consolidated Plan provides the U.S. Department of Housing and Urban Development (HUD) with a comprehensive assessment of the City's housing and community development needs and outlines the City's priorities, objectives, and strategies for the investment of CDBG funds to address these needs over the next five years, beginning July 1, 2025, and ending June 30, 2029.

The City receives CDBG funds from HUD on a formula basis each year, and in turn, awards grants to nonprofit, for-profit or public organizations for programs and projects in furtherance of this Plan. The CDBG program generally provides a range of eligible activities for the benefit of low- and moderate-income Newport Beach residents, as discussed below.

The 2025-2026 Action Plan is the first year of five annual plans implementing the 2025-2029 Consolidated Plan Strategic Plan goals for the investment of annual allocations of CDBG funds from HUD. The Action Plan identifies available resources, annual goals, projects, and activities for the period beginning July 1, 2025, and ending June 30, 2026.

### Community Development Block Grant (CDBG) Program

Established under the Housing and Community Development Act of 1974, the CDBG Program is guided by three primary objectives used by HUD to evaluate the Consolidated Plan and the City's implementation:

- Provide decent housing
- Create a suitable living environment
- Expand economic opportunities for low- and moderate-income individuals

To be eligible, each CDBG-funded activity must meet at least one of the following national objectives:

- Benefit low- and moderate-income persons
- Prevent or eliminate slums and blight
- Address urgent community development needs (typically in response to natural disasters)

For the 2025–2026 program year, the City of Newport Beach will receive \$402,015 in CDBG funds from HUD. Combined with \$315,000 in program income, a total of \$717,015 will be available for allocation in the City's 2025-2026 Annual Action Plan. If the actual amount of CDBG funding received from HUD is higher or lower than anticipated, the City will adjust the funding amounts for each activity proportionally and in compliance with regulatory requirements for funding allocations to certain types of CDBG activities.



## 2025-2026 Program Year Activities

The table below summarizes the activities to be funded with CDBG for the fiscal year 2025-2026.

### 2025-2026 CDBG Public Service Activities

Meals on Wheels OC	\$30,000.00
City Motel Voucher Program	\$30,000.00
<hr/>	
<b>Subtotal:</b>	<b>\$60,000.00</b>

### 2025-2026 CDBG Administration Activities

CDBG Program Administration	\$80,700.00
Fair Housing Foundation: Fair Housing Services	\$12,000.00
<hr/>	
<b>Subtotal:</b>	<b>\$90,700.00</b>
<hr/>	
<b>Grand Total:</b>	<b>\$152,700.00</b>

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

The priority needs and goals outlined in this Plan were determined through a comprehensive needs assessment. This assessment drew upon multiple sources, including:

- Results from the City’s 2025–2026 Consolidated Plan Needs Assessment Survey
- Housing and community development data required by HUD and submitted through the eCon Planning Suite, using:
  - 2016–2020 American Community Survey (ACS) 5-Year Estimates
  - Comprehensive Housing Affordability Strategy (CHAS) data for the same period

In addition to quantitative data, the City conducted consultations with local nonprofit organizations that develop affordable housing and provide public services to children, families, seniors, and individuals with special needs. These collaborative efforts ensured that the Plan reflects both data-driven insights and on-the-ground realities.

### Established Priority Needs

Based on the analysis of available data and extensive community input, the following six priority needs have been identified for the 2025–2029 Consolidated Plan:

1. Affirmatively Further Fair Housing
2. Expand Affordable Housing Opportunities Improve public facilities and infrastructure
3. Provide Community and Homeless Services
4. Improve and Enhance Public Facilities and Infrastructure
5. Support Businesses and Job Creation/Retention
6. Support Programs through Program Administration

These priority needs align with HUD’s national objectives for the CDBG program, which are to:

- Provide decent housing
- Maintain a suitable living environment
- Expand economic opportunities for low- and moderate-income residents

Over the next five years, the City will address these priorities through the implementation of CDBG-funded activities aligned with the following five measurable Strategic Plan goals found in SP- (listed below).

## Evaluation of past performance

The investment of HUD resources during the 2024-2025 program years served as a catalyst for meaningful community improvements. Combined with additional funding from federal, state, and local sources, these resources enabled the City and its partners to achieve the following key objectives during the 2020-2024 Consolidated Plan period:

1. Delivered fair housing services to promote equal access to housing opportunities for all residents.
2. Provided homeless prevention and assistance services, supporting individuals and families at risk of or experiencing homelessness.
3. Offered essential public services for seniors, including home-delivered meals and support services addressing elder abuse and neglect.
4. Supported special needs populations, including services for survivors of domestic violence and individuals in substance abuse recovery.
5. Funded Section 108 debt service obligations and enhanced public facilities improvements.

## Summary of citizen participation process and consultation process

Following the enactment of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009, HUD revised its Consolidated Plan regulations under 24 CFR Part 91 to place greater emphasis on citizen participation and interagency consultation in the planning process. These revisions enhanced the role of collaboration by requiring consultation with:

- Continuums of Care (CoC)
- Public Housing Authorities (PHA)
- Business and civic leaders
- Public and private agencies addressing housing, health, social services, victim services, employment, and education for:
  - Low-income individuals and families
  - Homeless persons and youth
  - People with special needs

Combined with the analytical tools in HUD's eCon Plan Suite, these changes fostered a collaborative, data-driven, and place-based planning approach with strong community engagement.

## Local Participation in the 2025–2026 Consolidated Plan

In alignment with the City's Citizen Participation Plan, Newport Beach actively engaged residents and stakeholders in the development of the 2025–2026 Consolidated Plan through:

- Survey
- Community meeting
- Public hearing

Targeted outreach efforts focused on encouraging participation from low- and moderate-income individuals, especially those residing in neighborhoods where HUD funds are proposed to be used. The City also made deliberate efforts to involve minorities, non-English-speaking residents, and persons with disabilities.

As part of the consultation process, representatives from the CoC, PHA, and other key agencies contributed by completing surveys, sharing local data, and helping coordinate strategies. This ensured the efficient use of resources, maximized impact, and avoided duplication of services.

### Summary of public comments

A community meeting and public hearing to discuss housing and community development needs in Newport Beach was held on June 9, 2025, at the Bay Island Room in Marina Park. During the meeting, City staff provided an overview of the Community Development Block Grant (CDBG) program, and attendees participated in a dialogue about local needs and priorities. Community members were also encouraged to complete the 2025–2029 Consolidated Plan Needs Assessment Survey to further inform the planning process.

A public hearing to gather input on the draft 2025–2029 Consolidated Plan and the accompanying 2025–2026 Annual Action Plan will be held before the Newport Beach City Council on July 22, 2025.

The City received the following public comments: (1) Jim Mosher had questions regarding 2025 allocations versus the total allocation amounts; and (2) Jim Mosher and the City Council requested clarification about how much the City had to expend on activities of funds rollover each year. Public comments are summarized in Appendix A.

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

All comments and feedback received during the development of the Consolidated Plan were reviewed and thoughtfully considered in shaping the final Plan.

### Summary

An analysis of the 2016–2020 American Community Survey (ACS) 5-Year Estimates, the 2016–2020 Comprehensive Housing Affordability Strategy (CHAS) data, and locally sourced data—along with input from community members and stakeholders—identified six high-priority community needs to be addressed through the anticipated investment of \$2,010,075 million in CDBG funds over the five-year term of the Consolidated Plan.

The allocation of CDBG funds to eligible activities will be guided by the six Strategic Plan goals. To be considered for funding, any project or program submitted in response to a Notice of Funds Availability (NOFA) or similar solicitation must align with at least one of the five Strategic Plan strategies and demonstrate consistency with the Plan’s measurable, action-oriented goals.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Newport Beach	Community Development Department

**Table 1 – Responsible Agencies**

### Narrative

The Planning Division of the City of Newport Beach Community Development Department serves as the lead agency responsible for administering the Community Development Block Grant (CDBG) program.

As part of this effort, the City designed and carried out a comprehensive citizen participation and consultation process, along with a needs assessment and market analysis. These efforts focused on identifying levels of need in areas such as affordable housing, homelessness, special needs services, and broader community development issues. Information was collected through consultations with public officials and local agencies, community outreach and meetings, as well as a detailed review of demographic, economic, and housing market data.

Using this combination of quantitative and qualitative insights, the City of Newport Beach, developed the 2025–2029 Strategic Plan and the corresponding 2025–2026 Annual Action Plan.

The Planning Division will oversee the implementation of the 2025–2029 Consolidated Plan and each of the five subsequent Annual Action Plans, and will remain responsible for all grants planning, program management, and regulatory compliance in accordance with HUD guidelines and City policies.

### Consolidated Plan Public Contact Information

City of Newport Beach  
Community Development Department, Planning Division  
100 Civic Center Drive  
Newport Beach, CA 92660  
949-644-3309

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

### Introduction

HUD requires that each jurisdiction encourage its citizens to participate in the development of the Consolidated Plan and subsequent Action Plan. To ensure the opportunity is provided, the City of Newport Beach maintains a Citizen Participation Plan.

The Citizen Participation Plan set forth policies and procedures for citizen interaction in planning, implementation, and assessment of the City's Consolidated Plan/Action Plan. The objectives of the Citizen Participation Plan are:

- To encourage citizens, particularly residents of low- and moderate-income living in areas eligible for the use of program funds, including minorities, non-English speaking persons, and persons with mobility, visual, or hearing impairments, to participate in the development of the Consolidated Plan/Action Plan.
- To ensure that citizens are furnished with appropriate information about the Consolidated Plan and its various component programs.

The City of Newport Beach engaged in extensive consultation with a wide range of agencies, organizations, and stakeholder groups involved in:

- Developing affordable housing
- Creating job opportunities for low- and moderate-income residents
- Providing services to children, seniors, individuals with disabilities, persons with HIV/AIDS and their families, and individuals experiencing homelessness

To facilitate this consultation, the City employed multiple outreach methods, including:

- Web-based stakeholder surveys
- One-on-one stakeholder interviews
- Community meetings
- Public hearings
- Solicitation and review of written comments

To ensure a comprehensive understanding of community needs, the City consulted with a diverse mix of partners across the housing, community development, and economic development sectors. These consultations provided valuable insight that shaped the objectives and goals outlined in the Strategic Plan.

On January 23, 2025, the City published a Notice of Funding Availability (NOFA) in the Daily Pilot newspaper, City website, and emailed nonprofits, to announce the availability of CDBG funds and solicit proposals from tax-exempt, nonprofit organizations that provide eligible CDBG services or projects that benefit Newport Beach residents.

On June 21, 2025, staff published a notice in the Daily Pilot and City website informing the public that the City of Newport Beach had prepared the Draft 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan. The notice also indicated the plan would be available for review and comment from June 21, 2025, to July 21, 2025. The public has been provided with an opportunity to provide oral and/or written comments on the proposed activities included in the Draft 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan. Additionally, the current Citizen Participation Plan requires that a public hearing be held to receive testimony from interested residents or parties regarding the Con Plan and Action Plan. The public hearing was held by the City Council on July 22, 2025, which fulfills this requirement.

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

The City of Newport Beach recognizes that effective coordination among service providers is essential to maximizing the impact of the Community Development Block Grant (CDBG) program. To that end, the City engaged in close consultation with organizations offering assisted housing, health services, and other community-based programs during the development of this Consolidated Plan. These efforts aimed to gain a comprehensive understanding of the needs of low- and moderate-income residents.

Outreach activities included:

- Surveys with targeted questions on inter-agency coordination
- Invitations to community meetings
- Follow-up interviews conducted in person where appropriate

Looking ahead to the upcoming five-year planning period, the City remains committed to fostering continued collaboration and alignment with these partner agencies. The City will enhance these partnerships through the Notice of Funds Availability (NOFA) process and by offering ongoing technical assistance to CDBG subrecipients, ensuring effective implementation and sustained impact of funded activities.

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

The Orange County Continuum of Care (CoC) leads regional efforts to develop and implement strategies aimed at ending homelessness. The CoC supports a comprehensive homeless system of care that includes a diverse network of public agencies, private entities, nonprofit organizations, faith-based groups, and for-profit providers. Together, these partners utilize federal, state, and local resources to deliver a wide range of services to individuals and families experiencing homelessness.

Municipalities across Orange County, including the City of Newport Beach, contribute local resources to support programs that assist both individuals experiencing homelessness and those at risk of becoming homeless. In Newport Beach, City Net provides dedicated outreach to the homeless population, working to connect individuals with supportive services and coordinate efforts among providers to enhance outcomes and leverage collective impact.

The nonprofit community plays a pivotal role within the CoC system. Hundreds of organizations across the County offer services that range from emergency food distribution to the development of permanent supportive housing. These services are available to a variety of populations, including adults, families, unaccompanied youth, and individuals with special needs, such as veterans, survivors of domestic violence, and persons with disabilities.

Coordination across service providers is guided by the CoC's leadership and supported by key organizations such as 2-1-1 Orange County and Orange County Community Services. All providers within the CoC network are equipped to refer individuals to appropriate services based on their specific needs, ensuring a seamless and responsive system of care for those experiencing homelessness.

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

The City does not receive ESG funding.

The Orange County Continuum of Care (CoC) maintains ongoing collaboration with jurisdictions that receive Emergency Solutions Grant (ESG) funds. A regional collaborative has been established, which meets quarterly and includes representatives from ESG jurisdictions and the CoC. These meetings are used to identify funding priorities that align with each jurisdiction's Consolidated Plan and reflect community-identified needs. An evaluation panel is convened to review applications and determine which agencies will receive ESG funding.

In Orange County, ESG resources are primarily allocated to emergency shelter and rapid rehousing programs. Additionally, CDBG funds are used—when public service resources are available—to support emergency shelter rehabilitation and homeless services.

#### Performance Monitoring and Evaluation

The Orange County CoC uses performance standards and evaluation metrics grounded in data from:

- Homeless Management Information System (HMIS)
- Annual Performance Reports (APRs)
- Point-in-Time (PIT) Counts
- Homeless Inventory Count (HIC)



Key performance indicators include:

- Increases in employment income
- Access to mainstream resources
- Exits to and retention in permanent housing
- Spending efficiency and leveraging of resources
- HMIS data quality and participation in system-wide counts

The CoC has recently expanded its performance evaluation criteria to include:

- Average length of stay
- Rate of exits to permanent housing
- Recidivism (returns to homelessness)
- Net exits to permanent housing
- Program cost-efficiency using a Performance Improvement Calculator

This data enables the CoC to assess the effectiveness and cost of programs in achieving rapid and stable housing outcomes. The CoC also considers the severity of barriers when evaluating placements:

- High-barrier households are prioritized for permanent supportive housing
- Low-barrier households are guided toward rapid rehousing

The CoC reviews performance data quarterly and uses the findings to make incremental improvements and optimize program delivery.

### Regional Collaboration and HMIS Oversight

The Orange County CoC collaborates with the three CoCs in Los Angeles County (City of Pasadena, City of Glendale, and Los Angeles County) on shared implementation and management practices. Together, they developed and maintain a Policies and Procedures Guide for the use of the HMIS system.

HMIS system administrators provide:

- Ongoing training
- User support
- Troubleshooting assistance as needed

This collaborative structure ensures consistency, quality, and efficiency across regional homelessness data systems.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	<b>2-1-1 Orange County</b>
	<b>Agency/Group/Organization Type</b>	Continuum of Care - Information and Referral
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
2	<b>Agency/Group/Organization</b>	<b>Orange County Housing Authority</b>
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted by email outreach and the web-based survey. Through this consultation, Newport Beach opened or preserved lines of communication between the stakeholder and the City to be an active participant in housing and community development planning in the jurisdiction. Newport Beach sought specific input, feedback, and recommendations related to the topics highlighted above from this stakeholder.
3	<b>Agency/Group/Organization</b>	<b>Regional Center of Orange County</b>
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Non-Housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

4	<b>Agency/Group/Organization</b>	<b>Radiant Health Centers (Previously Aids Services Foundation)</b>
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
5	<b>Agency/Group/Organization</b>	<b>Families Forward</b>
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
6	<b>Agency/Group/Organization</b>	<b>South Orange County Community Services Council</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

7	<b>Agency/Group/Organization</b>	<b>Fair Housing Foundation</b>
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
8	<b>Agency/Group/Organization</b>	<b>Orange County Fire Authority</b>
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-Housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
9	<b>Agency/Group/Organization</b>	<b>C&amp;C Development</b>
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
10	<b>Agency/Group/Organization</b>	<b>Human Options, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

11	<b>Agency/Group/Organization</b>	<b>Southern California Association of Governments</b>
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
12	<b>Agency/Group/Organization</b>	<b>The Trust for Public Land</b>
	<b>Agency/Group/Organization Type</b>	Public Land Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
13	<b>Agency/Group/Organization</b>	<b>South County Outreach</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

14	<b>Agency/Group/Organization</b>	<b>Vocational Visions</b>
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
15	<b>Agency/Group/Organization</b>	<b>U.S. Department of Housing and Urban Development</b>
	<b>Agency/Group/Organization Type</b>	Other government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Market Analysis and Homeless Needs Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
16	<b>Agency/Group/Organization</b>	<b>OC Board of Supervisors</b>
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
17	<b>Agency/Group/Organization</b>	<b>Orange County Public Works</b>
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

18	<b>Agency/Group/Organization</b>	<b>Orange County 4 Kids</b>
	<b>Agency/Group/Organization Type</b>	Foster Care Agency/Facility
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth Non-Housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
19	<b>Agency/Group/Organization</b>	<b>Hoag Hospital</b>
	<b>Agency/Group/Organization Type</b>	Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
20	<b>Agency/Group/Organization</b>	<b>Project Self Sufficiency</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless Homeless/Formerly Homeless Resident (ESG)
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Services - Homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
21	<b>Agency/Group/Organization</b>	<b>Chelsea Investment Co.</b>
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

22	<b>Agency/Group/Organization</b>	<b>City of Costa Mesa</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
23	<b>Agency/Group/Organization</b>	<b>City of Santa Ana</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Housing Community Development Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
24	<b>Agency/Group/Organization</b>	<b>OC Health Care Agency</b>
	<b>Agency/Group/Organization Type</b>	Mental Health Agency/Facility
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
25	<b>Agency/Group/Organization</b>	<b>Volunteers Of America</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Veterans Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.



26	<b>Agency/Group/Organization</b>	<b>Jamboree Housing Corporation</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
27	<b>Agency/Group/Organization</b>	<b>California State Senate</b>
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
28	<b>Agency/Group/Organization</b>	<b>Innovative Housing Opportunities</b>
	<b>Agency/Group/Organization Type</b>	Assisted Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
29	<b>Agency/Group/Organization</b>	<b>CA Emerging Technology Fund (CETF)</b>
	<b>Agency/Group/Organization Type</b>	Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

30	<b>Agency/Group/Organization</b>	<b>Cox Communications</b>
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
31	<b>Agency/Group/Organization</b>	<b>StandUp For Kids - Orange County</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth Market Analysis Services - Homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
32	<b>Agency/Group/Organization</b>	<b>Illumination Foundation</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Services-Homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

33	<b>Agency/Group/Organization</b>	<b>Orange County CoC</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
35	<b>Agency/Group/Organization</b>	<b>Orange County Emergency Management Bureau</b>
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.
36	<b>Agency/Group/Organization</b>	<b>Habitat for Humanity Orange County</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was engaged through email outreach and a web-based survey. This consultation helped the City of Newport Beach maintain open communication with the stakeholder and encouraged their active involvement in housing and community development planning. The City specifically sought the stakeholder's input, feedback, and recommendations on the key topics outlined above.

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

The City of Newport Beach maintains a comprehensive registry of agencies, organizations, and stakeholders that have demonstrated interest in the Community Development Block Grant (CDBG) program. Representatives from these groups were invited to participate throughout the Consolidated Plan development process and were strongly encouraged to attend public meetings and complete surveys to help inform program priorities and funding strategies.

Organizations that were not previously engaged but wish to be included in future CDBG outreach and planning activities are encouraged to contact the Community Development Department – Planning Division at (949) 644-3309 to be added to the City's stakeholder list.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	County of Orange	The Strategic Plan goals align with the County of Orange CoC's efforts to promote fair housing and ensure all residents have equal access to housing opportunities.
2021-2029 Housing Element	Newport Beach	Strategic Plan goals are consistent with Housing Element policies and goals to ensure equal housing opportunities for residents through fair housing services.

**Table 3 – Other local / regional / federal planning efforts**

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

To strengthen collaboration between the Continuum of Care (CoC), housing providers, and health and social service agencies, the City of Newport Beach actively engaged these stakeholders during the development of the Consolidated Plan. These consultations ensured the Plan reflects the broad spectrum of community needs—especially for vulnerable and underserved groups.

The City continues to track CoC policy updates to keep local strategies aligned with broader regional efforts to assist homeless and low-income populations. Through its Planning Division, Newport Beach coordinates closely with CDBG subrecipients to deliver integrated services, focusing on support for:

- Chronically homeless individuals and families
- Families with children
- Veterans and their families
- Unaccompanied youth
- Individuals transitioning into permanent housing

To expand economic opportunities for low-income residents, the City partners with local service agencies, employers, and housing developers. In line with Section 3 of the Housing and Community Development Act of 1968, Newport Beach promotes inclusive outreach to ensure that employment opportunities linked to HUD-assisted activities are accessible to qualified residents.

### Narrative (optional):

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

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

Summarize citizen participation process and how it impacted goal-setting

The following table provides an overview of the citizen participation process.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	On January 23, 2025, the City published a Notice of Funding Availability (NOFA) in the Daily Pilot newspaper and City website, to announce the availability of CDBG funds and solicit proposals from tax-exempt, nonprofit organizations that provide eligible CDBG services or projects that benefit Newport Beach residents.	No comments were received.	Not applicable.	
2	Internet Outreach	Non-targeted/broad community	On January 23, 2025, the City published a Notice of Funding Availability (NOFA) in the Daily Pilot newspaper and City website, to announce the availability of CDBG funds and solicit proposals from tax-exempt, nonprofit organizations that provide eligible CDBG services or projects that benefit Newport Beach residents.	No comments were received.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	Publicly noticed Community Meeting for June 9, 2025, at 2:00 p.m. at Marina Park Community Center in the Bay Island Room.	Participants discussed the CDBG program including eligible activities. Participants were encouraged to complete the Consolidated Plan Community Survey	All comments were accepted.	
4	Community Needs Survey	Non-targeted/broad community	Community Survey and promotional flyers were created and distributed on the City's website, social media, and available at City Hall, community center. There were 48 survey responses received.	No comments were received.	Not applicable.	
5	Stakeholder Interviews	Social services, youth organizations, school districts, and community service agencies.	Email and Outreach surveys were sent.	No comments were received.	Not applicable.	
6	Newspaper Ad	Non-targeted/broad community	Newspaper ad published June 21, 2025, Daily Pilot newspaper announcing the a the 30-day public review and comment period for the 2025-2029 Consolidated Plan and 2025-2026 Action Plan, and a public hearing on Tuesday, July 22, 2025.	No comments were received.	Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	Non-targeted/broad community	Held on July 22, 2025. Newport Beach residents were able to participate in the public hearing and address the City Council.	The City received the following public comments: (1) Jim Mosher had questions regarding 2025 allocations versus the total allocation amounts; and (2) Jim Mosher and the City Council requested clarification about how much the City had to expend on activities of funds rollover each year.	All comments were accepted and addressed.	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment section of the 2025–2029 Consolidated Plan evaluates a wide range of community needs in Newport Beach, including:

- Housing needs
- Homelessness
- Non-homeless special needs
- Non-housing community development needs

### *Housing Needs*

This portion analyzes key indicators such as household income, housing tenure (owner vs. renter) and housing cost burdens. It also examines the needs related to public housing.

### *Homeless Needs*

The assessment of homelessness evaluates data on both sheltered and unsheltered individuals in Orange County to inform the City's strategy for addressing homelessness over the next five years.

### *Non-Homeless Special Needs*

This section identifies the needs of vulnerable populations who are not homeless but still require supportive services. These groups include, but are not limited to:

- Seniors and frail elderly
- Persons with severe mental illness
- Individuals with developmental or physical disabilities
- Persons with substance use disorders
- Individuals living with HIV/AIDS
- Victims of domestic violence

### *Non-Housing Community Development Needs*

This analysis focuses on the need for improvements in public facilities, infrastructure, and community services that primarily benefit low- and moderate-income residents.



## Methodology

To identify and assess community needs, the City employed a data-driven and participatory approach, which included:

- Review of relevant data sources
- Community meetings
- A Consolidated Plan Survey
- Consultations with local stakeholders

The needs assessment relied primarily on the following data sources:

- 2016–2020 American Community Survey (ACS) 5-Year Estimates
- 2016–2020 Comprehensive Housing Affordability Strategy (CHAS)
- 2024 Orange County Point-in-Time Count
- 2023 Annual HIV Surveillance Report
- 2023 California Department of Justice data
- 2023 National Crime Victimization Survey

These datasets were selected for their reliability and relevance and represent the most current information available through HUD’s eCon Planning Suite.

### Resident and Stakeholder Input: Consolidated Plan Survey

To further inform the planning process, the City conducted the 2025–2026 Consolidated Plan Survey, inviting residents and program stakeholders to assess the level of need in various areas, including:

- Housing and housing services
- Community and neighborhood services
- Services for special needs populations
- Community facilities and infrastructure
- Economic development and job creation

A total of 48 Newport Beach residents responded to the survey. Their feedback indicates that affordable housing, public improvements and public services are the highest priority. A detailed summary of the Survey Results can be found in Appendix D.

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

### Summary of Housing Needs

The Needs Assessment section of the Consolidated Plan evaluates the housing, homelessness, special needs, and non-housing community development needs of Newport Beach residents, with a focus on low- and moderate-income populations.

#### *Population and Income Overview*

According to the 2016–2020 American Community Survey (ACS) 5-Year Estimates, the City's population slightly decreased from 86,910 in 2009 to 86,695 in 2020, showing virtually no change. However, the number of households increased by 1%, from 38,070 to 38,595, and the median household income rose by 18%, from \$113,071 to \$133,849.

Of the 38,595 households in Newport Beach:

- 11,940 households (31%) earn less than 80% of the Area Median Income (AMI)
- 26,655 households (69%) earn more than 80% of AMI

#### *Housing Problems and Cost Burden*

Housing problems considered in this assessment include:

- Lack of complete plumbing or kitchen facilities
- Overcrowding (more than one person per room)
- Cost burden (more than 30% of income spent on housing)
- Severe cost burden (more than 50% of income spent on housing)

Among households earning below 80% AMI, 6,745 (57%) experience at least one housing problem. This rate is highest for households earning less than 50% AMI, with 74% experiencing one or more problems.

Analysis from CHAS data (Tables 6–13) reveals the following:

- Extremely low-income households (0–30% AMI) make up 11% of all households.
- Low-income households (30–50% AMI) account for 9%.
- Moderate-income households (50–80% AMI) represent 12%.
- Medium-income households (80–100% AMI) represent 6%.
- Upper-income households (100%+ AMI) make up the remaining 63%.

Among the 14,230 households earning less than 100% AMI, 7,360 experience at least one housing problem.

#### Housing Problems Breakdown (*Table 7 Highlights*):

- 3,420 renter households earning less than 100% AMI pay more than 50% of their income on housing.
- 2,950 owner households face the same severe cost burden.
- Substandard conditions (lack of plumbing/kitchen) affect 320 renters and 60 owners.
- Overcrowding affects 400 renter households and 25 owner households.

#### Severe Housing Needs (*Table 8*)

Households with one or more severe housing problems include:

- 4,130 renters
- 3,035 owners

#### Cost Burden >30% (*Table 9*)

- 5,874 renter households earning under 80% AMI are cost-burdened.
- 3,319 owner households in the same income brackets also pay over 30% of income on housing.

#### Cost Burden >50% (*Table 10*)

- 3,005 renter households and 2,310 owner households earning below 80% AMI are severely cost-burdened.

#### Overcrowding (*Table 11*)

- Overcrowding affects 400 renter households and 25 owner households in the city.
- These are primarily small- and large-related households, with minimal impact on non-family or multifamily households.

#### Summary

The data clearly indicates a significant housing burden among Newport Beach residents with incomes below 80% of AMI, particularly:

- Households earning less than 50% AMI, who face high rates of cost burden and overcrowding
- A large portion of elderly and small family households also experience high levels of housing need

These findings underscore the continued need for affordable housing development, rental assistance, housing rehabilitation, and targeted services for vulnerable populations, including seniors, persons with disabilities, and extremely low-income families.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	86,910	86,695	-0%
Households	38,070	38,595	1%
Median Income	\$113,071.00	\$133,849.00	18%

**Table 5 - Housing Needs Assessment Demographics**

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

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,785	2,820	4,335	3,085	23,575
Small Family Households	920	810	895	865	9,685
Large Family Households	55	80	140	160	1,130
Household contains at least one person 62-74 years of age	1,220	685	1,095	930	5,340
Household contains at least one person age 75 or older	1,360	675	795	445	2,890
Households with one or more children 6 years old or younger	150	124	255	180	1,215

**Table 6 - Total Households Table**

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

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	220	45	15	40	320	0	0	60	0	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	35	70	60	210	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	95	70	10	175	0	15	10	0	25
Housing cost burden greater than 50% of income (and none of the above problems)	1,825	930	610	55	3,420	1,460	550	615	325	2,950
Housing cost burden greater than 30% of income (and none of the above problems)	200	480	1,370	730	2,780	70	220	370	350	1,010
Zero/negative Income (and none of the above problems)	295	0	0	0	295	125	0	0	0	125

**Table 7 – Housing Problems Table**

**Data Source:** 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,090	1,110	760	170	4,130	1,460	565	685	325	3,035
Having none of four housing problems	705	670	1,820	1,475	4,670	525	480	1,070	1,115	3,190
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	330	490	365	1,185	410	250	295	955
Large Related	4	10	20	34	50	30	85	165
Elderly	1,175	480	560	2,215	785	450	480	1,715
Other	750	585	1,105	2,440	290	54	140	484
Total need by income	2,259	1,565	2,050	5,874	1,535	784	1,000	3,319

**Table 9 – Cost Burden > 30%**

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	335	335	410	185	0	595
Large Related	0	0	0	0	50	30	45	125
Elderly	1,100	240	290	1,630	715	300	285	1,300
Other	0	625	415	1,040	290	0	0	290
Total need by income	1,100	865	1,040	3,005	1,465	515	330	2,310

**Table 10 – Cost Burden > 50%**

Data Source: 2016-2020 CHAS

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	110	115	65	325	0	15	10	0	25
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	10	20	25	20	75	0	0	0	0	0
Total need by income	45	130	140	85	400	0	15	10	0	25

**Table 11 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

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

**Table 12 – Crowding Information – 2/2**

**Data Source Comments:** According to 2023 ACS Table S1101, Newport Beach has 7,987 households with children present. Data not available on renter/owner or income status.

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

Under the U.S. Census Bureau definition, nonfamily households consist of people who live alone or who share their residence with unrelated individuals. According to the 2023 American Community Survey Five-Year Estimates *Table S1101 - Households and Families*, the number of nonfamily households within Newport Beach is 16,176 which represents 42% of all Newport Beach households. The at-risk single person population in need of housing assistance would consist of seniors, homeless individuals, persons living in poverty, persons living with HIV/AIDS, survivors of domestic violence, persons with disabilities, persons with mental illness, individuals facing foreclosure, and persons who have recently lost employment. As this ACS data shows, almost 33% of all Newport Beach households live alone while 77% of all nonfamily households live alone with 30% of these persons over the age of 65. Moreover, as the data from ACS Table B19201 illustrates, over 18% of all nonfamily households live in poverty with an additional 20% of all nonfamily households earning less than 80% AMI. At these income levels, nonfamily households would likely need housing assistance.

## Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to American Community Survey (ACS) Table 1810, the total civilian noninstitutionalized population age 18 and over in Newport Beach is approximately 66,887. Of this population, an estimated 6,699 individuals report having a disability and may require housing assistance.

The barriers to independent living for persons with disabilities extend beyond their physical or mental impairments. Many face limited employment opportunities, lack financial resources, incur high healthcare costs, and rely on supportive services. In addition, accessibility modifications—such as ramps, widened doorways, or adaptive fixtures—are often necessary and costly. Analysis of household income characteristics shows that households with a disabled member are more likely to be low- or moderate-income and experience at least one of the four HUD-defined housing problems: cost burden, overcrowding, substandard housing, or lack of complete kitchen or plumbing facilities.

The California Department of Justice tracks domestic violence incidents statewide by jurisdiction. In 2023, the Newport Beach Police Department responded to 214 calls related to domestic violence. Of these:

- 1 incident did not involve a weapon
- 213 incidents involved a weapon, including:
  - 2 with a firearm
  - 5 with a knife or cutting instrument
  - 12 with other dangerous weapons
  - 194 with personal weapons (i.e., hands, feet, etc.)
  - 1 involving strangulation or suffocation

Assuming each of these calls represents a household in need, up to 214 households in Newport Beach may have required housing assistance in 2023. However, this likely underrepresents the true need. According to the 2024 National Crime Victimization Survey, 42% of domestic violence cases are unreported. According to those statistics, the number of affected households could be substantially higher.

Moreover, it is reasonable to assume that at least 75% of victims will need to relocate within five years to escape continued abuse. Based on this estimate, approximately 161 individuals or households, possibly including children or other dependents—may require emergency shelter, transitional housing, or long-term affordable housing due to domestic violence.



## What are the most common housing problems?

The most pressing housing issue in Newport Beach is the high rate of housing cost burden among low- and moderate-income households, especially those earning less than 80% of the Area Median Income (AMI). Data from the 2016–2020 CHAS indicates:

- Thousands of households in this income range are paying more than 30% of their income on housing costs, with 5,874 renter households and 3,319 owner households experiencing moderate or severe cost burdens.
- Of these, 3,005 renter households and 2,310 owner households face a severe cost burden, meaning they spend over 50% of their income on housing—placing them at heightened risk of displacement or homelessness.

Elderly households, small, related families, and single-person renter households (“other” households) are especially impacted. These populations typically have fixed or limited incomes, making them more vulnerable to housing instability as costs rise.

## Overcrowding and Substandard Housing

While not as widespread as the cost burden, overcrowding also affects a notable portion of Newport Beach’s low- and moderate-income households:

- 425 households experience overcrowding (more than one person per room), with 94% of them being renter households.
- The most impacted are single-family renter households earning 30–80% of AMI.
- Substandard housing—lacking a complete kitchen or plumbing—remains rare in Newport Beach, affecting fewer than 400 households in total.

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

According to CHAS Table 10, among the 5,315 low- and moderate-income households in Newport Beach experiencing a severe housing cost burden (paying more than 50% of income on housing), the most affected groups include:

- 1,040 “other” renter households, which typically include single-person and unrelated non-family households earning 30–80% of AMI.
- 1,300 elderly owner households, many of whom are on fixed incomes and live alone or in two-person households.

These groups face significant challenges due to limited incomes and increased need for affordable, stable housing. In contrast, large, related households—defined as those with five or more members—experience relatively low levels of cost burden, with only 125 owner households and 0 renter households reporting a severe cost burden. This suggests that large families are less likely to be severely impacted in Newport Beach, likely due to higher household income or shared housing costs.

According to Table 11, the majority of low- and moderate-income households impacted by overcrowding are single-family renter households, which make up 325 of the 400 overcrowded renter households, or approximately 81%. These overcrowded conditions are most prevalent among households earning 30–80% of AMI. In comparison, owner households account for just 25 overcrowded units, confirming that overcrowding is primarily a renter issue in Newport Beach.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The leading indicators of risk for homelessness among extremely low-income individuals and families with children in Newport Beach are housing cost burden and severe housing cost burden. These burdens reflect a household's inability to maintain stable housing and are often early warning signs of potential housing instability or displacement.

According to CHAS Table 10, a total of 5,315 households earning less than 80% of the Area Median Income (AMI) in Newport Beach are severely cost burdened, meaning they pay more than 50% of their monthly income on housing expenses. Of these:

- 3,005 households (56%) are renters
- 2,310 households (44%) are owners

When moderate cost burden (i.e., paying over 30% of income on housing) is also considered, a much larger group—at least 8,943 households—are cost burdened. These households are primarily concentrated in the 0–80% AMI range, which includes the extremely low-, very low-, and low-income categories. Based on these patterns, extremely low-income and low-income renters—totaling 6,614 households—are the most at risk of becoming homeless, particularly during times of economic stress, eviction, or rising rents.

CHAS Table 6 further identifies households with young children. Of the 11,940 households earning less than 80% of AMI, 653 (5.5%) include one or more children age six or younger:

- 150 households earning 0–30% of AMI
- 124 households earning 30–50% of AMI
- 255 households earning 50–80% of AMI

These young families, especially those in the lower income brackets, are particularly vulnerable to homelessness due to the combined pressures of high housing costs and the need for childcare, employment stability, and access to supportive services.

Additional risk factors include:

- Age: Table 6 shows that 1,360 households earning less than 30% of AMI contain a person age 75 or older, and another 1,220 contain someone age 62–74, many of whom may be living on fixed incomes.
- Family Size: Though large families are a smaller share of the total, 275 large family households (earning 0–80% AMI) also face affordability challenges and are more susceptible to overcrowding or displacement.

While overcrowding is not as prevalent in Newport Beach as cost burden, CHAS Table 11 shows that 400 renter households and 25 owner households live in overcrowded conditions (more than one person per room), with the majority earning between 30–80% of AMI. These overcrowded households may be “doubled up” with other families—another indicator of unstable housing and risk of homelessness.

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

The assessment of at-risk populations in Newport Beach is based on data from the American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS), as reported in this Consolidated Plan. The City uses HUD-defined housing problems and household categories to identify individuals and families who are most at risk of housing instability or homelessness.

#### Operational Definition of "At-Risk Populations"

For the purposes of this assessment, at-risk populations are defined as households earning less than 80% of the Area Median Income (AMI) who meet one or more of the following HUD-designated housing problems:

- Cost burden: paying more than 30% of income on housing
- Severe cost burden: paying more than 50% of income on housing
- Overcrowding: more than one person per room
- Substandard housing: lacking complete kitchen or plumbing facilities

The City gives particular focus to extremely low-income renters, elderly households, single-person or non-family households, families with young children, and households in overcrowded units, as these groups are more likely to experience multiple housing stressors that can lead to homelessness.

## Methodology Used to Estimate At-Risk Groups

Estimates were generated using:

- CHAS 2016–2020 special tabulations from HUD, which provide detailed cross-tabulations by income, household type (e.g., small family, large family, elderly, other), and housing problems.
- ACS 2018–2022 5-Year Estimates, which provide supplemental demographic information such as total population by age, disability status, and household characteristics.

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

Specific housing characteristics have been strongly linked to housing instability and an increased risk of homelessness, particularly among extremely low-income and very low-income renter households in Newport Beach. These characteristics include severe housing cost burden, low household income ( $\leq 50\%$  AMI), household composition, and age of household members.

According to CHAS Table 10, there are 1,965 renter households in Newport Beach earning less than 50% of the Area Median Income (AMI) who are severely cost burdened, meaning they pay more than 50% of their income toward housing costs. These households are the most vulnerable to housing instability, eviction, or homelessness. The breakdown is as follows:

- Small related renter households: 0
- Large related renter households: 0
- Elderly renter households: 1,100
- “Other” renter households (typically single-person or non-family households): 865 (625 at 30–50% AMI and 240 at 0–30% AMI)

These data indicate that:

- Elderly renters make up 56% of all severely cost burdened renters earning less than 50% of AMI.
- “Other” renter households—most likely single individuals or unrelated roommates—make up 44% of this at-risk group.

Notably, no small or large related renter households earning below 50% of AMI report severe cost burden in this dataset, suggesting that families with children in this income range may have greater access to stable or subsidized housing, or are underrepresented in the current CHAS sample.

The characteristics associated with the highest risk of homelessness in Newport Beach therefore include:

- Elderly renters living on fixed incomes with high rent burdens;
- Single-person and non-family renter households with limited financial resilience and no economies of scale;
- Households earning less than 50% of AMI, who are highly sensitive to rental increases or financial shocks.

These 1,965 households reflect those most in need of targeted interventions, including rental assistance, permanent supportive housing, and accessibility-focused rehabilitation or housing vouchers.

## Discussion

Based on evaluation of ACS and CHAS data in Tables 6–11, the highest priority housing need in Newport Beach is the development of additional rental housing units affordable to low- and moderate-income households—particularly those earning below 80% of the Area Median Income (AMI).

According to CHAS Table 9, there are 8,943 households in Newport Beach earning 0–80% of AMI who are cost burdened, meaning they spend more than 30% of their income on housing costs. This includes:

- 5,874 renter households, and
- 3,319 owner households

Cost burden is an early indicator of housing instability, but severe cost burden—defined as spending more than 50% of income on housing—poses the most immediate risk. According to CHAS Table 10, of the cost burdened households:

- 6,614 are severely cost burdened, including
  - 4,140 renter households, and
  - 2,310 owner households

Among these 4,140 severely cost burdened renters, a total of 3,005 households earn less than 80% of AMI, and 1,965 earn less than 50% of AMI. Households earning below 50% of AMI and paying more than half their income toward rent are considered most at risk of becoming homeless, especially during periods of rent increases, income loss, or eviction.

Key groups affected by severe cost burden include:

- Elderly renters: 1,340 severely burdened renters aged 62 or older
- “Other” renter households: 1,040 non-family or single-person households, many with limited support networks
- Small related renter households: 335 households, primarily earning 50–80% of AMI
- No severely cost burdened large, related renter households were reported

This data clearly demonstrates that the most vulnerable renter populations are extremely low- and very low-income elderly and single-person households, who often rely on fixed incomes and face barriers to relocating or accessing affordable alternatives.

The chronic lack of affordable rental housing options contributes directly to these high rates of rent burden. To prevent displacement and homelessness, the City of Newport Beach must prioritize investment in affordable rental production, rental subsidies, and supportive housing resources targeted to these at-risk groups.

## NA-35 Public Housing – 91.205(b)

### Introduction

Public housing and other assisted housing programs are a critical part of Orange County's strategy to address the affordable housing needs of low- and moderate-income families in Newport Beach. The Orange County Department of Housing and Community Services, through the Orange County Housing Authority (OCHA), administers these programs on behalf of participating jurisdictions, including Newport Beach.

Designated as a Standard Performing Housing Authority, OCHA provides affordable housing options for low-income families, seniors, and individuals with disabilities. It manages the Section 8 Housing Choice Voucher Program, which offers rental assistance to qualified households across all unincorporated areas of Orange County and 34 participating cities, including Newport Beach.

OCHA's mission is:

"To provide safe, decent, and sanitary housing conditions for families with low-income, very-low-income, and extremely low-income, and to manage resources efficiently. OCHA promotes personal, economic, and social upward mobility to provide families the opportunity to transition from subsidized to non-subsidized housing."

Through this mission and its ongoing partnership with local jurisdictions, OCHA plays a vital role in expanding housing access and improving stability for some of the region's most vulnerable populations.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	10,825	0	10,418	187	207	10

**Table 13 - Public Housing by Program Type**

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

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	16,476	0	16,470	17,239	15,594
Average length of stay	0	0	0	8	0	8	0	4
Average Household size	0	0	0	2	0	2	1	3
# Homeless at admission	0	0	0	87	0	5	72	10
# of Elderly Program Participants (>62)	0	0	0	4,926	0	4,884	38	3
# of Disabled Families	0	0	0	2,163	0	2,075	64	14
# of Families requesting accessibility features	0	0	0	10,825	0	10,418	187	207
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 14 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	5,857	0	5,528	139	182	6
Black/African American	0	0	0	745	0	693	39	10	2
Asian	0	0	0	4,128	0	4,107	4	15	2
American Indian/Alaska Native	0	0	0	64	0	60	4	0	0
Pacific Islander	0	0	0	31	0	30	1	0	0
Other	0	0	0	0	0	0	0	0	0

**Table 15 – Race of Public Housing Residents by Program Type**

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

**Data Source:** PIC (PIH Information Center)



## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	1,941	0	1,814	34	87	4
Not Hispanic	0	0	0	8,884	0	8,604	153	120	6

**Table 16 – Ethnicity of Public Housing Residents by Program Type**

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

**Data Source:** PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity conducted by federal agencies or receiving federal financial assistance. Under this law, housing providers may not:

- Deny or refuse to rent or sell to individuals with disabilities.
- Impose different application or qualification criteria, rental fees, sales prices, or lease terms based on disability.
- Segregate tenants with disabilities to specific floors or sections of a property.
- Refuse to make necessary repairs or limit access to amenities such as recreational facilities, common areas, parking, janitorial services, or other services offered to all residents.

The Orange County Housing Authority (OCHA) adheres to the requirements of Section 504 and makes every effort to provide reasonable accommodation to individuals with disabilities. These accommodations may include accessible unit features, proximity to family members, or housing options appropriate for seniors or individuals with specific needs.

Over the past five years, OCHA has enhanced its ability to serve residents with disabilities by securing 50 Non-Elderly Disabled (NED) vouchers and 510 HUD-Veterans Affairs Supportive Housing (VASH) vouchers.

To proactively support disabled applicants and participants, OCHA implements the following practices:

- Supportive Services Access: Assist applicants and participants with connection to community-based supportive services upon request—without making such participation a condition for continued program eligibility.
- Equal Opportunity: Ensure that applicants who qualify for a Housing Choice Voucher are not denied access to other housing opportunities due to their disability or their decision not to participate in supportive services.
- Housing Search Assistance: Maintain and update a list of available rental units, including accessible units for persons with disabilities. This list is available in the lobby and by email or fax upon request.
- Rent Flexibility for Accessible Units: Approve higher contract rents, consistent with rent reasonableness requirements, for units that include structural accessibility features for persons with disabilities.
- Technical Support for Landlords: Offer referrals to fair housing agencies, such as the Fair Housing Foundation, to provide technical assistance for landlords interested in making reasonable accommodations or accessibility modifications to their units.

Through these efforts, OCHA ensures that its programs remain inclusive, accessible, and compliant with federal fair housing regulations, while actively supporting the housing stability and independence of individuals with disabilities.

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

According to OCHA, the following represent the immediate needs of residents of Public Housing:

1. Affordable, Accessible Rental Units
  - There is a critical shortage of one- and two-bedroom units, particularly those that are accessible to seniors, individuals with disabilities, and veterans.
  - To address this, OCHA has prioritized issuing project-based vouchers for these populations, including veterans and seniors experiencing homelessness.
2. Active Waiting List and Program Access
  - F OCHA's Housing Choice Voucher waiting list, reopened in September 2023, remains closed or limited by preference categories (e.g., veterans, elderly, disabled, working families).
  - The waiting list is capped at 12,000 applicants, but ongoing demand significantly exceeds supply, especially among disabled households.

### 3. Supportive Services and Case Management

- Voucher holders face barriers in locating and securing appropriate housing, particularly affordable units in high-opportunity neighborhoods.
- There is a strong need for enhanced case management, housing navigation, and support connecting participants to community resources.

### 4. Landlord Engagement & Incentives

- OCHA collaborates with over 3,700 property owners through the Welcome Home OC and VASH programs, offering incentives (e.g., security deposits, holding fees, damage protection) to expand the supply of accessible and affordable rental units.
- However, increased landlord outreach and incentives are needed to stabilize housing options for voucher holders.

### 5. Emergency & Transitional Housing for Homeless Populations

- Allocation of **Emergency Housing Vouchers (EHVs)** under ARPA to address immediate needs for those experiencing or fleeing homelessness, including victims of domestic violence and veterans
- Project-based voucher developments specifically target **homeless individuals** (e.g., Aurora Vista, Mesa Vista, Pelican Harbor), helping bridge critical gaps in transitional and permanent housing.

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

The housing needs of Newport Beach residents served by the Orange County Housing Authority (OCHA), including Housing Choice Voucher holders and those receiving other rental assistance—are significantly more urgent than those of the city’s general population. While rising housing costs impact many residents citywide, OCHA-assisted households in Newport Beach typically face more severe challenges, including extremely low incomes, severe rent burdens, and a shortage of affordable, accessible rental units.

Many of these households are seniors, persons with disabilities, or families at risk of homelessness, and often require supportive services and housing search assistance. In contrast, most Newport Beach households outside the subsidized housing system tend to have higher incomes and greater access to market-rate housing options, despite the high cost of living.

In short, while affordability is a broad concern, OCHA-assisted households in Newport Beach face deeper, more complex housing needs that require targeted interventions to ensure stability and prevent homelessness.

## Discussion

According to OCHA's FY 2025-2029 Strategic Plan goals, the following actions are planned in the upcoming five years:

- Maintain and Expand Access to Housing
  - Reopen and manage the Housing Choice Voucher (HCV) waiting list to ensure periodic intake—following the successful reopening in September 2023 and selecting 12,000 applicants from over 57,000 submissions.
  - Secure and distribute special vouchers (e.g., Non-Elderly Disabled, Veterans VASH, Emergency Housing Vouchers) to better serve disabled and vulnerable populations.
- Enhance Accessibility
  - Continue reasonable accommodation training and outreach to landlords, reinforcing fair housing and accessible unit availability.
- Strengthen Landlord Engagement and Incentives
  - Expand landlord recruitment and retention efforts, including incentives such as signing bonuses, enhanced security deposits, and refrigerator assistance. OCHA distributed 401 such incentives (totaling ~\$679,000) over the prior five years.
  - Increase extended housing search time allowances and proactively support landlords in managing HCV tenants to foster stable tenancies.
- Digitize and Streamline Operations
  - Continue transitioning to a fully digital file system, reduce paper reliance, and support online documentation portals (e.g., "Assistance Connect") for applicants, participants, and service providers.
  - Implement operational efficiencies through e-signature software (DocuSign), digital forms, and communication portals—enhancing timely service delivery.
- Promote Fair Housing and Access
  - Provide ongoing fair housing education—especially on reasonable accommodations—for landlord and service provider partners.
  - Offer security deposit assistance for voucher holders in specialized programs (e.g., homeless or disabled households).
  - Standardize application processes (e.g., universal application) and improve intake transparency to reduce disparities for vulnerable populations.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

There are four federally defined categories under which individuals and families may qualify as homeless:

1. *Literally homeless* (living in places not meant for habitation, in shelter, or exiting institutions after  $\leq 90$  days)
2. *Imminent risk of homelessness* (will lose housing within 14 days, with no safe option and lacking resources)
3. *Homeless under other Federal statutes* (includes unaccompanied youth, families with unstable housing, etc.)
4. *Fleeing/attempting to flee domestic violence*

These categories remain foundational for eligibility and funding nationwide.

Homelessness is typically measured using one of two methods:

1. Point-in-Time (PIT) counts, which aim to capture the number of people experiencing homelessness on a single night or within a short window of time.
2. Period prevalence counts, which estimates how many people are homeless over a longer period, such as a year.

The Orange County Continuum of Care (OC-CoC) uses the Point-in-Time method to conduct its biennial homeless census. To organize data collection and coordinate services, the county is divided into three Service Planning Areas (SPAs). Data from the PIT count is reported at the county level, by SPA, and to a limited extent by city.

The 2024 Point-in-Time Count took place during the week of January 22, 2024, in accordance with HUD requirements.

- The sheltered count was conducted on the night of January 22, 2024.
- The unsheltered count occurred from January 23 to January 25, 2024.

The methodology remained consistent with previous counts in 2022 and 2023, allowing for year-to-year comparisons. Volunteers used ArcGIS maps and mobile survey apps to canvass the entire county and identify people experiencing homelessness. Surveys collected HUD-required data, as well as additional demographic and situational details. Data validation was conducted by the County Office of Care Coordination, in partnership with City Net and Hub for Urban Initiatives.

### Homelessness in Newport Beach

According to the 2024 PIT Count, approximately 71 individuals are homeless in Newport Beach, all of whom are unsheltered. Due to limited city-specific data, it is assumed that Newport Beach's homeless population generally reflects the characteristics of Orange County's broader homeless population.

Countywide demographic estimates from the 2024 PIT Count include:

- Gender:
  - Male: 54.81%
  - Female: 44.71%
- Race/Ethnicity:
  - White: 61.23%
  - Black/African American: 7.81%
  - Multi-racial/Other: 2.21%
  - American Indian/Alaska Native: 1.63%
  - Asian: 3.85%
  - Native Hawaiian/Pacific Islander: 1.57%
  - Hispanic/Latino (any race): 36.16%
- Age:
  - Under 18: 9.44%
  - Age 18–24: 4.21%
  - Age 25–44: 40.54%
  - Age 45–54: 19.80%
  - Age 55–61: 14.15%
  - Age 62 and older: 11.87%

These findings help inform Newport Beach’s strategy to align its homeless service efforts with broader countywide initiatives and resource allocations.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	948	180	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	2,195	3,993	0	0	0	0
Chronically Homeless Individuals	877	1,566	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	80	248	0	0	0	0
Unaccompanied Child	6	0	0	0	0	0
Persons with HIV	175	92	0	0	0	0

**Table 17 - Homeless Needs Assessment**

**Data Source:** Orange County 2024 Point in Time Count.

**Data Source Comments:** Data used from 2024 Point in Time Count for the Orange County as a whole - City of Newport Beach data not available. A "0" count indicates that data was not available for this category.

Indicate if the homeless population is:

Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The OC-CoC conducted a Point-In-Time Survey of Orange County's homeless is part of a national survey. The January 2024 PITS estimated the County's homeless population at 7,322 individuals, with 3,277 in the North County SPA, and 71 unsheltered homeless in Newport Beach. Orange County's homeless count reports there are 3,149 sheltered and 4,173 unsheltered homeless (1,581 sheltered and 1,646 unsheltered in the North County SPA). Newport Beach's homeless are enumerated as 71 unsheltered.

To the extent that the PITS captured demographic data regarding the City's homeless population, information by category of the homeless is provided below. If no specific Newport Beach data is available, an estimate based on the countywide or SPA homeless demographics is provided.

- Chronic Homeless Individuals: A chronically homeless individual is defined by HUD as an unaccompanied homeless individual (living in an emergency shelter or is unsheltered) with a disabling condition, who has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. The 2024 PITS estimates there are 877 sheltered and 1,566 unsheltered chronically homeless in the County-wide – approximately 33.37% of the County's homeless population. Based on this percentage, it is estimated that 24 of Newport Beach's homeless may be chronically homeless.
- Chronically Homeless Families and Families with Children: No information regarding chronically homeless families for Newport Beach is provided by the 2024 PITS. However, among unsheltered homeless individuals County-wide, approximately almost 50 percent report they become homeless for the first time in the past 12 months.
- Veterans and their Families: Based on County-wide statistics where 4.48% of all homeless are veterans, there are an estimated three veterans among Newport Beach's homeless.
- Unaccompanied Youth: The 2024 PITS estimates that there are 308 "transitional aged youth" -- adults between the ages of 18 and 24.
- HIV/AIDS: The 2024 PITS estimated that 3.7% of homeless adults in the County are living with HIV/AIDS. Based on this percentage, it is presumed there are two homeless individuals with HIV/AIDS in the City.

## Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	2,391	2,017
Black or African American	342	230
Asian	111	171
American Indian or Alaska Native	127	103
Pacific Islander	65	50
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	108	1,602
Not Hispanic	3,036	2,571

**Data Source:** Orange County 2024 Point in Time Count

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

According to the Orange County 2024 PIT Count, there were 291 homeless families with at least one adult and one child (948 people) living in emergency or transitional shelters and 56 unsheltered families (180 people) in need of housing assistance. Countywide, an estimated 378 housing units that are affordable to extremely-low income households are needed to reduce the number of homeless families with children. Additionally, the PIT count revealed 80 sheltered veterans and 248 unsheltered veterans. However, data was not available for veteran families.

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

County-wide, as indicated in the 2024 Point in Time Count, the white race/ethnicity comprises the largest percentage of both the unsheltered and sheltered homeless at approximately 61.23 percent. The smallest percentage of both unsheltered and sheltered homeless are the Native Hawaiian or other Pacific Islander group who comprise 1.57% the population in each category. There is no data available at the City level.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Approximately 4,173 people or 57 percent of Orange County's homeless people were unsheltered and living in inhabitable living environments (i.e. living in the streets, vehicles or tents) and approximately 3,149 people or 43 percent of homeless people counted were sheltered. Of the 3,149 people sheltered, 23% have a substance abuse disorder, 30% are physically disabled, 7% are living with HIV/AIDSs, 35% have serious mental illness and 10% are victims of domestic violence.

### Discussion:

While the deployment of homeless prevention and rapid re-housing resources by the CoC and its partner agencies has made significant inroads toward achieving the goals included in the Ten-Year Plan to End Homelessness in Orange County. There is further need for increased resources and outreach to address unsheltered veterans, seniors, and transitional aged youth.



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

### Introduction:

Special needs populations consist of persons who are not homeless but due to various reasons are in need of services and supportive housing. Persons with special needs include the elderly, frail elderly, severe mentally ill, developmentally disabled, physically disabled, persons with HIV/AIDS and victims of domestic violence. In Orange County, other subpopulations with special needs include victims of human trafficking and veterans with Post Traumatic Stress Disorder (PTSD). The City of Newport Beach will consider allocating CDBG public service funding to various programs that provide services to special needs populations, including but not limited to those serving the elderly, frail elderly, developmentally disabled, physically disabled and victims of domestic violence.

### Describe the characteristics of special needs populations in your community:

**Elderly and Frail Elderly:** According to ACS Table DP02-2023, 5-year estimates 35% of all Newport Beach households have at least one member age 65 and over. This population is often impacted by limited mobility, increased health complications, and fixed income. Common service needs for the elderly include transportation, home delivery services, and in-home medical care. HUD's housing needs data (Tables 9 and 10), 3,940 lower-income elderly households are experiencing housing cost burden, and 2,930 are experiencing severe housing cost burden.

**Persons with Disabilities:** The obstacle to independent living for these adults is not only their disability, but also the lack of financial resources, often related to limited employment. Based on ACS data 1810, of the total Civilian Noninstitutionalized Population (82,469) in Newport Beach, 6,669 adults have a disability.

**HIV/AIDS:** Human immunodeficiency virus infection (HIV) is a virus that weakens one's immune system by destroying important cells that fight diseases and infection. as of December 31, 2022, the Orange County Health Care Agency estimated that less than ten Newport Beach residents are living with HIV. Persons with HIV/AIDS face a variety of challenges, including maintaining stable housing. Safe, affordable housing may be as crucial to their general health as is access to quality healthcare. The 2024 PITS estimated that 3.7% of homeless adults in the County are living with HIV/AIDS. Based on this percentage, it is presumed there are 14 homeless individuals with HIV/AIDS in the City. Persons with HIV/AIDS may be targets of discrimination, including illegal eviction from their homes when their illness is exposed. Fair Housing laws prohibit housing discrimination against persons with disabilities, including persons with HIV/AIDS.

**Victims of Domestic Violence:** Domestic Violence includes but is not limited to felony or misdemeanor crimes of violence committed by a current or former spouse of the victim or by a person who is cohabiting with or has cohabited with the victim as a spouse. In 2018, the Newport Beach Police Department responded to a total of 214 calls related to domestic violence. Of these calls, 213 of these domestic incidents did involve a weapon.

**Victims of Human Trafficking:** Human trafficking is a crime that involves the forceful, fraudulent or coercive methods of entrapping a person, real or perceived, in an attempt to exploit them for financial gain. As of 2022, the Orange County Human Trafficking Task Force reported a total of 428 incidents of human trafficking in Orange County.

**Veterans with Post Traumatic Stress Disorder:** Post-Traumatic Stress Disorder (PTSD) is a psychiatric disorder that can occur following the experience or witnessing of a life-threatening event such as military combat, natural disaster, terrorist incident, serious accident, physical or sexual assault. However, others will have stress reactions that do not subside on their own and may get worse over time. The 2024 PIT Count reported 328 homeless veterans County-wide.

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

These groups often require both affordable housing options and comprehensive supportive services tailored to their unique needs. The City of Newport Beach may allocate Community Development Block Grant (CDBG) public service funds to programs that serve these populations, with a focus on helping them maintain housing stability, safety, and personal independence.

**Housing and Supportive Service Needs:** To understand and address the needs of these groups, the City consulted with local service providers, analyzed responses to community needs surveys, and reviewed data from national and regional sources. The most common supportive services identified include:

- Case management
- Medical or psychological counseling
- Transportation assistance
- Childcare
- Life skills and job training
- Food assistance and nutritional support
- Legal advocacy and crisis intervention (especially for victims of abuse or trafficking)

Accessible housing is a critical component of stability for people with physical and sensory disabilities. Necessary home modifications may include:

- For mobility impairments: widened doorways, ramps, grab bars, no-step entries, lowered countertops, and accessible hardware.
- For hearing disabilities: visual alerts for telephones, doorbells, and smoke alarms.
- For vision impairments: tactile and Braille indicators on appliances, contrasting colors to differentiate surfaces, better lighting, and reduced glare.

**Barriers and Challenges:** The high cost of housing in Newport Beach and Orange County is a major barrier for many individuals with special needs. Most rely on fixed or limited incomes (such as Social Security or disability benefits), making it difficult to afford market-rate housing. Without supportive housing and related services, these populations risk housing instability, institutionalization, or homelessness.

To meet these needs, local nonprofit organizations throughout Orange County provide a wide range of services, including:

- For persons with HIV/AIDS: healthcare, testing, prevention education, and case management.
- For victims of domestic violence: emergency shelter, counseling, legal support, and transitional housing.
- For veterans with PTSD and victims of human trafficking: trauma-informed services, housing placement, and long-term recovery support.

By continuing to partner with service providers and invest in tailored housing and service solutions, the City aims to improve quality of life and independence for its most vulnerable residents.

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

Persons with HIV/AIDS are considered a special needs group due to their need for health care and supportive services. Persons with HIV/AIDS may face bias and misunderstanding about their illness that may affect their access to housing. Furthermore, they may have trouble balancing their incomes with medical expenses due to their illness, putting them at risk of becoming homeless.

The Orange County Health Care Agency reports that as of December 2023, 7,044 persons were living with HIV in Orange County – less than 10 in Newport Beach. Demographic data regarding the characteristics of the County’s “People Living with HIV Disease (PLWHD)” include the following:

- Gender: 78.2% male and 18% female
- Race/Ethnicity: 50.8% Hispanic, 30.5% White, 10.5% Asian, and 6.0% Black
- Age (by percentage): age 19-25 (18.4%), age 26-35 (33.1%), 36-45 (24.8%), age 46-55 (13.9%), age 56 and older (8.6%)
- As of December 2023, 266 new cases diagnosed with HIV are living in Orange County
- The five cities with the highest number of PLWHD (in order): Santa Ana, Costa Mesa, Anaheim, Garden Grove, Orange, and Irvine

There is no HIV/AIDS-dedicated housing in Newport Beach; however, the AIDS Services Foundation has a motel program that will allow those with HIV/AIDS facing homelessness to stay in motels throughout the region for a limited time. The following HIV/AIDS housing resources are available to residents on a countywide basis:

- Aid Services Foundation has 18 beds in its transitional housing program
- Gerry House has six beds in their six-month transitional housing recovery program with set-aside beds for those with HIV/AIDS
- Emmanuel House is a 21-bed transitional housing program
- Straight Talk, Inc. has six beds in its Start House transitional housing program

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

#### Discussion:

Residents of Newport Beach with special needs include a broad range of individuals who, while not currently homeless, face significant challenges in maintaining stable housing and achieving independent living. These groups include:

- Elderly and frail elderly individuals
- Persons with physical, developmental, or sensory disabilities
- Individuals with severe mental illness
- Persons struggling with alcohol and substance use disorders
- Persons living with HIV/AIDS
- Victims of domestic violence

In addition, Orange County service data and regional consultations highlight the growing need to support:

- Veterans, particularly those experiencing Post-Traumatic Stress Disorder (PTSD)
- Survivors of human trafficking

These populations often face multiple barriers, including extremely limited incomes, high housing costs, and difficulties accessing healthcare, nutrition, transportation, and other essential support services. For many, the struggle for housing stability is compounded by chronic medical or behavioral health conditions, mobility limitations, or trauma-related experiences.

Over the past five years, the City of Newport Beach has used Community Development Block Grant (CDBG) public service funds to support programs that directly serve these vulnerable populations. Examples include:

- Home-delivered meals for frail and homebound seniors
- Support services for individuals recovering from substance use disorders
- Case management and advocacy through local nonprofit partnerships

These investments are part of a broader strategy to help residents with special needs remain safely housed, connected to essential services, and able to participate fully in community life. As housing costs continue to rise across Orange County, the City remains committed to aligning CDBG funding priorities with the evolving needs of these underserved groups.

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

### Describe the jurisdiction's need for Public Facilities:

The City's public facility priorities are to construct, expand or rehabilitate public facilities for the primary benefit of low-income persons. CDBG public facility projects that meet CDBG eligibility requirements align with the goals of the Consolidated Plan, and address a CDBG National Objective will be considered for funding in the Annual Action Plans.

In consultation with stakeholders, there is a need to improve public facilities used by low- and moderate-income residents and residents with special needs. Such projects may include the construction of new facilities, rehabilitation of existing facilities or expansion of existing facilities to better meet the needs of Newport Beach residents. Such facilities include, but are not limited to senior centers, childcare centers, youth centers, parks, community centers, and further health care facilities in response to COVID-19.

The City operates a dedicated facility for youth. The Community Youth Center is located at Scenic Grant Howald Park in the heart of Corona del Mar. The facility includes athletic fields, basketball courts, tennis courts along with a game room, meeting room and dance floor. The City also operates seven community centers: Balboa, West Newport, Bonita Creek, Carroll Beek, Cliff Drive, Community Youth Center (CYC), and the Mariners Vincent Jorgensen Community Center.

Newport Beach operates the Oasis Senior Center facility which helps direct seniors to valuable outside resources and offers high-quality programming to enrich the lives of seniors, including but not limited to activities such as educational classes, exercise programs, art education, health promotion, transportation, counseling, support functions.

### How were these needs determined?

The City of Newport Beach identified public facility needs through community input, stakeholder consultations, and responses to the Consolidated Plan Survey. Priority is given to facilities that primarily serve low-income residents, especially those in need of critical repairs or expansion to better meet community demand. The Consolidated Plan emphasizes supporting projects that clearly demonstrate a benefit to low- and moderate-income individuals and families.

### Describe the jurisdiction's need for Public Improvements:

According to the City of Newport Consolidated Plan Survey in 2025, there is high need for additional public improvement maintenance such as drainage, water/sewer, and alley improvements. There is lower need for sidewalk and accessibility improvements.

### How were these needs determined?

The needs identified for public infrastructure improvements in the City were determined in consultation with the City of Newport Beach staff as well as respondents to the 2025-2029 Consolidated Plan Survey.

### Describe the jurisdiction's need for Public Services:

Public service activities continue to be a top priority for Newport Beach residents and stakeholders. However, per CDBG regulations, only 15% of the City's annual CDBG allocation (plus 15% of any prior-year program income) may be used for public service programs. Within this cap, the City prioritizes services that support lower-income households and enhance quality of life. These services include programs for seniors, youth, childcare, and workforce development.

The City also partners with local nonprofits and the Orange County Continuum of Care (CoC) to support homeless services. Newport Beach recognizes the importance of aligning with the CoC's regional strategy and will continue to fund programs that support its efforts to prevent and reduce homelessness.

While substance abuse services are available through county and private providers, the City allocates CDBG funds to help cover these service costs for low- and moderate-income individuals. This not only increases access to treatment for those in need but also supports the CoC's broader approach to addressing homelessness through supportive services.

### How were these needs determined?

The City of Newport Beach is committed to maintaining a high quality of life for all residents, with a focus on supporting the well-being of low- and moderate-income households. Through community input, stakeholder consultations, and coordination with local nonprofits and City departments, public services that benefit lower-income residents have been identified as a high priority in the Consolidated Plan. These services play a vital role in promoting health, stability, and opportunity for residents across the City.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis outlines the conditions under which the City of Newport Beach will implement its Community Development Block Grant (CDBG) programs during the 2025–2026 Consolidated Plan period. Together with the Needs Assessment, it provides the foundation for the City’s Strategic Plan, guiding the selection of programs and projects funded with U.S. Department of Housing and Urban Development (HUD) resources.

Much of the data in this section is drawn from the Comprehensive Housing Affordability Strategy (CHAS), a special dataset compiled by the U.S. Census Bureau for HUD. Additional information is sourced from the American Community Survey (ACS) and other up-to-date local and regional data sources. The Market Analysis also includes an evaluation of barriers to affordable housing and impediments to fair housing choice.

Newport Beach is characterized by a diverse housing stock, with nearly half (48%) of all residential properties consisting of single-family detached homes and a significant share (19%) composed of larger multifamily developments with 20 or more units (Table 31). Smaller multifamily buildings (2–4 units and 5–19 units) together represent approximately 16% of all residential properties. This variety in structure type reflects the City's blend of single-family neighborhoods and higher-density areas.

In terms of unit size, owner-occupied housing is predominantly larger, with 81% of owner units having three or more bedrooms (Table 32). In contrast, 45% of renter households occupy two-bedroom units, and 23% reside in one-bedroom units, suggesting a higher concentration of smaller units in the rental market. Notably, 10% of renters live in studio or efficiency units, compared to virtually none among owners.

Housing affordability continues to be a major concern. The median home value in Newport Beach increased by 36% between 2009 and 2020, reaching nearly \$2 million by 2020 (Table 33). During the same period, median contract rent rose by 21%, exceeding \$2,300 per month. As shown in Table 34, the majority of renters—over 63%—pay \$2,000 or more in monthly rent, with only 15% paying under \$1,500, indicating that truly affordable rental options are limited.

According to CHAS data (Table 35), there are approximately 5,830 rental units affordable to households earning less than 80% of Area Median Family Income (HAMFI). However, only 445 units are affordable to extremely low-income households (earning 30% or less of HAMFI). For ownership, just 1,229 units are affordable to households earning up to 100% of HAMFI, with very limited affordability at lower income thresholds.



The gap between market rents and affordability benchmarks is also reflected in HUD’s 2020 Fair Market Rent (FMR) and HOME rent limits (Table 36). For example, FMR for a 2-bedroom unit is \$2,783, while the High HOME Rent limit for the same unit is \$2,352, and the Low HOME Rent is \$1,776. These figures underscore the affordability gap, especially for low-income renters reliant on HOME-funded programs or voucher assistance.

In summary, Newport Beach faces ongoing housing affordability challenges, particularly for renters and low- to moderate-income households. Rising home values, high rent levels, and limited affordable housing inventory contribute to cost burdens and housing instability across many demographic groups. Strategic investments in affordable housing, rental assistance, and preservation of existing units will be critical in addressing these challenges.

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

### Introduction

According to 2016-2020 ACS data, 73 percent of the City's housing stock is comprised of single-family housing (1-4 units). Multifamily housing (5+ units) accounts for only 26 percent of total housing units in the City and a majority of these dwelling units are in larger multifamily structures containing more than 20 units. Mobile homes comprise the smallest portion of the housing stock in the City (1 percent).

The majority of the City's ownership housing (81 percent) is comprised of larger units containing three or more bedrooms. In comparison, only 22 percent of the City's rental housing is comprised of larger units. The tables below indicate the number of residential properties in the City by property type, unit size and tenure.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,680	48%
1-unit, attached structure	7,220	16%
2-4 units	4,320	9%
5-19 units	3,265	7%
20 or more units	8,630	19%
Mobile Home, boat, RV, van, etc	415	1%
<b>Total</b>	<b>45,530</b>	<b>100%</b>

**Table 18 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	40	0%	1,745	10%
1 bedroom	330	2%	4,020	23%
2 bedrooms	3,625	17%	7,985	45%
3 or more bedrooms	16,960	81%	3,890	22%
<b>Total</b>	<b>20,955</b>	<b>100%</b>	<b>17,640</b>	<b>100%</b>

**Table 19 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

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

HUD requires that the City undertake an analysis of federal, state and locally assisted housing units that may be lost from the City's affordable housing stock. The expiration of affordability restrictions on government assisted rental units is the typical reason of this potential loss. Much of the housing at-risk of conversion from affordable housing to market rate housing is predominantly reserved for lower income households.

Use restrictions, as defined by State law, means any federal, state or local statute, regulation, ordinance or contract which as a condition of receipt of any housing assistance, including a rental subsidy, mortgage subsidy, or mortgage insurance, to an assisted housing development, establishes maximum limitations on tenant income as a condition of eligibility for occupancy.

As of June 2025, the City monitors a total of 6 affordable housing projects in Newport Beach. The 6 projects consist of a total of 435 units restricted to low- and moderate-income households. All but two of these 7 projects received some combination of federal, state or local subsidy. The following table provides an overview of these assisted projects:

Project Name	Total Affordable Units	Date of Potential Conversion
Bayview Landing	120	2058
Seaview Lutheran Plaza	100	2039
East Bay	6	2045
The Bays	105	2046
The Cove	12	2073
Uptown Newport	92	2050

**Table 32 - Affordable Housing Covenants**

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

### **Conversion Risk**

The table above provides an inventory of affordable housing developments in Newport Beach. This table provides information on the funding sources, number of units, and earliest date of conversion to market-rate housing due to expiration of affordability controls or subsidy contracts.

### **Preservation and Replacement Options**

To maintain the existing affordable housing stock, the City may either attempt to preserve the existing assisted units or facilitate the development of new units. Each negotiation to preserve affordable units is unique in the sense that each project's ownership interests, and economic needs will vary and City resources may be insufficient to preserve all 435 units. Depending on the circumstances of each project that includes at-risk units, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of units to nonprofit ownership; 2) provision of rental assistance to tenants using other funding sources; and 3) purchase of extended affordability covenants. In terms of replacement, the most direct option is the development of new affordable units with long-term covenants.

Replacement of the at-risk units is expected through the implementation of the Housing Element Policies, implementation of existing Affordable Housing Implementation Plans, and financial assistance through the Affordable Housing Fund. The City Council has also established an Affordable Housing Task Force that works with developers and landowners to facilitate the development of affordable units, the preservation of at-risk units, and determines the most appropriate use of in-lieu fee funds.

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

The City of Newport Beach continues to face a significant need for additional affordable rental housing—particularly studio, one-bedroom, and two-bedroom units accessible to households earning less than 80 percent of the Area Median Income (AMI). Housing cost burden remains the most common challenge, followed by issues related to overcrowding and affordability gaps for smaller rental units.

According to 2016–2020 CHAS data (Table 11), approximately 425 low- and moderate-income households in Newport Beach live in overcrowded conditions—defined as having more than one person per room. Of these, 400 households (94%) are renters, with the most severely impacted groups falling in the 30–80% AMI income range. This concentration highlights a lack of adequately sized, affordable rental housing options for working families and lower-income individuals.

Additionally, data from Table 10 shows that 3,005 renter households earning less than 80 percent of AMI are severely cost burdened, meaning they spend more than half of their income on housing. Severe cost burdens are especially high among elderly renters and non-family households, such as single individuals and unrelated roommates. These housing pressures increase the risk of instability, eviction, and homelessness, particularly for extremely low- and very low-income households with limited or fixed incomes.

The combined impact of high rent levels, insufficient affordable units, and a lack of appropriately sized housing contributes to an increasingly constrained rental market, reinforcing the need for targeted strategies to expand affordable rental housing in Newport Beach.

#### Describe the need for specific types of housing:

Of the 3,005 renter households in Newport Beach who earn less than 80 percent of the Area Median Income (AMI) and are severely cost burdened—meaning they spend more than 50 percent of their income on housing costs—the following household types are disproportionately affected:

- 335 are small related households (Table 10), typically families with four or fewer members.
- 0 are large related households (Table 10), indicating that large families are not experiencing severe cost burden among renter households in this income range.
- 1,630 are elderly households (Table 10), which include one or more members over the age of 62.
- 1,040 are “other” households (Table 10), including single-person renters and unrelated roommates.

This breakdown by income, household type, and cost burden highlights a critical shortage of affordable rental units—particularly efficiency, one-bedroom, and two-bedroom units—suitable for elderly individuals, single adults, and small families in Newport Beach. The absence of severely cost-burdened large renter households suggests that overcrowding may be a more prevalent concern for this group rather than rent affordability alone. In contrast, small and elderly households are at the greatest risk of housing instability due to rent burden and may benefit most from new affordable unit development and tenant-based rental assistance.

## Discussion

For decades, California's housing market has been among the most expensive in the country, and the economic downturn that began toward the latter portion of the last decade has only made the situation worse. Not only is renting expensive, but purchasing a home is also largely out of reach.

As noted in the 2021-2029 Housing Element, it is the City's goal to encourage the development of an adequate and diverse supply of housing that accommodates the changing housing needs of all Newport Beach residents. Over the next five years the City will strive to meet the following housing goals and priorities:

- Quality residential development and preservation, conservation, and appropriate redevelopment of housing stock;
- A balanced residential community, comprised of a variety of housing types, designs, and opportunities for all social and economic segments;
- Housing opportunities for as many renter and owner occupied households as possible in response to the demand for housing in the City.
- Preservation and increased affordability of the City's housing stock for extremely low, very low-, low, and moderate-income households;
- Housing opportunities for special needs populations;
- Equal housing opportunities for all residents; and
- Effective and responsive housing programs and policies.

Through these efforts, the City will strive to maintain a healthy community that encourages family stability and economic growth.

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

### Introduction

One of the most important indicators of a community's housing needs is the cost of housing in relation to household income. When housing prices significantly outpace income levels, a community often experiences high rates of housing cost burden and, to a lesser degree, overcrowding—especially among lower-income households.

According to 2016–2020 American Community Survey (ACS) data (Table 33), the median home value in Newport Beach rose from \$1,457,200 in 2009 to \$1,976,400 in 2020, a 36% increase. During the same period, median contract rent increased 21%, from \$1,929 to \$2,335. These figures do not include utilities or other associated housing costs, meaning the total financial burden on residents is even greater in practice.

Additional detail from Table 34 shows that:

- Over 63.9% of renters pay \$2,000 or more per month,
- Just 7.3% of renters pay less than \$1,000, illustrating a severe shortage of low-rent units.

Despite these high rental costs, Table 35 indicates that only 5,830 rental units are considered affordable to households earning less than 80% of the HUD Area Median Family Income (HAMFI). Of those:

- Just 445 units are affordable to extremely low-income renters earning  $\leq 30\%$  HAMFI,
- 1,135 units are affordable to those earning  $\leq 50\%$  HAMFI.

For ownership, the availability of affordable housing is even more limited, with only 1,229 ownership units affordable to households earning up to 100% HAMFI, and only 205 units affordable to those at or below 50% HAMFI.

Table 36 shows that Fair Market Rent (FMR) for a two-bedroom unit in Newport Beach is \$2,783, and \$3,769 for a three-bedroom unit—figures that far exceed Low HOME and High HOME Rent limits. This makes it difficult for low-income renters to access appropriately sized housing without being severely cost burdened.

While these tables rely on data from 2020, more recent private-sector sources (e.g., Zumper, Zillow) suggest that housing costs have continued to climb substantially through 2024, intensifying affordability challenges.

In summary, Newport Beach faces a significant shortage of affordable housing options for both renters and homeowners earning below the area median income. The high cost of market-rate housing, paired with the limited supply of deed-restricted affordable units, places substantial pressure on low- and moderate-income households—often forcing them to pay more than they can afford or to leave the city entirely.

## Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	1,457,200	1,976,400	36%
Median Contract Rent	1,929	2,335	21%

**Table 20 – Cost of Housing**

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

Rent Paid	Number	%
Less than \$500	590	3.3%
\$500-999	705	4.0%
\$1,000-1,499	1,360	7.7%
\$1,500-1,999	3,720	21.1%
\$2,000 or more	11,270	63.9%
<b>Total</b>	<b>17,645</b>	<b>100.0%</b>

**Table 21 - Rent Paid**

Data Source: 2016-2020 ACS

## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	445	No Data
50% HAMFI	1,135	205
80% HAMFI	4,250	425
100% HAMFI	No Data	599
<b>Total</b>	<b>5,830</b>	<b>1,229</b>

**Table 22 – Housing Affordability**

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	2,200	2,344	2,783	3,769	4,467
High HOME Rent	1,826	1,958	2,352	2,708	3,001
Low HOME Rent	1,381	1,479	1,776	2,051	2,288

**Table 23 – Monthly Rent**

Data Source: HUD FMR and HOME Rents



## Is there sufficient housing for households at all income levels?

Based on HUD data tables above, it appears there is a limited supply of housing units affordable to lower-income households. With a median home price of \$1,976,400 and a median list rent of \$2,335, it is evident there is an insufficient supply of affordable housing for households at most income levels. The *2023-24 Community Indicators*, produced by the Orange County Business Council, indicates a minimum annual income of \$296,400 is needed to afford an entry-level home in Orange County (estimated at \$1,195,520). This income requirement exceeds the average annual income of many occupations, such as retail salesclerks, secretaries, computer programmers, elementary school teachers, and nurses. The *2023-24 Community Indicators* also finds that “To afford a median-prices one-bedroom apartment in 2023, an Orange County resident would need to make \$40.63 per hour – equivalent to an annual income of \$84,510... A minimum wage worker in Orange County would have to work 105 hours a week to afford a one-bedroom apartment.” [2023-24 Orange County Community Indicators, page 39-48.]

According to 2016–2020 CHAS data, households in Newport Beach earning less than 80% of the Area Median Income (AMI) face a significant shortage of affordable housing units, particularly among the lowest income brackets.

- For households earning 30% or less of AMI, there are approximately 445 rental units affordable to them. No ownership data is available at this income level. Given the demand and cost burden data presented earlier, this falls far short of need.
- For those earning between 31% and 50% of AMI, only 1,135 rental units and 205 owner units are considered affordable—again, an insufficient supply relative to demand.
- At the 80% AMI level, there are 4,250 affordable rental units and 425 affordable owner-occupied units available.
- For households earning up to 100% of AMI, affordable ownership opportunities remain limited, with only 599 owner units affordable to this group. Rental unit data at this income level is not available.

These figures highlight the greatest affordability gap for extremely low-income households (earning  $\leq 30\%$  AMI), where the number of affordable rental units (445) is far below estimated need. Even moderate-income households (81–100% AMI) may experience difficulty securing housing within their means, especially in a high-cost market like Newport Beach.

This persistent gap between supply and demand for affordable housing—particularly for renters—underscores the urgency of creating additional deed-restricted affordable units and preserving existing naturally occurring affordable housing. Without such efforts, low- and moderate-income residents will continue to face housing insecurity, overcrowding, and displacement.

Although a housing unit may be considered affordable to a particular income group, this does not necessarily mean that the unit is actually occupied by a household in that income group. Therefore, the affordability mismatches are likely to be more severe than presented by the CHAS data.

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

According to Census data, ACS data, and data from the California Association of Realtors, trends in the housing market suggest that affordability of units will continue decrease as the rents and values increase. Given the City's growing population and desirability as a place to live, the high cost of new construction and the drastic reduction in the amount of funding available for subsidized housing development, it is expected that housing affordability will remain a concern over the next five years.

The distinction between renter and owner housing overpayment/affordability is important because, while homeowners may over-extend themselves financially to afford the option of home purchase, the owner always maintains the option of selling the home, thereby generally lowering housing costs. In addition, home ownership affords tax benefits to reduce monthly costs. Renters, however, are limited to the rental market, and are generally required to pay the rent established in that market.

Despite economic disruptions caused by the COVID-19 pandemic, the affordability of Orange County's housing market will most likely remain out of reach of many lower-income households.

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

The City of Newport Beach is not a participating jurisdiction in HUD's HOME program; however, HUD's current rent limits for the program are listed in Table 36. Based on a comparison of these rent levels to rents listed on certain on-line housing services, it is evident that significant subsidies or other concessions will be necessary to create units that are affordable to lower-income households.

### Discussion

Orange County remains one of the nation's most expensive housing markets. Data indicates that median home sales prices and monthly rents are out of reach of many lower-income and moderate-income households. Despite economic disruptions caused by the COVID-19 pandemic, market trends indicate many housing options will most likely remain out of reach of many of the region's residents. The State of California has taken legislative action to address a growing affordable housing shortage; however, the future impacts of this legislation are unknown.

Data from 2016-2020 shows that there is an insufficient number of housing units affordable to people with incomes less than 50 percent of AMI. In light of scarce land and monetary resources available to create new affordable housing units and rising prices, housing affordability is expected to remain a significant challenge in the next five years.

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

### Introduction

Assessing housing conditions in Newport Beach provides critical insight into the needs of its residents and informs strategies to preserve and improve the city’s housing stock. According to HUD’s CHAS 2016–2020 data, households are considered to have a “housing problem” if they experience at least one of the following:

1. Lacking complete kitchen or plumbing facilities
2. Overcrowding (more than one person per room)
3. Housing costs exceeding 30% of household income
4. Severe cost burden (more than 50% of income toward housing)

### *Table 7 – Housing Problems*

- Among renter households, the most common issue is severe cost burden, with 3,420 renters paying more than 50% of their income for housing.
- For owner households, 2,950 face severe cost burdens.
- Overcrowding (defined as 1.01 to 1.5 people per room) affects 175 renter households and 25 owner households, while severe overcrowding (>1.5 people per room) impacts 210 renter households and none of the owner-occupied units.
- Substandard housing—defined as lacking complete plumbing or kitchen facilities—affects 320 renter households and 60 owner households.
- Additionally, 295 renter households and 125 owner households report having zero or negative income, making them especially vulnerable to housing instability.

### *Table 8 – Households with Severe Housing Problems*

When combining all four key housing problem indicators, 4,130 renter households and 3,035 owner households in Newport Beach experience at least one severe housing problem. This includes issues like substandard living conditions, severe overcrowding, or high housing cost burdens.

In contrast, 4,670 renter households and 3,190 owner households report none of these four problems.

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

Substandard housing refers to homes that do not meet the basic health and safety standards outlined in the California State Housing Code. These conditions can make a home unsafe or unhealthy to live in and may put the well-being of occupants or the public at risk.

Common examples of substandard conditions include:

- Poor sanitation (e.g., non-functioning bathrooms or kitchens)
- Structural issues that compromise safety
- Faulty plumbing, electrical, or mechanical systems
- Water damage or inadequate weather protection
- Use of unsafe or unapproved building materials
- Fire hazards or lack of proper fire safety systems
- Buildings being used for living purposes when not designed for that use
- Severe neglect or deterioration that makes the structure unsafe

In Newport Beach, standard housing is defined as housing that meets all state health and safety requirements. For the purposes of the CDBG program, a home that is substandard may still be eligible for assistance if it is structurally sound and the cost to repair it is reasonable. These homes are considered suitable for rehabilitation and can be improved to meet safety standards.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,640	32%	7,790	44%
With two selected Conditions	60	0%	485	3%
With three selected Conditions	0	0%	15	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,250	68%	9,355	53%
<b>Total</b>	<b>20,950</b>	<b>100%</b>	<b>17,645</b>	<b>100%</b>

**Table 24 - Condition of Units**

Data Source: 2016-2020 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,465	17%	1,930	11%
1980-1999	5,115	24%	4,320	24%
1950-1979	10,540	50%	10,100	57%
Before 1950	1,830	9%	1,290	7%
<b>Total</b>	<b>20,950</b>	<b>100%</b>	<b>17,640</b>	<b>99%</b>

**Table 25 – Year Unit Built**

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,370	59%	11,390	65%
Housing Units build before 1980 with children present	1,120	5%	735	4%

**Table 26 – Risk of Lead-Based Paint**

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

## Vacant Units

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

**Table 27 - Vacant Units**

**Data Source:** 2005-2009 CHAS. No data available.

## Need for Owner and Rental Rehabilitation

Given the age of Newport Beach's housing stock, with approximately 64% of homes built before 1980, many housing units are now over 45 years old and may require significant repair or rehabilitation. Aging components such as roofs, HVAC systems, plumbing, and electrical wiring—most of which have life expectancies of 15 to 30 years—are likely reaching the end of their useful life.

Data from the 2016–2020 CHAS highlights this need:

- 320 renter households and 60 owner households live in units that lack complete plumbing or kitchen facilities—an indicator of substandard conditions (Table 7).
- Additionally, 400 renter households and 25 owner households live in overcrowded conditions (more than one person per room), which often result from limited affordable housing options and aging units being repurposed for more occupants (Table 11).

Community feedback collected through the Consolidated Plan Survey further supports the need for action. Respondents ranked programs that provide affordable rental and homeownership opportunities as a top priority. Homeowner rehabilitation assistance—especially for low- and moderate-income residents—was ranked as the second-highest priority.

In response to these conditions, the City of Newport Beach will continue to prioritize investment in the preservation and rehabilitation of existing housing. This includes using federal, state, and local resources to:

- Address urgent repair needs in aging homes
- Improve energy efficiency and habitability
- Ensure continued housing stability for lower-income homeowners

These efforts are critical to preserving the City's affordable housing stock and ensuring all residents have access to safe, quality housing.

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

The age of a community's housing stock is the most important factor in determining potential lead-based paint (LBP) exposure. Lead-based paint was banned from residential use in 1978; however, national studies estimate that approximately 75% of all housing units built before 1978 may contain LBP. While the mere presence of LBP does not necessarily constitute a hazard, deteriorated paint, dust, soil contamination, and friction surfaces significantly increase the risk—particularly for children under six years old, who are the most vulnerable to lead poisoning.

Based on 2016–2020 ACS data, 64% of Newport Beach's housing stock was built prior to 1980—equating to approximately 29,555 housing units that could potentially contain lead-based paint (Table 31). While not all of these units present immediate hazards, the presence of older homes indicates a need for monitoring and remediation.

According to California Department of Public Health screening data from 2024, of the 24,680 children under six tested for elevated blood lead levels (BLL) in Orange County, 1.91% had BLLs exceeding 4.5 micrograms per deciliter (µg/dL)—the CDC's threshold for concern. While city-specific BLL data for Newport Beach is not available, HUD data estimates that approximately 1,110 housing units in the City house young children and may pose a risk of LBP exposure.

In compliance with HUD regulations and best practices, the City of Newport Beach remains committed to:

- Educating families—especially those with young children—about the risks of lead poisoning.
- Testing and addressing LBP hazards in any unit undergoing rehabilitation, particularly those built before 1978.
- Integrating LBP safety protocols into future housing rehabilitation efforts using federal and local resources.

Through these efforts, the City aims to prevent developmental and health issues among children and ensure a safe and healthy housing environment for all residents.

## Discussion

According to HUD's Needs Assessment and CHAS data, many Newport Beach residents experience housing-related challenges, with housing cost burden emerging as the most widespread issue, rather than physical housing conditions. While the majority of the City's housing stock is in generally good condition and well maintained, a substantial portion—approximately 78.78%—is over 45 years old, indicating potential age-related deterioration of critical systems such as roofing, electrical, plumbing, and HVAC.

Homes typically begin to show significant wear after 30 years, and older homes often require costly repairs or full system replacements to remain safe, energy efficient, and habitable. Additionally, housing units constructed before 1978 may contain lead-based paint hazards, especially if paint is deteriorating or if young children are present in the home.

To address these challenges, the City of Newport Beach has established a housing rehabilitation program that assists low- and moderate-income homeowners in repairing and upgrading their homes. The program also supports lead-based paint testing and hazard remediation, ensuring homes are brought into compliance with health and safety standards while preserving the existing affordable housing stock.

These efforts are an essential part of the City's broader housing strategy to maintain quality, safety, and long-term livability—particularly for cost-burdened and vulnerable residents living in older homes.

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

### Introduction

As indicated in section NA-35, Newport Beach is within the service area of the Orange County Housing Authority (OCHA) for the purposes of Section 8 and Public Housing. The data presented in the tables below is for Newport Beach and the narrative responses address the needs for the entire county, with specific references to the City of Newport Beach.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				9,925			879	1,669	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 28 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

### Describe the supply of public housing developments:

There are no public housing developments located in Newport Beach.

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

There are no HUD public housing developments in Newport Beach owned by OCHA. All public housing is administered via housing choice and project-based vouchers. OCHA monitors all units to ensure they are in adequate condition.



## Public Housing Condition

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

**Table 29 - Public Housing Condition**

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

There are no public housing developments located in Newport Beach.

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

This narrative is not applicable. There are no public housing developments located in Newport Beach.

Discussion:

This narrative is not applicable. There are no public housing developments located in Newport Beach.

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

### Introduction

Continuum of Care (CoC) Homeless Assistance Programs Housing Inventory Count Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.

According to the 2024 Orange County Continuum of Care (CoC) Homeless Inventory Count, a total of 2,556 beds were available across emergency shelters, transitional housing, and permanent supportive housing programs throughout the county. These facilities serve a range of household types, including families with children, single adults, veterans, unaccompanied youth, and chronically homeless individuals.

The breakdown is as follows:

- **Emergency Shelter Beds:**  
A total of 821 emergency shelter beds were available, including:
  - 801 year-round beds, distributed as:
    - 552 beds for households with adults and children
    - 225 beds for households with only adults
    - 24 beds for unaccompanied youth
  - 20 beds were categorized as voucher, seasonal, or overflow beds, all of which served households with adults and children.
- **Transitional Housing Beds:**  
There were 366 transitional housing beds, including:
  - 217 beds for households with adults and children
  - 149 beds for households with only adults
- **Permanent Supportive Housing Beds:**  
The region reported a total of 1,369 permanent supportive housing beds, with targeted support for high-need populations:
  - 665 beds for households with adults and children
  - 150 beds for households with only adults
  - 281 beds designated for chronically homeless households
  - 261 beds for veterans
  - 12 beds for unaccompanied youth

While Newport Beach does not currently operate emergency shelters within city limits, these regional resources—coordinated under the Orange County CoC—are available to residents in need. The City continues to support and collaborate with the CoC to ensure Newport Beach residents experiencing homelessness or at risk of homelessness have access to appropriate shelter and long-term housing solutions.

## Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	552	20	217	665	0
Households with Only Adults	225	0	149	150	0
Chronically Homeless Households	0	0	0	281	0
Veterans	0	0	0	261	0
Unaccompanied Youth	24	0	0	12	0

**Table 30 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Data Source: CoC Homeless Inventory Count Report (2024)

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

In California, the primary programs for assisting families in poverty are CalWORKs, CalFresh, and Medi-Cal. These programs provide clients with employment assistance, discounted food, medical care, child care, and cash payments to meet basic needs such as housing and transportation for homeless persons.

### CalWORKs & Housing Supports

CalWORKs continues to offer cash assistance and Welfare-to-Work services to low-income families. New to 2025 is Homeless Assistance (HA): up to 16 days of emergency shelter or lodging once per year (approx. \$85/day for a family of four), and permanent housing aid for security deposits, last month's rent or rent arrears. Also, the Housing Support Program (HSP) now provides wraparound services—rental support, utility help, navigation, legal aid—for families in or at risk of homelessness. In fiscal year 2024-25, it received ~\$79 million.

Recent budget proposals increase CalWORKs employment services and Maximum Aid Payments, fully restore Subsidized Employment funding, and introduce Family Reunification aid—deepening supports for stability.

### CalFresh

CalFresh issues EBT cards for food and essential items. For individuals experiencing homelessness, CalFresh includes a homeless shelter deduction (currently \$179.66/month) plus higher shelter deductions and utility allowances, supporting access to food insecurity relief.

## Medi-Cal & Street Medicine

Medi-Cal continues to cover low-income individuals, including those experiencing homelessness. A notable bill (AB 543, introduced in early 2025) would obligate Medi-Cal plans to offer presumed full-scope eligibility at outreach and housing providers, expand “street medicine” reimbursements, and streamline coordination with homelessness data systems [legiscan.com](https://legiscan.com).

## Federal & State Housing Grants: CDBG, HOME & ESG

### CDBG (Community Development Block Grant)

Administered by HUD and California HCD, CDBG funds public improvements, housing rehabilitation, community services (day care, food banks, clinics), and supports infrastructure benefiting low- and moderate-income residents.

### HOME Investment Partnerships

HOME grants fund affordable rental or owner-occupied housing. Eligibility caps are set at 80% of Area Median Income (AMI), often targeting 60% AMI; California received ~\$36.6 million in FY 2025.

### ESG (Emergency Solutions Grant)

ESG remains steady at ~\$290 million federally for FY 2025. It funds street outreach, emergency shelter operations, rapid re-housing, homelessness prevention, and data systems like HMIS. California allocated additional state ESG (CA-ESG), ~ \$35 million annually, emphasizing street outreach and rapid re-housing.

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

For many Orange County residents, the first entry into the CoC is through an emergency shelter, where individuals and families obtain emergency housing and supportive services directed to getting people off the streets and into a safe environment. The next component of the CoC is transitional housing, designed as short-term housing for up to two years, where persons move into a more stabilized housing arrangement than an emergency shelter. The final component of the CoC is permanent housing, both with and without supportive services. The ultimate goal of the CoC system is to move people toward housing alternatives where they are able to reside permanently in safe and sanitary housing.

As listened in screen SP-40; the Fair Housing Foundation is a non-profit organization that actively supports housing needs of these populations through education, advocacy, and litigation to ensure access to safe housing and to prevent discrimination against a person's race, color, religion, gender, sexual orientation, national origin, familial status, marital status, disability, ancestry, age, source of income or other characteristics protected by laws. Families Forward assists families who are homeless or at risk of becoming homeless by providing rental subsidies and a food pantry. Human Options, Inc. provides supportive services to families and individuals who experience domestic violence. South County Outreach provides subsidized housing with case management as well as a food pantry. Radiant Health Centers provides nutrition support, mental health services, and free HIV & hepatitis C testing. Helping Our Mentally Ill Experience Success, Inc. (HOMES) is a non-profit organization that leases, rehabilitates, purchases, or subsidizes housing facilities for individuals and families with mental illness or special needs.

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

### Introduction

Special needs populations consist of persons who are not homeless but due to various reasons are in need of services and supportive housing. The City of Newport Beach will consider allocating CDBG public service funding to various programs that provide services to special needs populations, including but not limited to those serving the elderly, frail elderly, developmentally disabled, physically disabled, mentally disabled, alcohol or substance abusers, persons with HIV/AIDS, victims of domestic violence, victims of human trafficking and veterans with PTSD or other needs.

Based on 2016-2020 CHAS data, of the 14,665 households containing at least one elderly person, 35 percent (5,132 households) of which earn less than 80 percent of the Area Median Income for Orange County.

People with disabilities have a physical or mental impairment that substantially limits one or more major life activities. Based on ACS data, of the total Civilian Noninstitutionalized Population (86,605) in Newport Beach, 6,621 persons have a disability. Of these 6,621 disabled persons, 1,934 are between the ages of 18-64 years of age.

HIV is a virus that weakens the immune system by destroying important cells that fight diseases and infection. AIDS is the final stage of HIV. The 2017 California HIV Surveillance report published by the California Department of Public Health reported 7,294 residents with HIV in Orange County.

Domestic Violence includes, but is not limited to felony or misdemeanor crimes of violence committed by a current or former spouse of the victim or by a person who is cohabitating with or has cohabited with the victim. In 2018, the Newport Beach Police Department responded to a total of 255 calls related to domestic violence. Of these calls, 209 of these domestic incidents did not involve a weapon.

Human trafficking is a crime that involves the forceful, fraudulent or coercive methods of entrapping a person, real or perceived, in an attempt to exploit them for financial gain. The exploitative nature can come in the form of labor services, involuntary servitude, enslavement, debt bondage or commercial sex acts. In 2016, the Orange County Human Trafficking Task Force reported a total of 284 incidents of human trafficking in Orange County.

PTSD is a psychiatric disorder that can occur following the experience or witnessing of a life-threatening event such as military combat, natural disaster, terrorist incident, serious accident, physical or sexual assault. Most survivors of trauma experience a variety of symptoms for a short period of time. However, others will have stress reactions that do not subside on their own and may get worse over time.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

To determine the level of need and types of services needed by special needs populations, the City conducted surveys, consulted with local service providers and reviewed ACS and CHAS data. Supportive services required for special needs populations include case management, medical or psychological counseling and supervision, childcare, transportation and job training provided for the purpose of facilitating a person's stability and independence.

In housing, accessibility modifications to accommodate persons with mobility disabilities may include, but are not limited to, wider doorways, no step thresholds, installation of ramps, grab bars, lowered countertops and accessible hardware. The needs of residents with sensory disabilities are different from those with mobility disabilities. Individuals with hearing disabilities require visual adaptations for such items as the telephone ringer, the doorbell and smoke alarms. Residents who are blind may require tactile marking of changes in floor level and stair edges and braille markings on appliances and controls. People with low vision may require large print markings and displays, contrasting colors to distinguish changes in level or transition from one area to another, proper lighting, and reduced glare from lighting and windows.

For persons with special needs, the high cost of living in Orange County makes it very difficult for to maintain a stable residence. Often this segment of the population relies on support services from various Orange County nonprofit organizations to avoid becoming homeless or institutionalized.

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

The City does not operate any programs designed specifically for those populations returning from mental and physical health institutions.

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

See response below pertaining to entitlement cities.

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

During the 2025-2029 Consolidated Plan period, the Strategic Plan calls for the City to use CDBG funds to support public services for people with special needs services including, but not limited to those serving the elderly, frail elderly.

In the 2025-2026 Annual Action Plan, the City will provide CDBG public service funds to the following activities addressing these needs: First, is Fair Housing Services that provide access to fair affordable housing by providing fair housing education, counseling, anti-discrimination, and landlord-tenant mediation services. Second, is Age Well Senior Services that provides home delivered meals for elderly and especially frail elderly persons.



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

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing. Barriers can include land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on information gathered during the community meeting, the Consolidated Plan Needs Assessment Survey, the 2021-2029 Housing Element and market analysis, the primary barriers to affordable housing in Newport Beach are housing affordability and the lack of monetary resources necessary to develop and sustain affordable housing. The two barriers are related in the sense that demand for affordable housing exceeds the supply and insufficient resources are available to increase the supply of affordable housing to meet demand.

For low- and moderate-income households in Newport Beach, accessing and maintaining safe, affordable housing remains a significant challenge due to the high cost of housing across the region. According to 2016–2020 CHAS data, approximately 8,943 households in Newport Beach are cost burdened, meaning they spend more than 30% of their income on housing. Of these, 6,430 households face a severe cost burden, spending over 50% of their income on housing costs.

These burdens affect both renters and homeowners, but renters are disproportionately impacted:

- 3,420 renter households and 2,950 owner households are severely cost burdened.
- Elderly households, small, related households, and single-person or “other” households experience the highest levels of housing cost strain.

This equates to nearly 42% of the City's 21,740 low- and moderate-income households experiencing some form of housing cost burden.

These findings align with the results of the 2025–2026 Consolidated Plan Needs Assessment Survey, where residents identified affordable housing development and rental assistance as top community priorities. The data highlights a clear and ongoing need for additional affordable rental and ownership housing options—particularly for extremely low- to moderate-income households—within Newport Beach.

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

### Introduction

The City places a high priority on non-housing community development needs including those associated with improving public facilities, such as senior center and ADA improvements. During the implementation of the 2025-2029 Consolidated Plan, the City will use CDBG funds to address these needs and provide a suitable living environment for low- and moderate-income people.

To expand economic opportunities for low- and moderate-income people and provide a pathway out of poverty, the Strategic Plan and the 2025-2026 Annual Action Plan include public service programs that support family self-sufficiency. This approach fulfills several needs in the community including housing instability and ensuring that all persons have the opportunity to succeed without regard to family economic status.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	179	13	1	0	-1
Arts, Entertainment, Accommodations	3,973	14,136	13	17	5
Construction	1,748	3,089	6	4	-2
Education and Health Care Services	4,492	14,455	14	18	3
Finance, Insurance, and Real Estate	3,684	13,463	12	16	5
Information	1,173	885	4	1	-3
Manufacturing	2,238	5,088	7	6	-1
Other Services	1,115	3,396	4	4	1
Professional, Scientific, Management Services	5,143	11,446	16	14	-2
Public Administration	0	0	0	0	0
Retail Trade	2,995	6,700	9	8	-1
Transportation and Warehousing	785	978	2	1	-1
Wholesale Trade	1,917	1,231	6	2	-5
Total	29,442	74,880	--	--	--

**Table 31 - Business Activity**

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

## Labor Force

### Labor Force

Type of Worker	Number of Workers
Total Population in the Civilian Labor Force	46,455
Civilian Employed Population 16 years and over	45,090
Unemployment Rate	2.91
Unemployment Rate for Ages 16-24	13.78
Unemployment Rate for Ages 25-65	1.43
Data Source: 2016-2020 ACS	

**Table 32 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	22,170
Farming, fisheries and forestry occupations	770
Service	2,510
Sales and office	10,395
Construction, extraction, maintenance and repair	885
Production, transportation and material moving	885
Data Source: 2016-2020 ACS	

**Table 33 – Occupations by Sector**

Data Source: 2016-2020 ACS

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	25,139	68%
30-59 Minutes	8,792	24%
60 or More Minutes	3,087	8%
<b>Total</b>	<b>37,018</b>	<b>100%</b>
Data Source: 2016-2020 ACS		

**Table 34 - Travel Time**

Data Source: 2016-2020 ACS

### Education:

#### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	480	0	355
High school graduate (includes equivalency)	2,220	40	875
Some college or Associate's degree	8,045	160	2,285
Bachelor's degree or higher	26,240	460	5,620
Data Source: 2016-2020 ACS			

**Table 35 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	25	180	20	170	200

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	145	70	105	290	465
High school graduate, GED, or alternative	920	645	955	1,535	1,805
Some college, no degree	1,645	2,165	1,165	4,130	3,620
Associate's degree	130	365	565	2,100	1,600
Bachelor's degree	1,775	6,150	3,995	10,145	6,480
Graduate or professional degree	15	2,070	3,175	6,785	6,630
<b>Data Source:</b> 2016-2020 ACS					

**Table 36 - Educational Attainment by Age**

**Data Source:** 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,039
High school graduate (includes equivalency)	44,850
Some college or associate's degree	50,995
Bachelor's degree	86,752
Graduate or professional degree	109,788
<b>Data Source:</b> 2016-2020 ACS	

**Table 37 – Median Earnings in the Past 12 Months**

**Data Source:** 2016-2020 ACS

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

According to 2016–2020 American Community Survey and Longitudinal Employer-Household Dynamics (LEHD) data, the City of Newport Beach supports a robust and diversified employment base, with 74,880 jobs across several sectors and a civilian labor force of 46,455 individuals.

The top employment sectors by number of jobs in Newport Beach include:

- Education and Health Care Services – 14,455 jobs (18% of all jobs)
- Arts, Entertainment, and Accommodations – 14,136 jobs (17%)
- Finance, Insurance, and Real Estate – 13,463 jobs (16%)
- Professional, Scientific, and Management Services – 11,446 jobs (14%)
- Retail Trade – 6,700 jobs (8%)

These five sectors alone account for over 79% of total employment in the city, indicating strong concentrations in knowledge-based industries, tourism/hospitality, and essential services.

### Describe the workforce and infrastructure needs of the business community:

Newport Beach is home to a diverse and highly educated workforce that supports key economic sectors such as healthcare, finance, professional and scientific services, education, real estate, and retail. Major employers in the city benefit from access to a deep talent pool, high-quality commercial space, and robust infrastructure that positions Newport Beach as a competitive hub for innovation and economic activity.

According to 2016–2020 ACS data, the city's workforce is largely concentrated in management, business, and financial occupations (49%), followed by sales and office support (23%), with additional representation in service, construction, and transportation-related fields. This composition reflects the City's strength in knowledge-based and service-oriented industries.

Newport Beach businesses benefit from an employment base where 57% of the adult population holds a bachelor's degree or higher, and median earnings increase significantly with education—reaching over \$109,000 annually for those with graduate or professional degrees. These characteristics contribute to the City's appeal for companies seeking highly skilled talent.

The city also offers a well-developed infrastructure network that includes:

- Class A office parks and corporate campuses in key business districts such as Newport Center and Airport Area,
- Mixed-use commercial corridors, shopping centers, and resort-based retail that support hospitality and tourism,
- Access to major regional transportation routes and proximity to John Wayne Airport, which enhances business mobility and logistical efficiency.

As businesses continue to evolve in a rapidly changing global economy, Newport Beach is committed to fostering a business-friendly environment. The City recognizes the importance of ongoing workforce development, including the need to support younger workers—who experience a 13.8% unemployment rate—and to create pathways for careers in emerging fields like tech, healthcare, and sustainable infrastructure.

By maintaining high-quality public amenities, facilitating reinvestment in commercial areas, and supporting educational institutions and business partnerships, Newport Beach is well-positioned to meet the infrastructure, and talent demands of its growing and diverse business community—ensuring long-term economic resilience and quality of life.

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

Newport Beach continues to advance public and private investments that improve infrastructure, create jobs, and strengthen long-term economic vitality. Several key initiatives will influence economic conditions during this planning period.

#### Key Public Investments

- **Traffic Signal Coordination Project:** A citywide signal synchronization program improves vehicle flow and reduces travel delays along major corridors such as Newport Boulevard and West Coast Highway. This enhances mobility, lowers business operating costs, improves logistics, and increases customer access to commercial areas.
- **Water Infrastructure Upgrades:** Under the City's Water Master Plan, aging cast iron water mains are being replaced, particularly in areas like Lido Village. These upgrades improve water service reliability, reduce maintenance costs, and prepare infrastructure for future residential and mixed-use development.
- **Library Lecture Hall (Public-Private Partnership):** The City is exploring a partnership to build a modern Lecture Hall next to the Central Library. This cultural and educational facility would host civic, academic, and professional events, positioning Newport Beach as a hub for lifelong learning and innovation.

#### Private Sector Investment

- **Newport Village Mixed-Use Project:** Proposed along the Mariners' Mile corridor, this project will deliver new housing—both rental and ownership—alongside neighborhood-serving retail. It will increase housing near job centers, activate underused sites, support small businesses, and encourage walkability in a revitalized commercial district.

#### Emerging Needs: Workforce, Business Support, and Infrastructure

Public and private investments will create jobs in construction, retail, education, hospitality, and professional services. To fully capture these benefits, the City must address:

- **Workforce Development:** While the City has a highly educated population, youth unemployment (ages 16–24) is 13.8%. Expanding career training and internships in fields such as hospitality, digital marketing, sustainable trades, and health services can connect local youth to emerging opportunities.
- **Small Business Support:** Revitalization and mixed-use growth will require targeted assistance for small businesses, including access to capital, technical support, and marketing—particularly for entrepreneurs in areas like Mariners' Mile and Lido Village.
- **Sustainable Infrastructure:** Ongoing investment in EV charging, green building incentives, coastal protection, and public transit will strengthen climate resilience and economic competitiveness, making Newport Beach more attractive to forward-thinking employers.

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

The workforce in Newport Beach is highly educated, with the majority of civilian workers holding a post-secondary degree. According to 2016–2020 ACS data (Table 49), over 34,000 individuals in the civilian labor force have completed at least some college education. Specifically:

- 26,240 employed individuals have a bachelor's degree or higher, and
- An additional 8,045 employed individuals have completed some college or earned an associate's degree.

This high level of educational attainment aligns well with the City's employment base, which is concentrated in management, finance, real estate, professional services, and healthcare—fields that typically require advanced education and specialized skills. These trends also reflect the broader demand for highly skilled labor in the fastest-growing occupational sectors, positioning Newport Beach's workforce to meet future labor market needs.

In terms of commuting, the workforce shows a strong preference for local or regional employment proximity. Based on 2016–2020 ACS data (Table 48):

- 68% of workers commute less than 30 minutes to work,
- 24% commute between 30 and 59 minutes, and
- Only 8% travel an hour or more.

These commuting patterns underscore the importance of maintaining a diverse mix of local job opportunities and continuing to support transit efficiency and housing near employment centers. As the City grows, ensuring housing affordability and transportation accessibility will be key to sustaining this balance between employment opportunities and workforce stability.

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

The City of Newport Beach is served by a range of workforce training initiatives and employment services designed to support low- and moderate-income residents in gaining meaningful employment and increasing household self-sufficiency. These programs align with the goals of the Consolidated Plan by expanding economic opportunity and supporting job readiness and business development.

The Irvine Valley College Community Education (IVCCE) Center, located at 5500 Newport Center Drive, offers a comprehensive set of community-based programs to enhance workforce participation. Programs include:

- Workforce Training Program: Job readiness and vocational training aligned with in-demand sectors, including healthcare support, administrative services, and information technology.
- Building Businesses Program: Entrepreneurial training for small business development, including business plan preparation, marketing, and licensing guidance.
- Technology and Computer Skills Training: Instruction in digital literacy, Microsoft Office, data entry, and social media to improve workforce competitiveness.
- Adult Enrichment and Community Education: Writing, communication, and civic engagement courses that build transferable skills and encourage lifelong learning.

These services are low-cost or no-cost and accessible to individuals of all ages, with a focus on helping low- and moderate-income residents prepare for sustainable employment and advancement.

Additionally, the City's residents benefit from regional coordination through the Orange County Workforce Development Board (OCWDB). OCWDB partners with local community colleges and employers to offer sector-based job training, apprenticeship programs, and employment placement services through a network of One-Stop Career Centers. High-demand industry sectors include:

- Healthcare and social assistance
- Financial and professional services
- Advanced manufacturing and clean energy
- Construction and skilled trades

These programs provide tailored assistance to unemployed or underemployed individuals, including youth (ages 16–24), veterans, and those with barriers to employment.

### *Consolidated Plan Alignment*

These workforce development initiatives support the City of Newport Beach's 2025–2026 Consolidated Plan by:

- Expanding access to employment for low- and moderate-income persons
- Supporting self-sufficiency and income stability
- Reducing housing cost burden by increasing earning capacity
- Encouraging business development and entrepreneurship among underserved populations

Workforce development is a key strategy in supporting HUD's national objective of providing decent housing and economic opportunity to low- and moderate-income individuals and families in Newport Beach.

### *Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?*

Yes, the City of Newport Beach participates in regional economic development efforts that align with the Comprehensive Economic Development Strategy (CEDS) coordinated through the Southern California Association of Governments (SCAG) and Orange County Council of Governments (OCCOG). These efforts are intended to foster long-term economic growth, resiliency, and inclusive access to opportunity throughout the region.



If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

## Discussion

Newport Beach continues to pursue strategic economic development priorities that are consistent with both regional CEDS goals and the local Consolidated Plan. Key initiatives include:

- Support for Mixed-Use and Corridor Revitalization Projects: Efforts such as the Newport Village Mixed-Use Project along Mariners' Mile are designed to activate underutilized commercial areas, increase housing supply, and attract neighborhood-serving businesses that support local employment.
- Public Infrastructure Investment: The City has committed to upgrading aging water mains, improving traffic signal coordination, and exploring sustainable infrastructure—enhancements that support long-term business retention and expansion.
- Entrepreneurship and Workforce Training: Through local institutions such as the Irvine Valley College Community Education Center and regional partners like the Orange County Workforce Development Board, the City helps residents and small business owners build skills, access technical assistance, and connect to employment opportunities.
- Business Retention and Attraction: Newport Beach leverages its highly educated workforce, business-friendly policies, and quality-of-life amenities to retain and attract a diverse mix of employers across key sectors, including finance, healthcare, technology, and hospitality.

## Economic Context and Regional Connectivity

Located in the heart of Orange County with proximity to Los Angeles, San Diego, and Riverside Counties, Newport Beach offers exceptional regional connectivity and a strong foundation for economic activity. The City's advanced infrastructure, safe neighborhoods, and professional workforce make it an attractive location for companies of all sizes.

Newport Beach is home to a number of major employers and global brands, including but not limited to:

- PIMCO (global investment management)
- Glidewell Dental (medical manufacturing and technology)
- Pacific Life (insurance and financial services)
- Jazz Semiconductor (technology and chip manufacturing)
- Fletcher Jones Motor Cars (automotive and retail trade)

These firms anchor the City's economic base and reflect its strength in professional services, advanced manufacturing, and corporate headquarters functions.

## MA-50 Needs and Market Analysis Discussion

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

For the purposes of the 2025–2026 Consolidated Plan, the City of Newport Beach defines “multiple housing problems” as occurring in Census Tracts where the proportion of households experiencing cost burden and overcrowding exceeds the citywide average by 20 percentage points or more. Based on this definition and analysis of 2016–2020 CHAS data, no Census Tract within the City meets the criteria for having multiple housing problems.

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

For the purposes of the 2025–2026 Consolidated Plan, the City of Newport Beach defines a “minority concentration” as any Census Tract in which the proportion of minority residents exceeds the Citywide average by 20 percentage points or more. Based on analysis of 2016–2020 ACS data, no Census Tracts in Newport Beach meet this definition of minority concentration.

However, there are localized areas with relatively higher proportions of residents of Hispanic or Latino descent. These areas include:

- A Census Tract located in the eastern portion of the City, and
- A Census Tract located in the northern portion of the City.

In terms of economic characteristics, there are no Census Tracts or neighborhoods within Newport Beach that exhibit high concentrations of low-income families. Due to the absence of such concentrations, HUD designates Newport Beach as an "exception community" for purposes of evaluating certain Community Development Block Grant (CDBG) activities and area benefit criteria.

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

*Eastern Newport Beach (Census Tract generally near Santa Ana Heights / Upper Newport Bay)*

- **Housing Stock:** A mix of single-family homes, mobile homes, and small-scale multifamily units. This area includes Santa Ana Heights, which features older housing stock and more modest homes compared to coastal neighborhoods.
- **Tenure:** A higher proportion of renter-occupied units relative to the citywide average.
- **Affordability:** While still expensive by regional standards, median rents and home values are lower here than in neighborhoods such as Newport Coast or Balboa Island.
- **Demographics:** More racially and ethnically diverse, with a notably higher share of Hispanic/Latino residents.
- **Income:** Median household incomes are lower than the citywide median (which exceeds \$140,000), but still relatively high compared to neighboring cities in Orange County.
- **Zoning and Land Use:** Includes a mix of residential, equestrian, and light commercial uses, with fewer luxury developments than the coastal and central business districts.

### *Northern Newport Beach (Census Tract near the Airport Area / Westcliff / Bayview)*

- **Housing Stock:** Primarily multifamily housing, including condominiums, apartment complexes, and townhomes.
- **Tenure:** A high percentage of renters, particularly in the Airport Area, which is a dense employment center with limited affordable housing.
- **Affordability:** Rents may be more accessible than in waterfront areas, but still above regional affordability thresholds, contributing to cost burden among low- and moderate-income renters.
- **Employment:** Proximity to John Wayne Airport, medical offices, and professional business centers creates strong demand for workforce housing, but options remain limited.
- **Development Activity:** The area has been targeted for mixed-use redevelopment, which could affect affordability as new, higher-cost units replace older housing stock.

### Citywide Market Context

- **Low Vacancy Rates:** Newport Beach has extremely low residential vacancy, driving up prices.
- **Aging Housing Stock:** Many homes in these neighborhoods were built before 1980 and may require rehabilitation.
- **Limited Affordable Housing Supply:** There is no concentration of affordable housing, and cost burden is widespread among lower-income renters.

### Are there any community assets in these areas/neighborhoods?

Each neighborhood throughout the City of Newport Beach contains its own unique community assets including open space, trails, recreational areas, schools, job centers, retail and restaurants.

### Are there other strategic opportunities in any of these areas?

There are no readily apparent strategic opportunities to be addressed with CDBG funds specific to any of these neighborhoods outside of further investment to address housing problems like cost burden and overcrowding in the affected areas.

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

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

Broadband internet access is increasingly recognized as an essential utility for households, impacting access to education, employment, healthcare, public services, and economic opportunity. While the City of Newport Beach is generally well-served by broadband infrastructure, access and affordability remain important considerations—particularly for low- and moderate-income households and older residential neighborhoods.

### *Citywide Access*

Newport Beach benefits from widespread availability of broadband through multiple private providers offering high-speed internet, including fiber, cable, and wireless services. However, not all residents—especially renters and lower-income households—can consistently afford broadband subscriptions or maintain digital devices needed to fully participate in today’s digital economy.

### *Low- and Moderate-Income Households*

According to ACS and local insights:

- Cost burdened households, including the 5,874 renter households earning less than 80% AMI, may prioritize rent, food, and utilities over broadband services, resulting in inconsistent or no internet access.
- Elderly and fixed-income residents, especially in older housing units, may not have broadband wiring or familiarity with digital tools.
- Youth in lower-income neighborhoods face challenges participating in online education, job applications, or workforce training without stable internet.

### *Infrastructure Gaps*

While physical infrastructure is largely in place across the city, certain older neighborhoods—particularly in the northern and eastern parts of Newport Beach—may lack updated broadband wiring, and some multifamily units built before 1980 may not support modern broadband speeds or require costly retrofitting. This presents a barrier to digital inclusion for low- and moderate-income renters residing in these older structures.

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

While high-speed internet infrastructure exists across much of Newport Beach, broadband competition varies significantly by provider type and neighborhood. Encouraging more than one Internet Service Provider (ISP) in all areas is essential to drive down costs, improve service speeds, and offer consumers better choices.

### *Provider Landscape & Coverage*

According to recent data:

- Cox Communications (Cable & Fiber): ~99% residential coverage, offering speeds up to 2 Gbps.
- Frontier (DSL & Fiber): ~100% coverage with fiber plans offering up to 7 Gbps in parts of the City.
- Spectrum (Cable): ~77% of homes covered, provides speeds up to 1 Gbps.
- AT&T Fiber: Available to about 57–61% of homes, offering up to 5 Gbps; DSL service covers ~68%.
- EarthLink (DSL & Fiber): Covers ~57–61% of homes with fiber plans up to 5 Gbps, and traditional DSL to ~68%.
- Google Fiber/Webpass: Limited availability—serving roughly 8–45% of homes depending on the service.
- T-Mobile Home Internet (Fixed Wireless): Covers approximately 93% of households, with speeds up to ~245 Mbps.
- Verizon Home Internet (Fixed Wireless): Covers about 84–85% of homes, delivering up to 300 Mbps.
- Satellite Providers (Viasat, HughesNet): Nearly universal coverage (~99–100%), though speeds are comparatively slower (100–150 Mbps).

### *Importance of Competition*

Currently, most households rely on a limited number of cable or DSL-based providers, with no robust provider competition in certain neighborhoods:

- Cable dependency: Nearly universal Cox and Spectrum availability means limited alternative for many households.
- Fiber equity: High-speed options from AT&T Fiber, EarthLink, and Frontier are limited to ~60% of residences, leaving others dependent on slower technologies.
- Wireless & satellite: T-Mobile and Verizon fixed wireless options offer coverage but not equivalent speeds to cable/fiber.

This imbalance can result in:

- Higher monthly costs—especially affecting lower-income households.
- Limited speed upgrades or service innovation.
- Patchy accessibility in older or multifamily housing lacking internal wiring.

### *Consumer Impact*

- Affordable access barriers: Single-provider availability often leads to less flexible and higher prices—burdening cost-burdened households.
- Service disparity: Fiber-optic access, which offers crucial support for remote education or telework, is not equitably available citywide.
- Opportunity gap: Low- and moderate-income residents living in underserved areas may lack access to competitive internet plans and quality support.

### *Consolidated Plan Alignment*

Enhancing broadband competition aligns with Consolidated Plan objectives by:

- Fostering digital equity, especially for cost-burdened and LMI households,
- Boosting economic opportunity for residents working from home or running small businesses,
- Ensuring equitable access to online education, employment platforms, and telehealth services.

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

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

### Climate Change and Natural Hazard Risks

Newport Beach's coastal location, aging infrastructure, and dependence on regional utilities increase vulnerability to climate-related hazards, impacting housing, infrastructure, and public health—especially for low- and moderate-income residents.

#### *Sea Level Rise & Flooding*

With over 25 miles of shoreline and low-lying areas such as Balboa Island, the Peninsula, and Newport Island, the City faces projected sea level rise of 1.5–3.5 feet by 2100 (California OPC/NOAA). Risks include tidal flooding, storm surge, saltwater intrusion, and erosion. King Tides already flood streets; seawall upgrades help, but long-term exposure remains.

#### *Extreme Heat*

Hot days above 90°F are increasing, affecting seniors, children, outdoor workers, and residents without air conditioning. Heat waves raise energy demand and blackout risk, underscoring the need for cooling centers, public education, and heat-resilient building design.

#### *Wildfire Smoke & Air Quality*

Though outside high-fire zones, the City experiences smoke from regional wildfires, causing air quality alerts, respiratory risks, and reduced outdoor activity. Older multifamily housing without HVAC or filtration is particularly vulnerable.

#### *Drought & Water Supply*

Persistent drought and reduced Sierra Nevada snowpack strain imported water supplies from the Metropolitan Water District. Competition, higher costs, and restrictions may disproportionately affect low-income households lacking conservation upgrades.

#### *Vulnerability Factors*

LMI residents, seniors, and renters in older housing are more likely to live in flood-prone areas, lack insurance or savings, and have limited access to cooling, clean air, and emergency resources.

#### *Action Need*

Integrating climate resilience into affordable housing, infrastructure upgrades, and CDBG programs is critical to protecting vulnerable residents and strengthening community resilience.

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

### Climate Vulnerability of Low- and Moderate-Income Households

Low- and moderate-income (LMI) households in Newport Beach face heightened climate risks due to location, older housing, limited adaptive capacity, and financial constraints. Analysis of 2016–2020 CHAS data, local hazard mapping, and Cal-Adapt projections identifies three main vulnerability factors.

#### 1. *Location and Flood Risk*

Many LMI renters live in coastal, older multifamily areas such as Balboa Peninsula, Lido Village, Mariners' Mile, and Santa Ana Heights—often in or near FEMA 100- and 500-year flood zones. These neighborhoods face growing threats from tidal flooding, sea level rise, and groundwater intrusion. Over 3,000 renter households earning below 50% AMI are severely cost burdened and may occupy units with:

- No flood-proofing or elevation
- Poor drainage in streets/alleys
- Limited ability to relocate or retrofit

These conditions raise the risk of displacement and property loss from storms and flooding.

#### 2. *Age of Housing and Structural Issues*

ACS data show 59% of renter units built before 1980 and another 29% before 2000. Many lack:

- Central AC or air filtration (critical for heat and smoke events)
- Stormwater protections or sealed foundations
- Energy-efficient windows/roofing, increasing utility costs

Older buildings are less likely to meet modern energy, ventilation, and seismic codes, increasing vulnerability—especially for elderly or disabled residents.

#### 3. *Affordability Constraints*

LMI households often cannot afford upgrades (HVAC, insulation, elevation) or emergency evacuation. CHAS data show 3,005 renter households are severely cost burdened, including over 1,600 elderly. Renters depend on landlords for improvements, and lower-rent units may be least likely to receive them. Limited resources restrict response to:

- Flood displacement
- Utility spikes during heat/drought
- Poor air quality from wildfire smoke



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan serves as a roadmap for the City of Newport Beach to guide its housing and community development priorities, goals, and investment strategies for the use of Community Development Block Grant (CDBG) funds allocated by the U.S. Department of Housing and Urban Development (HUD). This Plan covers a five-year period beginning July 1, 2025, and ending June 30, 2030.

The development of this Plan was informed by a combination of quantitative data and community engagement, including:

- Results from the 2025–2026 Consolidated Plan Needs Assessment Survey
- Housing and demographic data from the 2016–2020 American Community Survey (ACS) 5-Year Estimates
- Housing cost burden and special needs data from the Comprehensive Housing Affordability Strategy (CHAS)
- Consultation with local nonprofit organizations, housing providers, and service agencies serving families, seniors, persons with disabilities, and other vulnerable populations

Based on this analysis, the City has identified six priority community development needs:

1. Ensure equal access to housing opportunities
2. Provide public services for low- and moderate-income residents
3. Prevent and eliminate homelessness
4. Improve public facilities and infrastructure
5. Address material barriers to accessibility
6. Promote economic development and small business support

These priority needs align with HUD’s national objectives to:

- Provide decent housing
- Create a suitable living environment
- Expand economic opportunities for low- and moderate-income persons

To implement this vision, the City will pursue the following Strategic Plan goals over the five-year period:

- Program Administration – Efficient management of CDBG activities to ensure compliance and impact
- Fair Housing Services – Enforcement and education to promote equal access to housing
- Public Services – Funding for local nonprofit agencies serving low- and moderate-income households
- Homeless Services – Support for efforts to prevent and end homelessness
- Public Facilities and Infrastructure Improvements – Investments to enhance accessibility and neighborhood quality
- Economic Development Assistance – Programs to strengthen small businesses and workforce participation

Historically, the City of Newport Beach has used CDBG funds to support nonprofit organizations that provide direct services to local residents. Over the next five years, the City will continue this emphasis while also expanding support for City-sponsored initiatives that advance the Strategic Plan's goals. Through targeted investment, interagency coordination, and community partnership, Newport Beach will promote a more equitable, inclusive, and resilient future for all residents.

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

### Geographic Area

1	<b>Area Name:</b>	City of Newport Beach
	<b>Area Type:</b>	Citywide
	<b>Other Target Area Description:</b>	Citywide
	<b>Identify the neighborhood boundaries for this target area.</b>	Citywide area.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Various housing, commercial, and industrial areas.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This target area identifies the area in which public service activities take place.
	<b>Identify the needs in this target area.</b>	Needs identified are based on priority needs as identified by the community.
	<b>What are the opportunities for improvement in this target area?</b>	Not applicable
	<b>Are there barriers to improvement in this target area?</b>	Not at this time.
2	<b>Area Name:</b>	CDBG Low/Mod Census Tract Target Area
	<b>Area Type:</b>	HUD's Official Designation of CDBG Low/Mod Census Tract Target Area
	<b>Other Target Area Description:</b>	CDBG Low/Mod Census Tract Target Area
	<b>Identify the neighborhood boundaries for this target area.</b>	This area includes the census LMI Census Tract/Block Groups.
	<b>Include specific housing and commercial characteristics of this target area.</b>	This area has been identified as having a population of at least 51% or higher of low-/moderate-income residents.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This area was defined as an "area of low-income concentration" based on HUD's definition of eligible low-/moderate-income tracts including a population of 51% or higher in the low/moderate income categories.
	<b>Identify the needs in this target area.</b>	Needs within this area include affordable housing, public services, improved access to public facilities and services, and infrastructure street/sidewalk improvements.
	<b>What are the opportunities for improvement in this target area?</b>	Opportunities for improvement in this area include providing increased access to services for persons with disabilities, youth, seniors, and children, increased access to public facilities such as parks, and improving the conditions of sidewalks and streets.
	<b>Are there barriers to improvement in this target area?</b>	As CDBG funding is used primarily to benefit persons within the LMI target area, and for projects specifically within the target area, the funding assists in eliminating barriers to improvement for the area.

## General Allocation Priorities

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

The City of Newport Beach will accept applications for projects that serve all neighborhoods and areas of the City, assuming that any project targeting a neighborhood or area meets HUD's requirements that at least 51% of the residents are LMI persons. The map below identifies all Census block groups that meet the 51% threshold.

Based on evaluation of CPD Maps data, there are no areas within the City exhibiting a greater level of need for affordable housing or services for low- and moderate-income residents. Therefore, no geographic priorities are established within the Consolidated Plan and allocation priorities will be driven by citywide need.

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

### Priority Needs

**Table 38 – Priority Needs Summary**

1	<b>Priority Need Name</b>	<b>Ensure Equal Access to Housing Opportunities</b>	
	<b>Priority Level</b>	High	
	<b>Population</b>	Extremely Low, Low, Moderate Large Families Families with Children Veterans	Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Citywide Area	
	<b>Associated Goals</b>	Affirmatively Further Fair Housing	
	<b>Description</b>	Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.	
	<b>Basis for Relative Priority</b>	The provision of Fair Housing services is a requirement of HUD.	
2	<b>Priority Need Name</b>	<b>Preserve/Increase Access to Affordable Housing</b>	
	<b>Priority Level</b>	High	
	<b>Population</b>	Extremely Low, Low, Moderate	
	<b>Geographic Areas Affected</b>	Citywide Area	
	<b>Associated Goals</b>	Expand Affordable Housing Opportunities.	
	<b>Description</b>	Rehabilitate housing units, build new affordable housing units, acquire lands for affordable housing projects, affordable housing programs; homebuyer and rental assistance programs.	
	<b>Basis for Relative Priority</b>	The need for additional affordable housing was documented in stakeholder survey, community needs survey, and an analysis of federal and local data sources.	
3	<b>Priority Need Name</b>	<b>Support Community and Homeless Services</b>	
	<b>Priority Level</b>	High	
	<b>Population</b>	Extremely Low, Low, Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children	Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	Citywide Area	
	<b>Associated Goals</b>	Provide or Improve Community and Homeless Services	
	<b>Description</b>	Many challenges are faced by the City's vulnerable populations (including low and moderate-income residents as well as special needs populations and homeless populations) and they do not have regular access to critical services and programs such as youth programming, job training, transportation, legal services, fair housing services, senior programming, medical care, and other social services.	
	<b>Basis for Relative Priority</b>	A core provision of the CDBG program is to provide Public Services to the Newport Beach community. Improving access to these services is a high priority of the City of Newport Beach.	

4	<b>Priority Need Name</b>	<b>Improve Public Facilities and Infrastructure</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low, Low, Moderate Persons with Physical Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide Area
	<b>Associated Goals</b>	Public Facilities and Infrastructure Improvements.
	<b>Description</b>	Newport Beach has a continuing need to maintain and enhance existing public facilities and infrastructures such as community centers, parks, streets, sidewalks, alleys, and other facilities and infrastructure in the City. These needs include ensuring that public facilities are ADA accessible to ensure access for all residents.
	<b>Basis for Relative Priority</b>	Addressing public facility needs and maintaining aging facilities especially within the CDBG Low/Moderate Income Census Tract Target Area will improve the quality of life for residents within the area.
5	<b>Priority Need Name</b>	<b>Economic Development</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide Area
	<b>Associated Goals</b>	Support Businesses and Job Creation/Retention
	<b>Description</b>	Develop and strengthen small businesses, support local entrepreneurs, expand employment and/or workforce development programs, and improve access to job opportunities. Continue to fund economic development programs and activities.
	<b>Basis for Relative Priority</b>	Economic Development activities promote a thriving city, successful businesses, and a high-quality of life for its residents. To this effort, a high priority is placed on Economic Development activities during the ConPlan cycle.
6	<b>Priority Need Name</b>	<b>Program Administration</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low, Low, Moderate
	<b>Geographic Areas Affected</b>	Citywide Area
	<b>Associated Goals</b>	Support Programs through Program Administration
	<b>Description</b>	Ensure the management of a compliant and efficient CDBG program.
	<b>Basis for Relative Priority</b>	The need for staff to carry out the grant program activities is critical. The city may use external parties such as consultants and subrecipients.

## Narrative (Optional)

The ConPlan regulations require a description of each relative priority and the need level assigned by family and income category for housing, homeless, and special needs populations. The priority needs level definitions have been established by HUD and are as follows:

- **Low Priority (L):** The City will not fund activities to address this need during the five-year period. The City will consider Certifications of Consistency for other entities' applications for federal assistance.
- **Medium Priority (M):** If funds are available, activities to address this need may be funded by the City during the five-year period. Also, the City will take other actions to help this group locate other sources of funds.
- **High Priority (H):** Activities to address this need will be funded by the City during the five-year period as funding allows.
- **No Such Need (N):** The City finds that there is no such need, or this need is already substantially addressed. No Certifications of Consistency will be considered.

To meet the designated priorities over the next five years, the City will perform a broad range of activities. The priority needs listed provide a further description of each priority, the targeted population, the types of activities to be conducted, and the estimated types of federal, state, and local resources available. While the summary does not attest to be an absolute accounting of all resources available, it does provide information on the types of resources most frequently accessed to meet housing and community objectives in the City.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	This type of activity is typically not CDBG-eligible. Rental assistance via Section 8 Vouchers is provided to Newport Beach residents through the Orange County Housing Authority.
TBRA for Non-Homeless Special Needs	This type of activity is typically not CDBG-eligible. See response above; TBRA provided through the Orange County Housing Authority.
New Unit Production	Typically, CDBG funds cannot be used for this type of activity; however, funds may be used for certain pre-development costs or off-site public improvements. Needs Assessment and Housing Market Analysis indicate there is a shortage of housing units affordable to lower-income households. It is unlikely CDBG funds will be used for this purpose; however, a substantial amendment to the Consolidated Plan may be necessary if future funding is allocated for this type of activity.
Rehabilitation	<p>The City will invest non-CDBG local, state, or federal funding sources in addressing residential rehabilitation needs to preserve the supply of ownership housing.</p> <p>Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited non-CDBG resources to retain existing housing units that are already affordable to low- and moderate-income households in the community. Additionally, rehabilitation will assist in resolving housing problems that residents face throughout Newport Beach. Addressing substandard housing conditions through housing preservation activities ensures that all economic segments of the community have the opportunity to live in decent housing that meets local standards.</p>
Acquisition, including preservation	Housing Market analysis data indicates that there is a need for additional housing that is affordable for both renters and owner households. The City's CDBG grant is not large enough to significantly reduce project cost; however, this does not preclude the City from utilizing these resources as an incentive to create new housing opportunities. It is unlikely CDBG funds will be used for this purpose; however, a substantial amendment to the Consolidated Plan may be necessary if future funding is allocated for this type of activity.

**Table 39 – Influence of Market Conditions**



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

### Introduction

For program year 2025-2026, the City will receive \$402,015 in CDBG funds from HUD. When these amounts are combined with program income of \$315,000 available for inclusion in the 2025 Annual Action Plan, the City will allocate 717,015. The City anticipates the availability of approximately \$2,010,075 million of CDBG resources during the five-year period beginning July 1, 2025 and ending June 30, 2026.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$402,015	\$315,000	0	\$717,015	\$2,868,060	The City assumes it will receive \$717,015 each year during this Consolidated Plan cycle.

**Table 40 - 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

Depending on the financing structure and scope of a particular activity, the City of Newport Beach may strategically use Community Development Block Grant (CDBG) funds to leverage additional state, local, and private resources to maximize impact and promote long-term sustainability. Leveraging multiple funding sources enhances the City's ability to support affordable housing, public services, and infrastructure improvements that benefit low- and moderate-income residents.

The City may pursue partnerships and funding from the following programs and agencies:

#### State Resources

- State Low-Income Housing Tax Credit (LIHTC) Program – Provides tax incentives to attract private investment in affordable rental housing.
- Building Equity and Growth in Neighborhoods (BEGIN) Program – Offers down payment assistance to low- and moderate-income homebuyers.

- CalHome Program – Supports homebuyer assistance, housing rehabilitation, and capacity building for housing nonprofits.
- Multifamily Housing Program (MHP) – Offers low-interest loans for construction and rehabilitation of affordable multifamily developments.
- Housing-Related Parks (HRP) Grant Program – Provides funds for park development and improvements in jurisdictions building affordable housing.
- California Housing Finance Agency (CalHFA) Programs – Includes financing for both single-family and multifamily housing projects.
- Mental Health Services Act (MHSA) Funding – Funds permanent supportive housing and services for individuals with serious mental illness.

#### *Local Resources*

- Orange County Housing & Finance Agency (OCHFA) – Offers financing tools for affordable housing production and preservation.
- Southern California Home Financing Authority (SCHFA) – Provides access to mortgage revenue bond programs for affordable housing.
- Orange County Continuum of Care (CoC) – Coordinates housing and services for homeless individuals and families.
- Orange County Housing Authority (OCHA) – Administers Housing Choice Vouchers and related rental assistance programs.

#### *Private and Nonprofit Resources*

- Federal Home Loan Bank Affordable Housing Program (AHP) – Provides competitive grants and subsidized loans for affordable housing development.
- Community Reinvestment Act (CRA) Programs – Encourages financial institutions to support projects that benefit low- and moderate-income communities.
- United Way Funding – Supports community-based services, especially for vulnerable populations.
- Private Contributions – Donations from individuals, foundations, and corporations can support specific projects or initiatives.
- Public-Private Partnerships (PPPs) – Collaborative efforts that combine public investment with private sector innovation and resources to achieve shared development goals.

By leveraging these resources in combination with CDBG funding, the City of Newport Beach aims to expand its capacity to address local housing and community development needs, implement cost-effective solutions, and foster inclusive growth throughout the city.

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

#### Surplus Land and Affordable Housing Development

The City of Newport Beach will comply with the requirements of Assembly Bills 1486 and 1255, which mandate the identification and inventory of surplus municipal and state-owned land suitable for affordable housing development. In support of these efforts, the City will make surplus land information available to affordable housing developers and consider the use of Community Development Block Grant (CDBG) or other local, state, or federal resources to assist with site preparation, should eligible properties be identified.

At the time of preparing this 2025–2029 Consolidated Plan and 2025-2026 Action Plan, the City has no publicly owned land available that could support the development of affordable housing. However, the City remains committed to evaluating any future surplus land opportunities in alignment with state law and local housing goals.

#### Matching Requirements

The City of Newport Beach does not receive HOME Investment Partnerships Program (HOME) funds as part of its entitlement allocation. As a result, HOME matching requirements do not apply for the 2025–2026 program year. The City continues to focus its housing and community development strategies on eligible activities supported through CDBG and other complementary funding sources.

#### Discussion

Assuming continued level funding of the CDBG programs, the City expects to utilize approximately \$2,010,075 million of CDBG funds during the five-year period beginning July 1, 2025 and ending June 30, 2029, to achieve the goals of the Strategic Plan.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Newport Beach	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Fair Housing Foundation	Non-profit organizations	Ownership Planning Public Housing Rental	Region
Families Forward	Non-profit organizations	Homelessness	Region
Orange County Housing Authority	Government	public services	Region
Orange County Continuum of Care	Government	Homelessness public services	Region

**Table 41 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Newport Beach is well-coordinated, efficient, and collaborative, particularly in its integration of local government departments and nonprofit service providers. The City benefits from a strong network of capable nonprofit organizations that deliver a broad array of public services to residents, including those who are low- and moderate-income, elderly, disabled, or at risk of homelessness.

#### *Roles and Responsibilities*

- The Planning Division of the Community Development Department serves as the lead entity responsible for administering the City's CDBG program and overseeing implementation of the Strategic Plan.
- Affordable housing development and preservation activities are led by the Planning Division in partnership with private developers, housing contractors, and public financing agencies.
- Public service activities are primarily delivered by nonprofit organizations through CDBG subrecipient agreements, with City staff providing technical assistance and oversight as needed.

- Public facility and infrastructure projects are jointly administered by the Planning Division and the Public Works/Engineering Division, working in collaboration with licensed contractors and design professionals to meet ADA accessibility and neighborhood improvement goals.

### *Identified Gaps and Needs*

Despite the strength of the delivery system, several gaps and emerging needs have been identified:

- Fair Housing Services: There is a need to expand capacity to ensure that residents have access to education, enforcement, and resolution services, especially given the increasing cost of housing and ongoing patterns of displacement risk.
- Homeless Prevention: While the City coordinates with the County Continuum of Care and local service providers, additional resources are needed to expand street outreach, housing navigation, and eviction prevention services tailored to Newport Beach's context.
- Accessibility in Public Facilities: Some older public facilities continue to lack full ADA-compliant features. Nonprofit agencies, while active in supporting accessibility efforts, do not have the authority or funding capacity to implement physical upgrades to City-owned infrastructure. Additional public investment is required to address these gaps.

### *Impacts of Housing Cost Trends*

From 2020 to 2025, rising housing costs in Newport Beach have significantly increased the number of cost-burdened households, especially among renters earning below 80% of Area Median Income. These market pressures heighten the demand for affordable housing production, preservation, and rental assistance programs.

By strengthening interagency collaboration, investing in nonprofit partnerships, and addressing service delivery gaps, Newport Beach will continue to implement a responsive and inclusive institutional structure that effectively meets the community development and housing needs of its residents.

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

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

**Table 42 - Homeless Prevention Services Summary**

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

The City of Newport Beach partners with local nonprofit service providers to implement CDBG-funded public service programs that address the needs of individuals and families experiencing or at risk of homelessness. These programs may include targeted services for:

- Chronically homeless individuals
- Families with children experiencing housing instability
- Veterans and their families
- Unaccompanied youth and transition-age youth

In addition to direct homeless services, the City prioritizes funding for homelessness prevention programs and supportive services for special needs populations, including seniors, persons with disabilities, and individuals with mental health or substance use challenges.

These focus areas reflect the priority needs identified in the Strategic Plan and are considered eligible for funding through the City's Annual Action Plan each year, subject to available resources and alignment with HUD's national objectives. Through continued collaboration with nonprofit partners and the regional Continuum of Care, Newport Beach aims to reduce homelessness, promote housing stability, and support the most vulnerable members of the community.

### *Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above*

The City of Newport Beach has cultivated a strong, collaborative network of public and nonprofit service providers that support individuals experiencing homelessness and special needs populations, including seniors, veterans, persons with disabilities, and those with mental health or substance use disorders. These partnerships are anchored by effective coordination between the Planning Division of the Community Development Department and local agencies and are further strengthened through ongoing engagement with the Orange County Continuum of Care (CoC) and regional service systems.

#### *Strengths of the Service Delivery System*

- **Established Partnerships:** The City maintains successful relationships with nonprofit organizations and regional agencies that deliver housing, supportive services, case management, and outreach to homeless and at-risk populations.
- **Strong Interagency Coordination:** The Planning Division works closely with partner organizations to improve compliance monitoring, regulatory alignment, and technical capacity, ensuring programs meet HUD requirements and local needs.
- **Access to Regional Services:** As part of Orange County, Newport Beach residents benefit from access to county-administered programs, including Coordinated Entry System (CES) assessments, shelter referrals, mental health services, and housing navigation.
- **Commitment to Special Needs Populations:** Nonprofit providers offer targeted programs for older adults, veterans, persons with disabilities, and youth, addressing both housing and supportive service needs.

### Identified Gaps and Challenges

Despite the strength of the system, several critical gaps hinder the City's ability to fully meet the needs of its most vulnerable residents:

- **Insufficient Funding Availability:** The most significant limitation is the restricted funding available to support homeless and special needs services. Federal guidelines cap CDBG public service funding at 15% of the City's annual allocation, constraining the City's ability to fund critical programs at scale.
- **Lack of Direct ESG Funding:** Newport Beach is not a direct recipient of Emergency Solutions Grant (ESG) funds, which limits the City's ability to provide shelter, rapid re-housing, or homeless prevention services independently. Most HUD funding for homelessness flows through the County of Orange and the regional CoC.
- **Reduced State and Private Funding:** State funding sources have been unstable due to California's recent budget shortfalls, and private philanthropy has declined in tandem with market-driven reductions in foundation endowments.
- **Inflation and Rising Costs:** The cost of delivering services has increased significantly due to inflation, while HUD funding allocations have remained relatively flat or declined. This reduces the purchasing power of existing programs and limits the ability to scale services to meet rising demand.
- **Gaps in Transitional and Supportive Housing:** Although regional systems provide some access to shelter and transitional housing, there remains a shortage of permanent supportive housing units and long-term care options tailored to individuals with complex health, behavioral, or accessibility needs.

### Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To overcome gaps in the institutional structure and service delivery system—particularly related to the needs of special needs populations and persons experiencing homelessness—the City of Newport Beach is committed to a targeted and strategic approach that maximizes impact within existing resource constraints.

Recognizing that available funding—particularly for public services—is limited, the City will prioritize:

- **Targeted Investment:** Focusing CDBG resources on population segments with the highest levels of demonstrated need, including severely cost-burdened households, seniors, persons with disabilities, and individuals at risk of or experiencing homelessness.
- **High-Leverage Opportunities:** Funding activities that can be coordinated with other public or private investments, such as county-administered ESG programs, Continuum of Care resources,



or state and philanthropic funding streams. This approach allows the City to extend the reach of its CDBG funds and amplify outcomes through partnerships.

- *Data-Driven Decision Making:* Aligning funding decisions with quantitative need indicators, including CHAS data, community surveys, and performance metrics, to ensure that limited funds are directed to the most impactful programs and geographies.
- *Institutional Collaboration:* Continuing to strengthen relationships with regional agencies, nonprofit providers, and housing developers to build capacity, reduce duplication, and promote integrated service delivery.
- *Flexible Program Design:* Adapting CDBG-funded programs annually based on emerging needs, shifting demographics, and program performance, while ensuring consistency with HUD objectives and local Strategic Plan goals.

Through this focused, collaborative, and data-informed strategy, the City aims to address service delivery gaps, enhance coordination across sectors, and ensure that every federal dollar contributes meaningfully to addressing the City's highest priority housing and community development needs.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support Programs through Program Administration	2025	2029	<ul style="list-style-type: none"> <li>Planning and Administration</li> </ul>	Citywide	<ul style="list-style-type: none"> <li>Program Administration</li> </ul>	CDBG: \$342,015	<ul style="list-style-type: none"> <li>Other: 5</li> </ul>
2	Affirmatively Further Fair Housing	2025	2029	<ul style="list-style-type: none"> <li>Non-Housing Community Development</li> </ul>	Citywide	<ul style="list-style-type: none"> <li>Ensure equal access to housing opportunities</li> </ul>	CDBG: \$60,000	<ul style="list-style-type: none"> <li>Households: 100</li> </ul>
3	Provide or Improve Community and Homeless Services	2025	2029	<ul style="list-style-type: none"> <li>Homeless</li> <li>Non-Homeless Needs</li> <li>Non-Housing Community Development</li> </ul>	Citywide	<ul style="list-style-type: none"> <li>Support Community and Homeless Services</li> </ul>	CDBG: \$301,510	<ul style="list-style-type: none"> <li>500 Persons:</li> </ul>
4	Expand Affordable Housing Opportunities	2025	2029	<ul style="list-style-type: none"> <li>Affordable Housing</li> </ul>	Citywide	<ul style="list-style-type: none"> <li>Preserve and Increase the supply of Affordable Housing</li> </ul>	CDBG: \$0	<ul style="list-style-type: none"> <li>Homeowner Housing Added: 0</li> <li>Homeowner Housing Rehabilitated: 0</li> </ul>
5	Public Facilities and Infrastructure Improvements	2025	2029	<ul style="list-style-type: none"> <li>Non-Housing Community Development</li> </ul>	CDBG Low/Mod Census Tract Target Area	<ul style="list-style-type: none"> <li>Improve public facilities and infrastructure</li> </ul>	CDBG: \$1,306,550	<ul style="list-style-type: none"> <li>Persons Assisted: 6,621</li> <li>Other: 3</li> </ul>
6	Support Businesses and Job Creation/Retention	2025	2029	<ul style="list-style-type: none"> <li>Non-Housing Community Development</li> </ul>	Citywide	<ul style="list-style-type: none"> <li>Economic Development</li> </ul>	CDBG: \$0	<ul style="list-style-type: none"> <li>Businesses assisted: 0</li> </ul>

**Table 43 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Support Programs through Program Administration
	<b>Goal Description</b>	Ensure CDBG and HOME programs are managed, compliant with federal laws, and efficient.
2	<b>Goal Name</b>	Affirmatively Further Fair Housing
	<b>Goal Description</b>	Provide ongoing assistance to combat discrimination through the promotion of fair housing education, legal representation, local support for affordable housing development projects, and counseling and financial training services.
3	<b>Goal Name</b>	Expand Affordable Housing Opportunities
	<b>Goal Description</b>	Provide programs to rehabilitate housing units, work with for-profit and non-profit developers to build new affordable housing units, acquire land for affordable housing projects, keep affordable housing programs; offer financial assistance for homebuyer and rental assistance programs.
4	<b>Goal Name</b>	Provide or Improve Community and Homeless Services
	<b>Goal Description</b>	Many challenges are faced by the City's vulnerable populations (including low- and moderate-income residents as well as special needs populations) and they do not have regular access to critical services and programs such as youth programming, job training, transportation, legal services, fair housing services, senior programming, medical care, and other social services.
5	<b>Goal Name</b>	Public Facilities and Infrastructure Improvements
	<b>Goal Description</b>	Newport Beach has a continuing need to maintain and enhance existing public facilities and infrastructures such as community centers, parks, streets, sidewalks, alleys, and other facilities and infrastructure in the City. These needs include ensuring that public facilities are ADA accessible to ensure access for all residents.
6	<b>Goal Name</b>	Support Businesses and Job Creation/Retention
	<b>Goal Description</b>	Provide programs and funding to support businesses and economic development activities that will promote business retention and business creation.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

During the 2025–2029 Consolidated Plan period, the City of Newport Beach does not anticipate creating new housing units for extremely low-income, low-income, or moderate-income households using CDBG funds. Instead, the City will prioritize the preservation of existing affordable housing stock through housing rehabilitation activities, particularly for low- and moderate-income homeowners.

The City does not expect to use CDBG funds for the acquisition, construction, or direct subsidy of homeownership units during this planning period. Any future development or availability of affordable housing units is expected to be supported through non-CDBG sources, including local housing trust funds, state housing programs, or federal resources accessed through partnerships with housing developers and regional agencies.

This approach reflects the City's strategic use of limited CDBG funds to address housing stability and habitability for existing residents, while continuing to pursue broader affordable housing goals through complementary funding sources.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

OCHA does not currently have a Section 504 Voluntary Compliance Agreement in place. However, OCHA remains committed to supporting the housing needs of individuals with disabilities and proactively implements a range of policies and practices to ensure accessibility in housing access.

OCHA actively seeks opportunities to expand the availability of special-purpose vouchers, including:

- Veterans Affairs Supportive Housing (VASH) vouchers
- Non-Elderly Disabled (NED) vouchers
- Other funding resources specifically designed to assist households that include persons with disabilities

In addition to pursuing these resources, OCHA undertakes the following proactive steps to support accessibility and inclusion:

- **Voluntary Supportive Services:** When requested, OCHA assists applicants and program participants in connecting with community-based supportive services. However, participation in such services is not required as a condition of receiving or continuing Housing Choice Voucher assistance.
- **Equal Access to Housing Opportunities:** OCHA does not deny or restrict access to housing programs for eligible individuals who choose not to participate in supportive services. Program participation is based solely on eligibility and program guidelines, consistent with fair housing requirements.
- **Housing Search Assistance:** Upon request, OCHA provides individualized assistance to voucher holders in locating available rental units, including those with accessibility features. A list of accessible units is maintained and updated weekly, made available in the lobby, and can be provided by email or fax upon request.
- **Rent Reasonableness Adjustments:** In accordance with HUD rent reasonableness guidelines, OCHA may approve higher rents for units that include structural modifications or accessibility features designed to meet the needs of individuals with disabilities.
- **Technical Assistance for Property Owners:** OCHA refers interested property owners to the Fair Housing Council of Orange County for technical guidance and resources related to reasonable accommodations and the modification of units to enhance accessibility for persons with disabilities.

These measures reflect OCHA's ongoing commitment to supporting fair and equitable housing outcomes for persons with disabilities, consistent with the intent of Section 504 of the Rehabilitation Act and other applicable civil rights protections.

## Activities to Increase Resident Involvements

The Orange County Housing Authority (OCHA) actively supports resident engagement through the promotion of resident councils and regularly seeks input from Public Housing Agency (PHA) residents on the development, management, and implementation of policies and procedures. This collaborative approach helps ensure that programs remain responsive to the needs and priorities of the residents they serve.

## Homeownership Opportunities

Given the high cost of housing in Orange County, homeownership remains out of reach for most low-income households, including those participating in OCHA-administered programs. Despite these market challenges, OCHA continues to explore and promote pathways to homeownership for income-eligible families.

- On a limited basis, OCHA has partnered with Habitat for Humanity to support the development and sale of two affordable homeownership units. While these efforts provide critical opportunities, they remain constrained due to land, funding, and affordability limitations.
- OCHA also administers a Housing Choice Voucher (HCV) Homeownership Program, which enables qualified voucher holders to apply their rental assistance toward monthly mortgage payments. The program is actively marketed to all eligible HCV participants as a long-term housing stability option, particularly for working families with sufficient income to transition from rental to ownership.

Through ongoing partnerships and expanded outreach, OCHA is committed to promoting resident empowerment, supporting informed housing choices, and increasing awareness of affordable homeownership opportunities—even in a highly competitive regional housing market.

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

No

## Plan to remove the ‘troubled’ designation

Not applicable. OCHA is designated as a high performing PHA.

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

### Barriers to Affordable Housing

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing. Barriers can include land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on information gathered during the community meeting, the Consolidated Plan Needs Assessment Survey, the 2021-2029 Housing Element and market analysis, the primary barriers to affordable housing in Newport Beach are housing affordability and the lack of monetary resources necessary to develop and sustain affordable housing. The two barriers are related in the sense that demand for affordable housing exceeds the supply and insufficient resources are available to increase the supply of affordable housing to meet demand.

For low- and moderate-income households in Newport Beach, accessing and maintaining safe, affordable housing remains a significant challenge due to the high cost of housing across the region. According to 2016–2020 CHAS data, approximately 8,943 households in Newport Beach are cost burdened, meaning they spend more than 30% of their income on housing. Of these, 6,430 households face a severe cost burden, spending over 50% of their income on housing costs.

These burdens affect both renters and homeowners, but renters are disproportionately impacted:

- 3,420 renter households and 2,950 owner households are severely cost burdened.
- Elderly households, small, related households, and single-person or “other” households experience the highest levels of housing cost strain.

This equates to nearly 42% of the City's 21,740 low- and moderate-income households experiencing some form of housing cost burden.

These findings align with the results of the 2025–2026 Consolidated Plan Needs Assessment Survey, where residents identified affordable housing development and rental assistance as top community priorities. The data highlights a clear and ongoing need for additional affordable rental and ownership housing options—particularly for extremely low- to moderate-income households—within Newport Beach.

## Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To address persistent housing affordability challenges and the limited availability of funding for affordable housing development, the City of Newport Beach has taken proactive steps to expand its affordable housing inventory and identify viable solutions to meet its Regional Housing Needs Allocation (RHNA) goals.

As outlined in the 2021–2029 Housing Element, the City has established a Housing Action and Implementation Task Force, which works in collaboration with City staff to research, evaluate, and promote new affordable housing opportunities. This includes identifying underutilized parcels, monitoring state housing legislation, and recommending local policy tools to facilitate development.

Key strategies pursued by the City to encourage the production and preservation of affordable housing include:

- *Offering Density Bonuses:* In accordance with State Density Bonus Law, the City provides increased development capacity and flexible development standards to incentivize the inclusion of affordable units in new residential projects.
- *Waiving or Reducing Development Fees:* For qualifying affordable housing projects, the City may provide fee waivers, deferrals, or reductions to lower the cost burden for nonprofit and for-profit developers.
- *Expedited Permit Processing:* The City offers streamlined entitlement and permitting procedures for affordable housing developments to reduce delays and project costs.
- *Utilization of the Affordable Housing Trust Fund:* Newport Beach manages a dedicated Affordable Housing Fund that can be used to assist with gap financing, site acquisition, or rehabilitation of income-restricted units. The fund serves as a critical tool for leveraging outside funding sources and advancing local affordability goals.

Through these combined efforts, the City seeks to support housing opportunities for low- and moderate-income households, comply with its certified Housing Element, and maintain a balanced approach to housing growth that aligns with infrastructure, environmental, and community needs.



## SP-60 Homelessness Strategy – 91.215(d)

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

The City of Newport Beach is actively engaged in addressing homelessness through a combination of local partnerships, coordinated regional strategies, and targeted use of federal resources, including Community Development Block Grant (CDBG) funds.

#### *Local Outreach and Coordination*

The City partners with City Net, a nonprofit organization that provides outreach, engagement, and case management services to individuals experiencing homelessness. City Net works closely with vulnerable individuals to assess their needs, connect them to appropriate services, and facilitate placement into shelter, housing, or treatment programs.

City Net also coordinates efforts with other homeless service providers across Orange County, helping reduce service duplication and ensuring a consistent, collaborative approach. The organization maintains a Homeless Services Dashboard, which is regularly updated with data and used to inform strategy through frequent coordination meetings with the City and other partners.

#### *Regional Collaboration with the Continuum of Care*

The City of Newport Beach actively supports the Orange County Continuum of Care (CoC), which leads a countywide, HUD-aligned effort to prevent and end homelessness through collaboration among government agencies, nonprofit organizations, healthcare providers, and faith-based groups.

Key initiatives currently being implemented by the CoC include:

- **Regional Homeless Access Centers:** The CoC is developing a network of centralized service hubs that provide coordinated entry, universal intake and assessment, referrals, and transportation to shelter or services. These centers streamline the pathway to housing and support services for those in need.
- **Homeless Management Information System (HMIS):** The CoC is enhancing its data systems to incorporate real-time tracking of client needs, service delivery, and housing outcomes, which improves service coordination and strategic planning.
- **2-1-1 Orange County:** This central information and referral line provides immediate access to emergency housing, food, medical care, and other essential resources for individuals experiencing or at risk of homelessness.
- **Coordinated Entry System (CES):** CES is used countywide to ensure that individuals and families experiencing homelessness are prioritized for housing and services based on vulnerability and need. CES reduces the time individuals spend navigating the system, prevents new entries into homelessness by connecting people to prevention resources, and strengthens data collection for more informed decision-making.

### *CDBG-Funded Strategies*

In alignment with HUD priorities and regional goals, the City of Newport Beach will continue to use CDBG funds to support local service providers that deliver homeless prevention programs, outreach services, and case management for individuals at risk of or currently experiencing homelessness. In addition, the City is committed to expanding the supply of affordable housing to help reduce the structural causes of housing instability for low- and moderate-income residents.

Through its partnership with City Net and participation in the Orange County CoC, Newport Beach is contributing to a comprehensive, data-driven, and client-centered approach to homelessness—focused on prevention, early intervention, and long-term housing solutions.

### *Addressing the emergency and transitional housing needs of homeless persons*

A long-term solution to ending homelessness involves connecting individuals and families to permanent housing paired with supportive services that promote long-term stability. However, due to the critical shortage of affordable housing across Orange County, the Orange County Continuum of Care (CoC) continues to rely on its emergency and transitional housing systems to address the immediate needs of people experiencing homelessness.

The CoC's Coordinated Entry System, supported by 2-1-1 Orange County, helps residents access a network of homeless prevention programs, emergency shelters, transitional housing, and supportive services. 2-1-1 maintains a comprehensive, up-to-date directory of regional services. Locally, City Net plays a central role in outreach, engaging unsheltered individuals in Newport Beach, assessing their needs, and collecting data that strengthens service delivery. Additional referral tools such as the Homeless Shelter Directory provide information about available resources in and around the City.

The CoC is actively working to improve emergency shelter coordination and efficiency, with a long-term goal of replacing seasonal shelters and the County's Armory Cold Weather Shelter program with a year-round emergency shelter facility. Currently, the Cold Weather Shelter provides up to 400 beds in Fullerton and Santa Ana, as well as meals, hygiene facilities, and warm clothing during the winter months.

While permanent supportive housing and rapid re-housing remain the CoC's highest priorities, the CoC also recognizes the ongoing need for transitional housing, especially for specific populations such as individuals with mental illness and those who are chronically homeless. To better align with best practices, the CoC is exploring ways to reduce the length of stays in emergency and transitional housing while increasing access to long-term housing solutions.

Through continued collaboration with the CoC and local service providers, the City of Newport Beach remains committed to preventing and ending homelessness by investing in programs that move individuals from crisis to stability.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Newport Beach is committed to supporting strategies that help individuals and families experiencing homelessness—particularly those who are chronically homeless, families with children, veterans and their families, and unaccompanied youth—transition into permanent housing and independent living. The City also aims to prevent recurrence by strengthening support systems and reducing the duration of homelessness.

#### *Local Programs and Services*

The City facilitates access to affordable housing through several channels, including the Housing Choice Voucher (Section 8) program administered by the Orange County Housing Authority (OCHA). In addition to housing subsidies, Newport Beach supports a network of nonprofit and community partners that offer wraparound services such as:

- Employment training and job placement assistance
- Mental health and substance use counseling
- Food and nutritional support programs
- Case management and stabilization services

These services are designed not only to support the transition out of homelessness, but also to promote long-term housing stability and self-sufficiency.

#### *Coordinated Entry and Regional Support*

The City works in partnership with the Orange County Continuum of Care (CoC) and service providers like City Net and 2-1-1 Orange County to ensure that homeless and at-risk individuals have access to appropriate services. Through the Coordinated Entry System (CES), individuals are assessed, prioritized based on vulnerability, and matched with housing or services tailored to their needs.

The 2-1-1 Orange County system maintains an updated directory of emergency shelters, transitional housing, mental health care, and other supportive services, and serves as a critical referral resource for residents at risk of or currently experiencing homelessness.

In addition, the Homeless Shelter Directory, a nonprofit resource platform, provides a centralized listing of shelters and support services within Newport Beach and surrounding areas.

### *CDBG-Funded Strategies*

Through its Strategic Plan, the City will allocate Community Development Block Grant (CDBG) funds to support homeless prevention and housing stabilization activities carried out by local nonprofit service providers. Funded activities may include:

- Emergency shelter and transitional housing assistance
- Services for families fleeing domestic violence
- Outreach and case management for veterans, emancipated foster youth, and other vulnerable groups
- Rapid rehousing and rental assistance

CDBG funds may also be leveraged to expand the stock of affordable housing, which is essential to creating pathways out of homelessness and ensuring long-term housing access for low-income households.

### *Regional Initiatives to Shorten Homelessness Duration*

At the regional level, providers within the CoC are working with the Commission to End Homelessness to implement strategies that reduce the time spent in emergency shelters and increase rapid transitions into permanent housing. Efforts include:

- Reducing thresholds for program entry
- Integrating case management with housing navigation
- Expanding the use of real-time Homeless Management Information System (HMIS) data to track progress and adjust interventions

Through a coordinated approach that blends housing solutions with supportive services, the City of Newport Beach seeks to both prevent homelessness and ensure that individuals who exit homelessness do not return.

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

The City of Newport Beach supports efforts to prevent homelessness, especially for extremely low-income individuals and families who are at risk due to challenges such as eviction, job loss, disability, discharge from institutions, or fleeing domestic violence. People are considered at risk of homelessness when they struggle to maintain housing and lack access to other stable housing options.

Preventing homelessness is more effective and cost-efficient than responding to it after it occurs. For this reason, the City works in partnership with the Orange County Continuum of Care (CoC) and local service providers to offer early intervention programs.

Common causes of housing instability include:

- Eviction or loss of income
- Disability or sudden medical needs
- High housing costs or substandard housing
- Leaving foster care, hospitals, or jails without a housing plan
- Family violence or unsafe living conditions

To address these issues, the following preventative services are offered in the region:

- Emergency rental and utility assistance to avoid eviction or shut-off
- Credit and financial counseling to help families manage debt and rebuild credit
- Legal and mediation services for tenant-landlord disputes
- Food banks and basic needs programs to reduce financial pressure
- Transportation and clothing assistance for individuals seeking work or stability
- Access to medical, dental, and prescription services for uninsured or low-income individuals
- Workforce development programs for job training and employment support
- 24/7 referral services (e.g., 2-1-1 Orange County) connecting people to help
- Recuperative care for unhoused individuals recovering from illness or injury

These coordinated services help prevent vulnerable residents from falling into homelessness and support them on a path to long-term stability.

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

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

The Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X) requires local jurisdictions to implement housing-based strategies to protect children from exposure to lead hazards—particularly in older housing stock where lead-based paint is more likely to be present.

In Newport Beach, a significant portion of the housing stock was built prior to 1980, which places many units at risk for potential lead-based paint hazards:

- Owner-occupied units built before 1980: 12,370 (59%)
  - 10,540 built between 1950–1979 (50%)
  - 1,830 built before 1950 (9%)
- Renter-occupied units built before 1980: 11,390 (64%)
  - 10,100 built between 1950–1979 (57%)
  - 1,290 built before 1950 (7%)

Together, approximately 23,760 of the City’s 38,590 total occupied units (62%) were constructed before 1980 and are therefore more likely to contain lead-based paint. These units present a particular concern for households with young children, as exposure to lead can cause permanent developmental and behavioral damage.

To address this public health issue, the City of Newport Beach undertakes the following actions:

- Monitors blood lead level data from the Orange County Health Care Agency (OCHCA). Between 2009 and 2013, there were 13 reported cases of children in Newport Beach with blood lead levels exceeding 9.5 micrograms per deciliter. More recent localized data is not currently available.
- Promotes lead awareness and prevention education by distributing brochures about lead hazards through local organizations such as the Fair Housing Foundation and the City’s Building Department. Residents are encouraged to have their homes inspected and to have children tested for elevated blood lead levels.
- Provides guidance on hazard testing and remediation. A typical lead-based paint screening survey costs approximately \$450. Residents seeking financial assistance for hazard mitigation may be referred to county or state-level programs when available.

Although the City does not currently maintain its own lead hazard testing or abatement program, it remains committed to promoting awareness, education, and voluntary testing among households, particularly those in pre-1980 units.

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

The City of Newport Beach's efforts to monitor, educate, and mitigate lead-based paint hazards are informed by the age of its housing stock. According to 2016–2020 ACS data, approximately 78.78% of the City's housing units—or 35,880 out of 45,530 units—were built before 1980, placing them at potential risk for containing lead-based paint. While not all pre-1980 units pose an active hazard, the likelihood of exposure is significant, particularly for households with children under the age of six, who are most vulnerable to lead poisoning.

To address this risk, the City conducts public education campaigns and collaborates with agencies such as the Fair Housing Foundation to disseminate information on lead safety, including the dangers of deteriorated paint and safe renovation practices. The City also integrates lead hazard evaluations and abatement protocols into its housing rehabilitation efforts, consistent with HUD's lead-safe regulations.

These proactive measures are intended to reduce long-term health risks, improve housing quality, and protect vulnerable residents from lead-related harm—especially in lower-income households occupying older units.

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

While the City of Newport Beach does not currently operate a Residential Rehabilitation Program, its policies align with HUD regulations and recognized best practices for lead safety. If such a program is implemented in the future, the City will incorporate lead hazard protocols into its housing procedures. Any residential property built before January 1, 1978 and receiving assistance would undergo lead-based paint testing. If lead is found, appropriate abatement measures would be taken in accordance with the federal requirements outlined in 24 CFR Part 35. Additionally, all applicants would be provided with educational materials from the U.S. Environmental Protection Agency (EPA) to raise awareness about lead-based paint hazards. This approach ensures any future rehabilitation efforts funded or supported by the City are both proactive and fully compliant with lead safety regulations.

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

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

Similar to other communities in Orange County and across the nation, poverty remains a notable challenge in Newport Beach. According to the 2016–2020 American Community Survey 5-Year Estimates, approximately 5.2% of Newport Beach residents, or 5,045 individuals, live below the federal poverty level. While this rate is lower than many neighboring jurisdictions, it still represents thousands of residents who may struggle to afford basic necessities, including housing, healthcare, food, and transportation. This underscores the ongoing need for targeted support services and affordable housing options to assist lower-income individuals and families in maintaining stability and improving their quality of life.

To meaningfully address this issue, all six goals of the City’s 2025–2026 Strategic Plan are aligned to promote affordable housing, expand access to essential services, and support low- and moderate-income residents. In implementing this Plan, the City will prioritize funding for programs that directly advance these goals and create pathways to economic stability. A central strategy is to use Community Development Block Grant (CDBG) funds to help individuals and families move from poverty to self-sufficiency.

CDBG-funded activities will support poverty reduction by:

- Expanding the supply of affordable housing, including projects developed under California’s State Density Bonus law and initiatives supported through the City’s Affordable Housing Trust Fund.
- Strengthening the continuum of care for individuals and families at risk of or experiencing homelessness by supporting public service programs and housing initiatives.
- Preserving existing affordable housing using local and regional non-HUD resources to ensure low-income households can access safe, decent, and stable homes.
- Providing public services through nonprofit organizations that serve youth, seniors, persons with disabilities, and other vulnerable populations.

In addition to local strategies, state and federal programs also play a critical role in poverty alleviation. Programs such as the Earned Income Tax Credit (EITC) and Head Start offer families a path toward long-term independence through employment and education. In California, CalWORKs, CalFresh, and Medi-Cal provide essential supports including food assistance, healthcare, childcare, and income subsidies. Additional services target populations affected by domestic violence, substance abuse, or mental health challenges.

By aligning local resources with these broader safety net programs, the City seeks to reduce poverty and promote a higher quality of life for all residents.



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

Newport Beach, like much of Orange County, continues to experience high housing costs that place substantial financial strain on low- and moderate-income households. While there were temporary improvements in affordability during past economic downturns, housing costs have since escalated beyond pre-recession levels, making market-rate housing unattainable for many families and individuals with limited incomes.

Access to affordable housing remains constrained. The availability of Section 8 Housing Choice Vouchers is limited by federal funding caps, and long waitlists for both public and City-supported affordable units prevent many eligible households from securing assistance. As a result, many residents at or near the poverty level have few realistic options for obtaining safe and stable housing.

To address these challenges, the City's 2025–2026 Consolidated Plan aligns its poverty-reduction goals with its affordable housing strategy by directing Community Development Block Grant (CDBG) funds toward programs that offer meaningful support to low-income residents. The Plan prioritizes funding for Youth Services, Senior Services, and Special Needs Services—each designed to serve residents facing economic hardship and housing instability.

Through this coordinated approach, the City aims to expand access to essential public services, strengthen support systems for vulnerable populations, and preserve existing affordable housing units. By doing so, Newport Beach supports long-term economic stability, reduces the risk of homelessness, and fosters greater self-sufficiency among households living in or near poverty. This integrated strategy ensures that affordable housing goals are not pursued in isolation, but as part of a broader commitment to community well-being and equitable opportunity.

## SP-80 Monitoring – 91.230

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

To ensure CDBG funds are used properly and comply with federal regulations, the City of Newport Beach follows clear standards for technical assistance and program monitoring. These efforts also support goals related to minority business outreach and long-term planning.

### Technical Assistance

At the start of each program year, the City offers guidance to organizations applying for or receiving CDBG funds:

- A Notice of Funding Availability (NOFA) workshop introduces program goals, requirements, and funding opportunities.
- After the Annual Action Plan is approved, a mandatory subrecipient workshop reviews federal rules, documentation needs, and City compliance procedures.
- The City also offers individual support throughout the year to help organizations meet program standards.

### Monitoring Activities

The City monitors all funded activities to ensure they meet program goals and federal requirements:

1. Application Review – Each proposal is reviewed to verify eligibility, alignment with CDBG objectives, and potential compliance issues, including:
  - Use of funds
  - Service area and beneficiaries
  - National Environmental Policy Act (NEPA)
  - SAM.gov debarment checks
  - Wage and labor laws (e.g., Davis-Bacon)
  - Minority/Women Business Enterprise and Section 3 participation
  - Acquisition and relocation laws (if applicable)
2. Subrecipient Capacity – Organizations must submit audits and documentation to show they can manage the funds. Any audit findings are discussed during the review.

3. Ongoing Monitoring – Once funded:
  - Subrecipients submit quarterly performance reports.
  - On-site reviews are done every two years (or more often if needed) for public service providers, focusing on both financial and program operations.
  - Areas reviewed include client eligibility, spending, record-keeping, and progress toward goals.
4. Corrective Action – After a monitoring visit, the City sends a report detailing results and any compliance issues. Subrecipients must respond within 30 days with their corrective actions. Ongoing support is provided as needed.
5. Capital Projects – Projects involving construction or housing must also comply with long-term agreements and are monitored for continued compliance.

This comprehensive system helps ensure that CDBG funds are used effectively, federal requirements are met, and that services reach Newport Beach residents who need them most.

## Expected Resources

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

#### Introduction

For program year 2025-2026, the City will receive \$402,015 in CDBG funds from HUD. When these amounts are combined with program income of \$315,000 available for inclusion in the 2025 Annual Action Plan, the City will allocate 717,015. The City anticipates the availability of approximately \$2,010,075 million of CDBG resources during the five-year period beginning July 1, 2025 and ending June 30, 2026.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$402,015.00	\$315,000	0	\$717,015	\$2,868,060	The City assumes it will receive \$717,015 each year during this Consolidated Plan cycle.

**Table 44 - Expected Resources – Priority Table**

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

Depending on the financing structure and scope of a particular activity, the City of Newport Beach may strategically use Community Development Block Grant (CDBG) funds to leverage additional state, local, and private resources to maximize impact and promote long-term sustainability. Leveraging multiple funding sources enhances the City's ability to support affordable housing, public services, and infrastructure improvements that benefit low- and moderate-income residents.

The City may pursue partnerships and funding from the following programs and agencies:

#### State Resources

- State Low-Income Housing Tax Credit (LIHTC) Program – Provides tax incentives to attract private investment in affordable rental housing.

- Building Equity and Growth in Neighborhoods (BEGIN) Program – Offers down payment assistance to low- and moderate-income homebuyers.
- CalHome Program – Supports homebuyer assistance, housing rehabilitation, and capacity building for housing nonprofits.
- Multifamily Housing Program (MHP) – Offers low-interest loans for construction and rehabilitation of affordable multifamily developments.
- Housing-Related Parks (HRP) Grant Program – Provides funds for park development and improvements in jurisdictions building affordable housing.
- California Housing Finance Agency (CalHFA) Programs – Includes financing for both single-family and multifamily housing projects.
- Mental Health Services Act (MHSA) Funding – Funds permanent supportive housing and services for individuals with serious mental illness.

#### *Local Resources*

- Orange County Housing & Finance Agency (OCHFA) – Offers financing tools for affordable housing production and preservation.
- Southern California Home Financing Authority (SCHFA) – Provides access to mortgage revenue bond programs for affordable housing.
- Orange County Continuum of Care (CoC) – Coordinates housing and services for homeless individuals and families.
- Orange County Housing Authority (OCHA) – Administers Housing Choice Vouchers and related rental assistance programs.

#### *Private and Nonprofit Resources*

- Federal Home Loan Bank Affordable Housing Program (AHP) – Provides competitive grants and subsidized loans for affordable housing development.
- Community Reinvestment Act (CRA) Programs – Encourages financial institutions to support projects that benefit low- and moderate-income communities.
- United Way Funding – Supports community-based services, especially for vulnerable populations.
- Private Contributions – Donations from individuals, foundations, and corporations can support specific projects or initiatives.
- Public-Private Partnerships (PPPs) – Collaborative efforts that combine public investment with private sector innovation and resources to achieve shared development goals.

By leveraging these resources in combination with CDBG funding, the City of Newport Beach aims to expand its capacity to address local housing and community development needs, implement cost-effective solutions, and foster inclusive growth throughout the city.

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

#### Surplus Land and Affordable Housing Development

The City of Newport Beach will comply with the requirements of Assembly Bills 1486 and 1255, which mandate the identification and inventory of surplus municipal and state-owned land suitable for affordable housing development. In support of these efforts, the City will make surplus land information available to affordable housing developers and consider the use of Community Development Block Grant (CDBG) or other local, state, or federal resources to assist with site preparation, should eligible properties be identified.

At the time of preparing this 2025–2029 Consolidated Plan and 2025-2026 Action Plan, the City has no publicly owned land available that could support the development of affordable housing. However, the City remains committed to evaluating any future surplus land opportunities in alignment with state law and local housing goals.

#### Matching Requirements

The City of Newport Beach does not receive HOME Investment Partnerships Program (HOME) funds as part of its entitlement allocation. As a result, HOME matching requirements do not apply for the 2025–2026 program year. The City continues to focus its housing and community development strategies on eligible activities supported through CDBG and other complementary funding sources.

#### Discussion

Assuming continued level funding of the CDBG programs, the City expects to utilize approximately \$2,010,075 million of CDBG funds during the five-year period beginning July 1, 2025 and ending June 30, 2029, to achieve the goals of the Strategic Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affirmatively Further Fair Housing	2025	2026	Non-Housing Community Development	Citywide	<ul style="list-style-type: none"> <li>Promote Fair Housing</li> </ul>	CDBG: \$12,000	Households: 100
2	Expand Affordable Housing Opportunities	2025	2026	Affordable Housing	Citywide	<ul style="list-style-type: none"> <li>Preserve and increase the supply of Affordable Housing</li> </ul>	CDBG: \$0	Housing Units: 0
3	Provide or Improve Access to Community and Homeless Services	2025	2026	Non-Housing Community Development	Citywide	<ul style="list-style-type: none"> <li>Support Community and Homeless Services</li> </ul>	CDBG: \$60,000	Persons: 130
4	Improve and Enhance Public Facilities and Infrastructure	2025	2026	Non-Housing Community Development	Low/Mod Census Tract	<ul style="list-style-type: none"> <li>Enhance Public Facilities and Infrastructure</li> </ul>	CDBG: \$0	Projects: 0
5	Support Businesses & Job Creation/Retention	2025	2026	Non-Housing Community Development	Citywide	<ul style="list-style-type: none"> <li>Promote Economic Development</li> </ul>	CDBG: \$0	Businesses: 0
6	Support Programs through Program Administration	2025	2026	Planning and Administration	Citywide	<ul style="list-style-type: none"> <li>Support Programs through Program Administration</li> </ul>	CDBG: \$80,700	Other: 1

**Table 45 – Goals Summary**

#### Goal Descriptions

1	<b>Goal Name</b>	Affirmatively Further Fair Housing
	<b>Goal Description</b>	The City will continue to collaborate with the Fair Housing Foundation to assist families and individuals seeking counseling and/or legal solutions to fair housing and discrimination problems.
2	<b>Goal Name</b>	Expand Affordable Housing Opportunities
	<b>Goal Description</b>	Provide funding for housing rehabilitation, new housing development, and/or programs that assist LMI families with finding housing solutions including programs that increase homeownership, development of housing for special needs populations, support integrated housing solutions and plans, and reduce barriers to affordable housing consistent with the City's 2025-2029 AI report.
3	<b>Goal Name</b>	Provide or Improve Access to Community and Homeless Services
	<b>Goal Description</b>	Provide needed Public Services that assist individuals and families in the following ways: crisis intervention, crime prevention, homeless prevention, services for at-risk families, shelter in-take services, senior and special needs services, nutrition and preventative health services, supplemental food/clothing/counseling and job search assistance to those who are homeless or at-risk of homelessness, and other vital social services.
4	<b>Goal Name</b>	Improve and Enhance Public Facilities and Infrastructure
	<b>Goal Description</b>	Activities that improve the quality of life for residents include improving parks and infrastructure, creating green streets, improving accessibility, and providing safe routes to school.
5	<b>Goal Name</b>	Support Businesses and Job Creation/Retention
	<b>Goal Description</b>	Provide programs and funding for economic development activities that will promote business retention and business creation.
6	<b>Goal Name</b>	Support Programs through Program Administration
	<b>Goal Description</b>	This program provides payment of reasonable administrative costs and carrying charges related to the planning and execution of community development activities and housing rehabilitation delivery that are financed in whole or in part by CDBG and HOME funds. Planning and Administration



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

To address the high priority needs identified in the Strategic Plan, the City of Newport Beach will invest CDBG funds in projects that develop provide fair housing services, provide services to low- and moderate-income residents, prevent homelessness and strengthen economic opportunities. Together, these projects will address the needs of low- and moderate-income Newport Beach residents.

#### Projects

#	Project Name
1	Program Administration
2	Fair Housing Services
3.	Meals on Wheels OC: Home Delivered Meals
4.	Newport Beach: City Motel Voucher Program

**Table 46 – Project Information**

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

The City of Newport Beach has prioritized the use of its non-administrative Community Development Block Grant (CDBG) funds for the 2025–2026 program year to support projects and services that directly benefit low- and moderate-income residents.

#### Reasons for Allocation Priorities

Funding decisions are based on the goals identified in the Strategic Plan and informed by data from the Needs Assessment, community input, and consultation with local service providers. Priority is given to:

- Public service programs supporting low- and moderate-income households
- Activities that help prevent homelessness
- Economic development initiatives that create or expand opportunities for income stability

These priorities align with the City’s broader goals of promoting housing stability, community well-being, and economic mobility.

## Obstacles to Addressing Underserved Needs

Despite these efforts, several key challenges persist:

- Limited funding: Federal, state, and local funding sources remain insufficient to fully meet the scale of need.
- High housing costs: The local housing market is unaffordable for many low-income residents, limiting their options for stable housing.

## City Response

To overcome these barriers, the City is strategically targeting its CDBG resources toward high-impact programs and partnerships with nonprofit organizations. These efforts are designed to maximize the impact of available funds by focusing on services that address urgent needs, enhance self-sufficiency, and improve quality of life for Newport Beach's most vulnerable residents.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	<b>CDBG Program Administration</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Support Programs through Program Administration Affirmatively Further Fair Housing
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$80,700
	<b>Description</b>	CDBG program oversight and coordination.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	100 Civic Center Drive, Newport Beach, CA - City Hall
	<b>Planned Activities</b>	CDBG program oversight and coordination.
2	<b>Project Name</b>	<b>Fair Housing Services</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affirmatively Further Fair Housing
	<b>Needs Addressed</b>	Ensure Equal Access to Housing Opportunities.
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	Fair housing outreach, education, and enforcement.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 Households
	<b>Location Description</b>	Activity will be available Citywide
	<b>Planned Activities</b>	Fair housing outreach, education, and enforcement to address and eliminate impediments to fair housing.
3	<b>Project Name</b>	<b>Meals on Wheels</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide or Improve Access to Community and Homeless Services
	<b>Needs Addressed</b>	Support Community and Homeless Services
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Meals will be provided to senior citizens throughout the City.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 seniors
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Meals on Wheels OC: Home Delivered Meals.

4	<b>Project Name</b>	City Motel Voucher Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide or Improve Access to Community and Homeless Services
	<b>Needs Addressed</b>	Support Community and Homeless Services
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Provide short-term lodging while working to address their long-term housing and service needs.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 homeless
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide short-term lodging while working to address their long-term housing and service needs.

## 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

Based on evaluation of CPD Maps data, there are no areas within the City exhibiting a greater level of need for affordable housing or services for low- and moderate-income residents and there were no areas of the City containing minority concentrations; therefore, no geographic priorities were established within the Consolidated Plan and allocation priorities will be driven by citywide need. All CDBG funds will be directed toward activities benefitting low- and moderate-income residents citywide.

The only exception to this approach would be for CDBG projects that are qualified on a low- and moderate-income area basis where a specific proportion of the residents within the service area must be low- and moderate-income residents.

### Geographic Distribution

Target Area	Percentage of Funds
City of Newport Beach – Citywide	100%
CDBG Eligible Area	0%

Table 47 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City's investments in Fair Housing Services, Public Services and Homelessness Prevention Services projects are based on a citywide geography because individuals in need of these services may live anywhere within the jurisdiction—particularly services for seniors and homeless individuals.

### Discussion

Based on the Strategic Plan, the City is allocating 100 percent of its non-administrative CDBG funds for program year 2025-2026 to projects and activities that benefit low- and moderate-income people.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The City of Newport Beach will look at using non-CDBG local, state, and federal funding sources to develop new housing units. Preservation of the physical and functional integrity of existing housing units occupied by low- and moderate-income households is a cost-effective way to invest limited non-CDBG resources to retain existing housing units that are already affordable to low- and moderate-income households in the community. Additionally, rehabilitation will assist in resolving housing problems that residents face throughout Newport Beach. Addressing substandard housing conditions through housing preservation activities ensures that all economic segments of the community have the opportunity to live in decent housing that meets local standards.

### Expand the Supply of Affordable Housing

Based on recent housing data, Newport Beach continues to face a significant need for additional rental housing that is affordable to lower-income households, particularly those earning less than 50 percent of the Area Median Income (AMI). Many households are burdened by high housing costs, with a large share paying more than half of their income toward rent—placing them at risk of housing instability or homelessness.

To address this, the City will continue to leverage its Affordable Housing Trust Fund and pursue strategies under the State Density Bonus law to support the development of new affordable housing opportunities. These efforts aim to increase the availability of housing for the most vulnerable residents and reduce the risk of displacement.

### Preserve the Supply of Affordable Housing

As Newport Beach's housing stock continues to age, more homes will require repairs and upgrades to remain safe and livable. This need is especially critical for low- and moderate-income homeowners who may lack the financial resources to keep up with necessary maintenance.

Investing in the preservation of existing homes is a cost-effective strategy to protect affordable housing that already serves the community. By addressing substandard conditions through targeted rehabilitation efforts, the City can help ensure that residents across all income levels have access to safe, decent housing that meets local standards.

Additionally, the data below outlines the number of homeless, special-needs, and other families assisted with affordable housing. One-year goals for rental assistance and the production of new housing units are also included.

One Year Goals for the Number of Households to be Supported	
Homeless	30
Non-Homeless	0
Special-Needs	0
<b>Total</b>	<b>30</b>

**Table 48 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
<b>Total</b>	<b>0</b>

**Table 49 - One Year Goals for Affordable Housing by Support Type**

## Discussion

The Strategic Plan identifies a high priority need to expand the supply of affordable housing. However, the City will use other funding sources and methods to create affordable housing opportunities such as the Affordable Housing Trust Fund and the State Density Bonus law.

## AP-60 Public Housing – 91.220(h)

### Introduction

The Newport Beach Housing Authority does not administer Section 8 and does not own HUD Public Housing. Newport Beach is within the service area of the Orange County Housing Authority (OCHA) for the purposes of Section 8 and Public Housing. The data presented in the tables below is for Newport Beach and the narrative responses address the needs for the entire county, with specific references to the City of Newport Beach.

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

The City does not own or operate public housing, and no public housing developments are proposed for Program Year 2025-26.

In the upcoming five years, OCHA's goals are:

- Apply for additional housing assistance funding and programs that may become available.
- Explore the use of Project-Based Housing Choice Vouchers or other housing funds to promote the construction or acquisition activities that will result in additional units or developments that will serve special needs populations.
- Ensure consistent quality of assisted housing services by maintaining high performer status in Section Eight Management Assessment Program (SEMAP) scores.
- Promote Family Self-Sufficiency incentives and homeownership opportunities for Housing Choice Voucher participants in partnership with local programs and related service providers.
- Expand assisted housing choices by conducting outreach efforts to increase the number of property owners and their participation in housing assistance programs.
- Identify and utilize technology to enhance operational effectiveness and efficiency in delivery of housing assistance services.

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

OCHA supports resident councils and actively seeks input from PHA residents on the management and implementation of OCHA policies and procedures.

Housing prices in Orange County are so high that homeownership opportunities are limited for OCHA residents. On a limited basis, OCHA has partnered with Habitat for Humanity to provide two affordable homeownership units, but these types of efforts are limited.



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

Not applicable. OCHA is designated as a High Performing PHA.

#### Discussion

Newport Beach continues to support OCHA in effective administration of its limited affordable housing resources. The City also continues to work with OCHA to include the residents with Section 8 Housing Choice Vouchers in the federally funded programs administered by the City, including any homeownership programs.

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

### Introduction

The City will invest CDBG funds during the 2025-2026 program year to address high priority needs identified in the 2025-2029 Consolidated Plan including preventing homelessness and providing public services to homeless populations.

### Homelessness Prevention Services

According to the results of the most recent data available from the bi-annual Point-In-Time Homeless Count (PIT Count) held in January 2024, on any given night in Orange County, approximately 7,132 people are homeless. To address incidences of homelessness in Newport Beach and to prevent extremely-low income Newport Beach families from becoming homeless, the City places a high priority on programs that work to prevent homelessness or rapidly assist homeless individuals living in the community. To address this need, the City will support CDBG public service activities that help prevent homelessness and that provide a structured path to stable housing for individuals and families who become homeless.

According to the results of the most recent data available from the Point-In-Time Homeless Count (PIT Count) held, on any given night in Newport Beach, approximately 71 people are homeless. To address incidences of homelessness in Newport Beach and to prevent extremely-low income Newport Beach families from becoming homeless, the City places a high priority on programs that work to prevent homelessness or rapidly assist homeless individuals living in the community. To address this need, the City will support CDBG public service activities that help prevent homelessness and that provide a structured path to stable housing for individuals and families who become homeless.

### Services for Residents with Special Needs

Analysis of available data and consultation with organizations providing services for special needs populations revealed a need for a range of additional services including, but not limited to, those concerned with domestic violence, human trafficking, mental disabilities, physical disabilities, developmental disabilities, substance abuse/alcoholism and HIV/AIDS that may be addressed by non-profit organizations. Non-profit organizations currently exist to fulfill some of these needs of individuals. Organizations such as Human Options, an Orange County-based non-profit that provides assistance to individuals experiencing domestic violence. Laura's House provides emergency shelter to women and children fleeing domestic violence situations. Radiant Health Centers provides services for those with HIV/AIDS such as free HIV and Hepatitis C testing.

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

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

To reach out to unsheltered homeless persons and assess their individual needs for the purpose of connecting them with available emergency shelter and transitional housing resources, the City of Newport Beach, through its Planning Division will provide information and referrals — primarily to 2-1-1 Orange County. Additionally, to reduce and end homelessness, the City of Newport Beach will provide CDBG public service funds to the following activities:

- Newport Beach Motel Voucher Program (30 homeless people)

Addressing the emergency shelter and transitional housing needs of homeless persons

### **Homelessness Response in Newport Beach**

The City addresses homelessness through coordinated outreach, case management, and partnerships. City staff and City Net—a contracted outreach provider—work together to connect individuals with emergency housing, health care, benefits counseling, and other community-based services. Engagement often requires multiple visits to build trust before assistance is accepted.

A full-time Homeless Liaison Officer and a homeless coordinator focus on individualized case work, collaborating with the County of Orange Health Care Agency and City Net. Each person's needs differ, so outreach is tailored case-by-case.

Street outreach aims to link unsheltered individuals to emergency shelter, housing, critical services, healthcare, or urgent care. Since 2021, Newport Beach has partnered with Costa Mesa for access to the Bridge Shelter, which offers temporary housing, case management, addiction and mental health counseling, job assistance, and connections to permanent housing.

The City also operates a motel voucher program serving 30 homeless individuals. Additional emergency and transitional housing services are provided through the Orange County Continuum of Care (CoC), including Orange Coast Interfaith Shelter, Orange County Rescue Mission, WISEPlace, and City Net.

All efforts operate within state and federal laws and court rulings. In *Martin v. City of Boise* (2018), the Ninth Circuit held that governments cannot criminalize sleeping outdoors if no indoor option exists. Following this, a federal judge limited enforcement of anti-camping laws in Orange County unless adequate alternative sleeping locations are available.

Newport Beach's approach combines law compliance, consistent outreach, and individualized service connections to move people from homelessness toward stable housing.

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

To address the needs of homeless families, families with children, veterans and their families, the City supports the City's Motel Voucher Program.

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

The Orange County CoC Ten Year Plan to End Homelessness included a goal to establish countywide protocols and procedures to prevent people from being discharged from public and private institutions of care into homelessness that will help decrease the number of persons being discharged into homelessness. The CoC is seeking improve coordination among publicly and privately funded institutions of care and local service agencies in the County of Orange in order to decrease the number of persons being discharged into homelessness annually.

City Net is an organization that coordinates outreach among homeless service providers in the county with vulnerable homeless neighbors. City Net collects data for a Homeless Services Dashboard Report with frequent meetings on how to improve public services that enables organizations in Newport Beach to better coordinate their efforts and leverage key synergies.

Preventing and ending homelessness is a HUD priority addressed nationally through coordination of regional strategies carried out locally by government agencies and a wide variety of community-based organizations and faith-based groups. Consistent with this approach, the City of Newport Beach supports the efforts of Orange County Continuum of Care (CoC) and its member organizations that address homelessness throughout Orange County. In alignment with this strategy, the City will use CDBG funds to support local service providers with programs to prevent homelessness and to expand the supply of affordable housing in Newport Beach for low- and moderate-income residents.

## Discussion

The City of Newport Beach considers ending and preventing homelessness a high priority and will support CDBG public service activities that help prevent homelessness and that provide a structured path to stable housing for individuals and families who become homeless.

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

### Introduction:

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing, such as land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on information gathered during community meetings, the Consolidated Plan Needs Assessment Survey, the 2021-2029 Housing Element and market analysis, the primary barriers to affordable housing in Newport Beach are housing affordability and the lack of monetary resources necessary to develop and sustain affordable housing. The two barriers are related in the sense that demand for affordable housing exceeds the supply and insufficient resources are available to increase the supply of affordable housing to meet demand.

For low- and moderate-income households, finding and maintaining decent, affordable housing is a persistent challenge due to the high cost of housing in Newport Beach and the surrounding region. According to 2016–2020 CHAS data, approximately 36% of the City’s 38,075 households experience either a housing cost burden (paying more than 30% of income) or a severe cost burden (paying more than 50%). This issue disproportionately impacts renters, especially those earning below 80% of the Area Median Income (AMI). Responses to the 2025–2026 Consolidated Plan Needs Assessment Survey confirm this data, with residents identifying a strong need for additional affordable housing options in the community.

**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**

In the development of the 2021-2029 Housing Element, the City evaluated significant public policies affecting affordable housing. The Housing Element identifies and analyzes the City’s existing and projected housing needs. The Housing Element contains a detailed outline and work program of the City’s goals, policies, and quantified objectives for the preservation, improvement, and development of housing for a sustainable future. This includes timelines for the City to accomplish each identified action within the Housing Plan.

As is common in many communities, a variety of constraints affect the provisions and opportunities for adequate housing in the City of Newport Beach. Housing constraints consist of both governmental constraints, including but not limited to land use controls, development fees and permitting fees, development standards, building codes and permitting processes; as well as, nongovernmental or market constraints, including but not limited to land costs, construction costs, and availability of finances. Combined, these factors create barriers to availability and affordability of new housing, especially for lower and moderate-income households.

On September 13, 2022, the Newport Beach City Council adopted an update to its Housing Element for the 2021-2029 planning cycle in response to the 6th Cycle Regional Housing Needs Assessment (RHNA) allocation of 4,845 new housing units for Newport Beach. On October 5, 2022, the City received a letter from HCD certifying the City's Housing Element as being in full compliance with State Housing Element Law.

### Discussion:

To address housing affordability and the lack of monetary resources for affordable housing, the City's goals, policies, and programs will be aimed at providing additional housing opportunities, removing governmental constraints to affordable housing, improving the condition of existing housing, and providing equal housing opportunities for all residents. These goals, policies, and programs further the City's overall housing policy goal to encourage a more diverse, sustainable, and balanced community through implementation of strategies and programs that will result in economically and socially diversified housing choices that preserve and enhance the special character of Newport Beach.

The City of Newport Beach has identified the following housing goals as part of the 2021-2029 General Plan Housing Element:

- Quality residential development and preservation, conservation, and appropriate redevelopment of housing stock.
- A balanced residential community, comprised of a variety of housing types, designs, and opportunities for all social and economic segments.
- Housing opportunities for as many renter- and owner-occupied households as possible in response to the demand for housing in the City.
- Preservation and increased affordability of the City's housing stock for extremely low-, very low-, low-, and moderate-income households.
- Housing opportunities for special needs populations.
- Equal housing opportunities for all residents.
- Effective and responsive housing programs and policies.

The goals listed above are described in further detail in the Housing Plan.

As directed by the recently adopted 2021-2029 General Plan Housing Element, the City is developing an inclusionary housing program that would require developers to provide a minimum percentage of lower- and moderate-income dwelling units within new residential developments. The City is considering several policies, regulations, and incentives to help achieve the Regional Housing Needs Assessment (RHNA) allocation of 4,845 new housing units that the City must plan for over the next 8 years. Of the total RHNA, about 71% must be planned to accommodate moderate- and lower-income households.

## AP-85 Other Actions – 91.220(k)

### Introduction:

In the implementation of the 2025-2026 Annual Action Plan, the City will invest CDBG resources to address obstacles to meeting underserved needs, reduce the number of poverty-level families, develop institutional structure and enhance coordination between public and private social service agencies.

### Actions planned to address obstacles to meeting underserved needs

One of the main challenges in addressing the needs of low- and moderate-income residents is the limited availability of funding from federal, state, and local sources, along with the high cost of housing in Newport Beach. To overcome these barriers, the City is prioritizing its 2025–2026 Community Development Block Grant (CDBG) investments to directly support underserved populations.

Through its Action Plan, the City will fund projects that assist individuals with special needs, help prevent homelessness and expand economic opportunities for low- and moderate-income residents. For the 2025–2026 program year, 100 percent of the City’s non-administrative CDBG funds will be directed toward activities that benefit low- and moderate-income households or those presumed by HUD to qualify as such.

### Actions planned to foster and maintain affordable housing

In the implementation of the 2025-2026 Annual Action Plan, the City will continue to look at alternate funding sources and programs to preserve and maintain existing affordable housing such as the County’s Residential Rehabilitation Program.

### Actions planned to reduce lead-based paint hazards

The City of Newport Beach does not currently administer a Residential Rehabilitation Program. However, if such a program is implemented in the future, the City will include lead-based paint safety education—such as EPA brochures—with all application materials. For any assisted housing unit built before January 1, 1978, the City will require lead-based paint testing. If lead is found, abatement will be completed in compliance with federal regulations under 24 CFR Part 35 as part of the rehabilitation process.

## Actions planned to reduce the number of poverty-level families

The City of Newport Beach uses a combination of federal, state, and local resources to help reduce the number of families living in poverty by:

- Expanding affordable housing through use of the City's Housing Trust Fund and incentives like the State Density Bonus law;
- Preventing and addressing homelessness by supporting a range of housing and service programs;
- Preserving existing housing to ensure low-income households have safe, decent places to live;
- Funding nonprofit services with CDBG support to assist youth, seniors, families, and individuals with special needs.

These local efforts are supported by broader state and federal programs that help families meet basic needs and move toward self-sufficiency. Programs like the Earned Income Tax Credit, Head Start, CalWORKs, CalFresh, and Medi-Cal provide critical help with employment, food, healthcare, childcare, and housing. Additional support is available for those facing substance abuse, domestic violence, or mental health challenges.

## Actions planned to develop institutional structure

The City of Newport Beach maintains a strong and collaborative institutional network that supports the effective delivery of housing and community services. This system includes close coordination between City departments and a broad range of experienced nonprofit organizations.

Community-based organizations—such as City Net—play a central role in providing housing navigation and supportive services. These partnerships help align efforts, maximize resources, and improve outcomes for residents, particularly those experiencing or at risk of homelessness.

The Planning Division of the Community Development Department leads the City's affordable housing development and preservation efforts in collaboration with other public agencies and private developers. Public service programs are implemented by local nonprofit partners through CDBG grants to serve seniors, persons with disabilities, low-income families, and special needs populations.

Additionally, the Planning Division works closely with the Public Works and Engineering Departments and qualified contractors to manage and deliver infrastructure and facility improvement projects that benefit low- and moderate-income neighborhoods.

To further strengthen this institutional framework, the City will continue investing CDBG funds into a diverse portfolio of public services, with an emphasis on programs that address the needs of underserved populations and promote housing stability, independence, and long-term well-being.



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

To strengthen coordination between public and private entities, the City of Newport Beach will continue to engage a broad network of housing providers, social service agencies, and nonprofit organizations that serve low- and moderate-income residents. This includes ongoing consultation, outreach, and participation opportunities throughout the implementation of the 2025–2026 Annual Action Plan.

The City will facilitate collaboration by:

- Maintaining open communication with local partners involved in affordable housing, homelessness services, and supportive programs for seniors, youth, and persons with special needs.
- Hosting meetings, workshops, and technical assistance sessions to align program goals and improve service delivery.
- Supporting cross-agency referrals to ensure residents receive comprehensive and coordinated support.

## Discussion:

Through the 2025–2026 Annual Action Plan, the City will allocate CDBG resources to address critical community needs by targeting underserved populations, reducing poverty, improving service infrastructure, and fostering stronger partnerships between public institutions and private nonprofit agencies. These coordinated efforts are essential to maximizing impact and achieving lasting community outcomes.

## Program Specific Requirements

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

#### Introduction:

A description of all CDBG funds expected to be available during the 2025-26 program year is provided in Section AP-35 (Projects) of the Action Plan. The City has no urban renewal settlements, grant funds returned to the line of credit or income from float-funded activities.

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.

<b>Community Development Block Grant Program (CDBG)</b> <b>Reference 24 CFR 91.220(I)(1)</b>	
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed.	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

<b>Other CDBG Requirements</b>	
1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%



2025 – 2029 CONSOLIDATED PLAN

2025 – 2026 ANNUAL ACTION PLAN

## APPENDIX A

### Public Comments

## Summary of Public Comments

A public hearing to receive comments on the draft 2025-2029 Consolidated Plan and the 2025-2026 Annual Action Plan will be held before the Newport Beach City Council on July 22, 2025.

There were two comments:

1. Jim Mosher had questions regarding 2025 allocations versus the total allocation amounts.
2. Jim Mosher and the City Council requested clarification about how much the City had to expend on activities of funds rollover each year.



2025 – 2029 CONSOLIDATED PLAN

2025 – 2026 ANNUAL ACTION PLAN

## APPENDIX B

### Proof of Publication

**PROOF OF PUBLICATION  
(2015.5 C.C.P.)**

**STATE OF CALIFORNIA  
County of Orange**

**I am a citizen of the United States and a resident of the County aforesaid;  
I am over the age of eighteen years, and not a party to or interested in the  
action for which the attached notice was published.**

**I am a principal clerk of the Newport Harbor News Press Combined with  
Daily Pilot, which was adjudged a newspaper of general circulation on  
June 19, 1952, Cases A24831 for the City of Newport Beach, County of  
Orange, and State of California. Attached to this Affidavit is a true and  
complete copy as was printed and published on the following date(s):**

**Jan 18, 2025**

**I certify (or declare) under penalty of perjury that the foregoing is true and  
correct.**

**Dated at Fountain Valley, California on this 23rd day of January, 2025.**

*Wendy Cooper*  
\_\_\_\_\_  
[signature]

**10540 Talbert Avenue  
Fountain Valley, CA 92708**

**Sold To:**

**City of Newport Beach - CA11072031  
100 Civic Center Dr  
Newport Beach, CA 92660-3267**

**Bill To:**

**City of Newport Beach - CA11072031  
100 Civic Center Dr  
Newport Beach, CA 92660-3267**

**City of Newport Beach Notice  
of Funding Availability (NOFA)  
Inviting Applications for the Community  
Development  
Block Grant (CDBG) Program  
for Fiscal Year 2025-2026**

APPLICATIONS DUE FEBRUARY 21, 2025

The Federal Housing and Community Development Act of 1974, as amended, provides Community Development Block Grant (CDBG) funds to the City of Newport Beach for projects that promote the development of viable urban communities by providing decent housing, suitable living environments, and expanded economic opportunities, particularly for low- and moderate-income persons. The City anticipates receiving an allocation of approximately \$375,000 and may use up to 15% of the allocation to provide public services.

**NOTICE IS HEREBY GIVEN** that the City of Newport Beach is currently accepting applications from non-profit organizations requesting funds to provide public services to low- and moderate-income residents. Prioritization will be given to organizations that demonstrate the capacity to implement the program in accordance with the requirements established by the United States Department of Housing and Urban Development (HUD), and whose services will help revitalize neighborhoods, promote economic development, and improve community facilities and services in Newport Beach. Additional information about the City's prior years' strategic plans and performance reports are available for viewing online at: <http://www.newportbeachca.gov/CDBGreports>.

**ELIGIBLE APPLICATIONS:** Applications must demonstrate that the service to be provided will principally benefit persons of low- and moderate-income (households earning less than 80% of Orange County's median income). Examples of eligible services include housing and/or support programs for victims of domestic violence, abused children/youth, the disabled, seniors, or the homeless. Additionally, services addressing unemployment, inadequate healthcare, crime prevention, or substance abuse rehabilitation are eligible. Again, all programs must benefit persons of low- and moderate-incomes. Applications will also be accepted from organizations seeking to provide fair housing and landlord-tenant services in accordance with HUD requirements.

**DEADLINE:** All interested applicants must complete and submit an application, available at <http://www.newportbeachca.gov/CDBGApplication>. Applications will be accepted until **2:00 p.m. on Friday, February 21, 2025**, at the City of Newport Beach, Community Development Department located at 100 Civic Center Drive, Newport Beach, CA 92660.

Questions regarding this NOFA should be directed to Priscila Davila, CDBG Consultant at (562) 673-3388.

**PROOF OF PUBLICATION  
(2015.5 C.C.P.)**

**STATE OF CALIFORNIA  
County of Orange**

**I am a citizen of the United States and a resident of the County aforesaid;  
I am over the age of eighteen years, and not a party to or interested in the  
action for which the attached notice was published.**

**I am a principal clerk of the Newport Harbor News Press Combined with  
Daily Pilot, which was adjudged a newspaper of general circulation on  
June 19, 1952, Cases A24831 for the City of Newport Beach, County of  
Orange, and State of California. Attached to this Affidavit is a true and  
complete copy as was printed and published on the following date(s):**

**Jun 21, 2025**

**I certify (or declare) under penalty of perjury that the foregoing is true and  
correct.**

**Dated at Fountain Valley, California on this 24th day of June, 2025.**

*Wendy Cooper*  
\_\_\_\_\_  
[signature]

**10540 Talbert Avenue  
Fountain Valley, CA 92708**



**Sold To:**

**City of Newport Beach - CA11072031**  
**100 Civic Center Dr**  
**Newport Beach, CA 92660-3267**

**Bill To:**

**City of Newport Beach - CA11072031**  
**100 Civic Center Dr**  
**Newport Beach, CA 92660-3267**

## LEGAL NOTICE



**NOTICE OF PUBLIC HEARING AND 30-DAY PUBLIC REVIEW  
FOR THE CITY OF NEWPORT BEACH  
DRAFT 2025-2029 CONSOLIDATED PLAN  
DRAFT 2025-2026 ANNUAL ACTION PLAN  
DRAFT CITIZEN PARTICIPATION PLAN**

**NOTICE IS HEREBY GIVEN** that on **Tuesday, July 22, 2025**, at **4:00 p.m.**, or soon thereafter as the matter shall be heard, a public hearing will be conducted in the City Council Chambers at 100 Civic Center Drive, Newport Beach. The City Council of the City of Newport Beach will receive public comments and consider the following:

**2025-2029 CONSOLIDATED PLAN:** A five-year document submitted to the Department of Housing and Urban Development (HUD) that serves as a comprehensive housing affordability strategy, community development plan, and submission for funding under any of HUD's entitlement formula grant programs.

**2025-2026 ACTION PLAN:** serves as the annual application for federal funds under the HUD Community Development Block Grant (CDBG) formula grant program. The City anticipates receiving approximately \$402,015 in CDBG funds to support eligible projects during the Program Year 2025-2026.

**CITIZEN PARTICIPATION PLAN:** establishes the City's policies and procedures for community participation in the development of strategies, planning and implementation of federal grants including the CDBG program.

**NOTICE IS HEREBY FURTHER GIVEN** that the publication of this notice commences a minimum 30-day public review period as required under Federal Regulation 24 CFR 91.105(b)(2) and the City's Citizen Participation Plan. This public review and comment period **begins June 21, 2025, and runs through July 22, 2025**. The public is invited to submit written comments on the draft document to the Community Development Department no later than 2:00 p.m. on July 22, 2025. Copies of the DRAFT 2025-2029 Consolidated Plan, DRAFT 2025-2026 Annual Action Plan, and DRAFT Citizen Participation Plan will be available for public review on the City's website at <http://www.newportbeachca.gov/CDBGreports> and at the following locations:

City Clerk's Office  
100 Civic Center Drive  
Newport Beach, CA 92660  
(949) 644-3005

Community Development Department  
100 Civic Center Drive  
Newport Beach, CA 92660  
(949) 644-3200

Central Library  
1000 Avocado Ave  
Newport Beach, CA 92660  
(949) 717-3800

**NOTICE IS HEREBY FURTHER GIVEN** that the approval of the 2025-2029 Consolidated Plan, 2025-2026 Annual Action Plan, and Citizen Participation Plan is categorically exempt pursuant to Section 15301, of the California Environmental Quality Act (CEQA) Guidelines, California Code of Regulations, Title 14, Chapter 3, because it has no potential to have a significant effect on the environment.

### ACCESSIBILITY TO MEETINGS AND DOCUMENTS

It is the objective of the City to comply with Section 504 of the Rehabilitation Act of 1973, as amended, the Americans with Disabilities Act (ADA) of 1990 and the ADA Amendment Act of 2008, the Fair Housing Act, and the Architectural Barriers Act in all respects. If you require public documents in an accessible format, the City will make reasonable efforts to accommodate your request. If you require a disability-related accommodation to attend or participate in a hearing or meeting, including auxiliary aids or services, please contact the City Clerk's Office at least 72 hours prior to the meeting at (949) 644-3005.

All interested parties may appear and present testimony in regard to this application. If you challenge this project in court, you may be limited to raising only those issues you raised at the public hearing or in written correspondence delivered to the City, at, or prior to, the public hearing. The application may be continued to a specific future meeting date, and if such an action occurs additional public notice of the continuance will not be provided. Individuals not able to attend the meeting may contact the City Clerk or access the City's website after the meeting to review the action on this application.

Questions and written comments may be addressed to Lauren Wooding Whitlinger, Real Property Administrator at 100 Civic Center Drive, Newport Beach, CA 92660. You may also call Ms. Wooding Whitlinger at (949) 644-3236 with any questions concerning this notice.

/s/ Molly Perry, Interim City Clerk, City of Newport Beach

**PROOF OF PUBLICATION  
(2015.5 C.C.P.)**

**STATE OF CALIFORNIA  
County of Orange**

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the action for which the attached notice was published. I am a principal clerk of the Orange Coast Daily Pilot, which was adjudged a newspaper of general circulation on Jan 14, 1938, Cases A6214 for the City of Costa Mesa, County of Orange, and State of California. Attached to this Affidavit is a true and complete copy as was printed and published on the following date(s): May 24, 2025

**I certify (or declare) under penalty of perjury  
that the foregoing is true and correct.**

**Dated at Fountain Valley, California  
on this 13th day of June, 2025.**

  
\_\_\_\_\_  
[signature]

**10540 Talbert Avenue  
Fountain Valley, CA 92708**

**Sold To:**

**City of Newport Beach - CA11072031**  
**100 Civic Center Dr.**  
**Newport Beach, CA 92660-3267**

**Bill To:**

**City of Newport Beach - CA11072031**  
**100 Civic Center Dr.**  
**Newport Beach, CA 92660-3267**

**COMMUNITY MEETING & RESIDENT SURVEY**  
**CDBG Five-Year Consolidated Plan (2025-29)**

In advance of preparing the Consolidated Plan for 2025-29, the City of Newport Beach and the Community Development Department invite you to attend a meeting to discuss the short- and long-term needs of the community, and how federal Community Development Block Grant (CDBG) program funds may be used to meet those needs.

The community meeting will be held to solicit public comments from interested citizens, local public service organizations and other stakeholders, as to the needs of the community. The information received will be used by the City in the development of the City's CDBG Five-Year Consolidated Plan, a U.S. Department of Housing and Urban Development (HUD) grant received by the City each year to implement programs and projects that benefit low- and moderate-income people.

All interested persons are invited to attend the following meeting:

**Meeting:**  
Community Meeting  
CDBG 2025-29 Consolidated Plan

**Date: Monday, June 9, 2025**

**Time: 2 PM - 4 PM**

**Location:**  
**Marina Park Community Center - Bay Island Room**  
1600 W Balboa Boulevard, Newport Beach, CA 92663  
*[free parking during the event, in the Marina Park lot]*

**In addition, even if you cannot attend the meeting, the City encourages residents to complete the Resident Survey for the CDBG program.**

Surveys are available online at: <https://www.surveymonkey.com/r/W56NRKH>

It is the intention of the City to comply with the Americans with Disabilities Act (ADA) in all respects. If, as an attendee or a participant at this meeting, you will need special assistance beyond what is normally provided, the City will attempt to accommodate you in every reasonable manner. Please contact Lauren Wooding Whitlinger at 949-644-3236 at least 72 hours prior to the meeting to inform us of your needs and to determine if accommodation is feasible.

If you have any questions regarding this community meeting, please contact Lauren Wooding Whitlinger, Real Property Administrator, 949-644-3236.

Leilani I. Brown, MMC  
City Clerk

Publish: May 24, 2025

**From:** City of Newport Beach News <noreply@newportbeachca.gov>  
**Sent:** May 20, 2025 2:55 PM  
**To:** Wooding, Lauren  
**Subject:** City of Newport Beach: Community Meeting & Resident Survey - CBDG Five-Year Consolidated Plan (2025-29) - Monday, June 9, 2025

**Community Meeting & Resident Survey - CBDG Five-Year Consolidated Plan (2025-29) - Monday, June 9, 2025**

**Post Date:** 05/20/2025 2:30 pm



We invite you to attend a **Community Meeting and participate in the Resident Survey for the Community Development Block Grant (CBDG) Five-Year Consolidated Plan (2025-29)** on Monday, June 9, 2025, at 2:00 p.m. at Marina Park Community Center, Bay Island Room.

[Click here for flyer with details](#)

**Please note:** This is an automated message from the [City of Newport Beach](#). Subscription preferences may be changed by accessing your [News & Alerts account](#) from the City website.

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[Change your eNotification preference.](#)

[Unsubscribe from all City of Newport Beach eNotifications.](#)

**From:** Lauren Whitlinger <lauren.whitlinger@gmail.com>  
**Sent:** May 30, 2025 10:26 AM  
**To:** Wooding, Lauren  
**Subject:** CDBG FB

[EXTERNAL EMAIL] DO NOT CLICK links or attachments unless you recognize the sender and know the content is safe. Report phish using the Phish Alert Button above.

10:24



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**City of Newport Beach - City Hall** ✓



18h · 🌐

Help shape the future of Newport Beach by providing input on how federal funds can be used to address housing, homelessness, community development, economic development, and more.

The City is developing its five-year plan for the Community Development Block Grant (CDBG) Program, and your feedback is essential to identifying community needs and prioritizing funding areas.

There are two ways to participate:

Take the online survey here: <https://www.surveymonkey.com/r/W56NRKH>

Attend the community meeting on Monday, June 9, 2025, from 2-4 p.m. at Marina Park Community Center (Bay Island Room).

For more information, call (949) 644-3236. Your input will help guide the City's next 5-year plan.

**CDBG**

Community





10:24



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For more information, call (949) 644-3236. Your input will help guide the City's next 5-year plan.

# CDBG

Community  
Development  
Block Grant



## FY 2025-2029 CONSOLIDATED PLAN COMMUNITY MEETING & RESIDENT SURVEY

### In-Person Meeting

June 9, 2025 at 2:00 pm

**Marina Park Community Center -  
Bay Island Room**  
1600 W Balboa Boulevard  
Newport Beach, CA 92663

\*free parking during event, in the Marina  
Park lot

### Resident Survey

Survey is available by scanning the  
QR code to the right OR available  
online at: [https://  
www.surveymonkey.com/r/W56NRKH](https://www.surveymonkey.com/r/W56NRKH)



**Join the discussion!**  
Join us in person to  
discuss the CDBG

**Your feedback will help:**  
✓ Identify unmet needs in the community

10:24



## City of Newport Beach - City Hall



18h ·

### Join the discussion!

Join us in person to discuss the CDBG Program and survey results.

### Your feedback will help:

- ✓ Identify unmet needs in the community
- ✓ Guide City priorities and strategies
- ✓ Prioritize programs for federal funding



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Comment



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Ed Murphy



You had a great plan next to Hoag. Instead, [OC Supervisor Katrina Foley](#) and 2X DUI Congressman [Dave Min](#), [Assemblywoman Cottie Petrie-Norris](#) sabotaged it because they did not want "affordable" housing built near them and their friends. Can't have people not looking like them given an opportunity to own homes near them. All three of them, Foley, 2X DUI MIN, and KKKottie all screaming if you don't build affordable housing it is because you are a racist while they stop such housing being built everywhere. All talk, all racists, all the time. Especially 2X DUI Min, caught on video threatening little Hispanic kids at his



10:18



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# CDBG

Community  
Development  
Block Grant



## FY 2025-2029 CONSOLIDATED PLAN COMMUNITY MEETING & RESIDENT SURVEY

### In-Person Meeting

June 9, 2025 at 2:00 pm

**Marina Park Community Center -  
Bay Island Room**  
1600 W Balboa Boulevard  
Newport Beach, CA 92663

\*free parking during event, in the Marina  
Park lot

### Resident Survey

Survey is available by scanning the  
QR code to the right OR available  
online at: [https://  
www.surveymonkey.com/r/W56NRKH](https://www.surveymonkey.com/r/W56NRKH)



**Join the discussion!**  
Join us in person to  
discuss the CDBG  
Program and survey  
results.

**Your feedback will help:**

- ✓ Identify unmet needs in the community
- ✓ Guide City priorities and strategies
- ✓ Prioritize programs for federal funding

10:18



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**Join the discussion!**

Join us in person to discuss the CDBG Program and survey results.

**Your feedback will help:**

- ✓ Identify unmet needs in the community
- ✓ Guide City priorities and strategies
- ✓ Prioritize programs for federal funding



Liked by nhcbrea and others

cityofnewportbeach Help shape the future of Newport Beach by providing input on how federal funds can be used to address housing, homelessness, community development, economic development, and more.

The City is developing its five-year plan for the Community Development Block Grant (CDBG) Program, and your feedback is essential to identifying community needs and prioritizing funding areas.

There are two ways to participate:

Take the online survey here: <https://www.surveymonkey.com/r/W56NRKH>



2025 – 2029 CONSOLIDATED PLAN

2025 – 2026 ANNUAL ACTION PLAN

## APPENDIX C

SF-424s, Certifications, and Resolution

## Application for Federal Assistance SF-424

### \* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

### Type of Applicant 2: Select Applicant Type:

### Type of Applicant 3: Select Applicant Type:

### \* Other (specify):

### \* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

### 11. Catalog of Federal Domestic Assistance Number:

14.218

### CFDA Title:

Community Development Block Grant (CDBG) Entitlement Grants.

### \* 12. Funding Opportunity Number:

14.218 Entitlement Grant

### \* Title:

Community Development Block Grant (CDBG) Entitlement Grants.

### 13. Competition Identification Number:

### Title:

### 14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

### \* 15. Descriptive Title of Applicant's Project:

Application for 2025-26 CDBG funds. Administration and funding of eligible programs/activities under 24 CFR Part 570.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments



## Application for Federal Assistance SF-424

### 16. Congressional Districts Of:

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

### 17. Proposed Project:

\* a. Start Date:

\* b. End Date:

### 18. Estimated Funding (\$):

* a. Federal	<input type="text" value="402,015.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="315,000.00"/>
* g. TOTAL	<input type="text" value="717,015.00"/>

### \* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

### \* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

☒ \*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

### Authorized Representative:

Prefix:  \* First Name:

Middle Name:

\* Last Name:

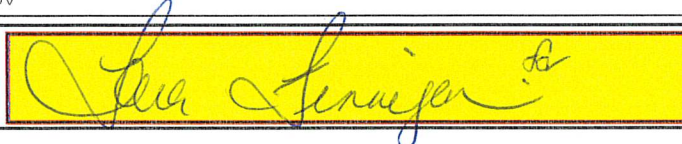
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:



\* Date Signed:

**Applicant and Recipient  
Assurances and Certifications**

**U.S. Department of Housing  
and Urban Development**

OMB Number: 2510-0017  
Expiration Date: 1/31/2026

**Instructions for the HUD 424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

\*Authorized Representative Name:

Ms. Grace K. Leung

\*Title: City Manager

\*Applicant/Recipient Organization:

City of Newport Beach

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion sex (including gender identity and sexual orientation), disability, familial status, or national origin and will affirmatively further fair housing; except an

applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

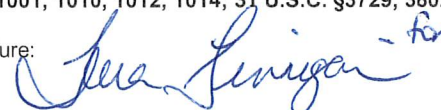
6. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

7. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

8. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHs established under State law are not excluded from the statute's coverage.

**I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802).**

\* Signature:



\* Date: (mm/dd/yyyy):

08/00/2025

---

**Public Reporting Burden Statement:** The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7<sup>th</sup> St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD-424B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

---



## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

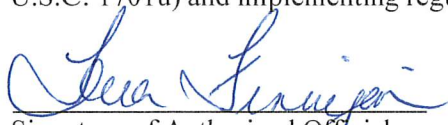
**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

  
Signature of Authorized Official

8/11/2025  
Date

City Manager \_\_\_\_\_  
Title



## **Specific Community Development Block Grant Certifications**

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2025-26 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

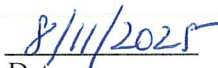
1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature of Authorized Official

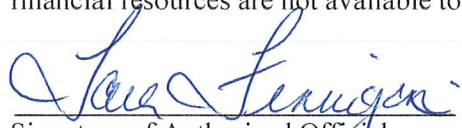
  
Date

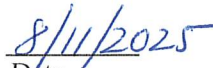
City Manager  
Title

## OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG- assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

  
Signature of Authorized Official

  
Date

City Manager  
Title

## **APPENDIX TO CERTIFICATIONS**

### **INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## **RESOLUTION NO. 2025-51**

### **A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF NEWPORT BEACH, CALIFORNIA, APPROVING THE 2025-2029 CONSOLIDATED PLAN, 2025-2026 ANNUAL ACTION PLAN, AND CITIZEN PARTICIPATION PLAN FOR THE FEDERAL COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**

**WHEREAS**, the City of Newport Beach ("City") participates in the United States Department of Housing and Urban Development's ("HUD") Community Development Block Grant ("CDBG") program;

**WHEREAS**, HUD requires the City to prepare a Five Year Consolidated Plan for the use of HUD grant programs outlining the use of the grants and the strategic vision for housing and community development in the city;

**WHEREAS**, the current 2020-2025 Consolidated Plan, adopted on May 12, 2020 and amended on July 14, 2020 and July 13, 2021, will expire on June 30 2025;

**WHEREAS**, HUD also requires the City to prepare an annual action plan for the appropriation of the CDBG annual grant;

**WHEREAS**, the City anticipates receiving \$402,015 in grant funds for the 2025-2026 program year, and the draft 2025-2026 Annual Action Plan appropriates these funds along with funds from prior program years to various projects and programs that are deemed consistent with the draft 2025-2029 Consolidated Plan and HUD requirements;

**WHEREAS**, the consolidated plan process ensures that citizens within the community have an opportunity to participate in the identification of the City's housing and community development goals and policies, and the preparation of specific actions or projects proposed to address the City's goals and needs through a citizen participation plan;

**WHEREAS**, the City's adopted Citizen Participation Plan was last updated in 2020, and with every new Five Year Consolidated Plan, the City reviews the plan and makes necessary amendments to the Citizen Participation Plan ("Citizen Participation Plan");



**WHEREAS**, on January 18, 2025, in accordance with the Citizen Participation Plan, a Notice of Funding Availability was published in the Daily Pilot newspaper and sent to known non-profit community organizations currently operating within the city requesting proposals from non-profit organizations to provide public services to low- and moderate-income residents within the city and to provide fair housing services to all residents of the community;

**WHEREAS**, four proposals to provide public services and one proposal to provide fair housing services were received by the City;

**WHEREAS**, the City prepared the 2025-2029 Consolidated Plan and the 2025-2026 Annual Action Plan in accordance with applicable sections of 24 Code of Federal Regulations ("C.F.R.") Part 91;

**WHEREAS**, the development of the 2025-2029 Consolidated Plan and the 2025-2026 Annual Action Plan involved a citizen participation process including a noticed community meeting held on June 9, 2025, and a needs assessment survey inviting both the community and community based organizations to work in partnership with the City to identify needs and allocate CDBG funds;

**WHEREAS**, the City published in the Daily Pilot newspaper on June 21, 2025, notice that the draft 2025-2029 Five Year Consolidated Plan, the 2025-2026 Annual Action Plan, and the Citizen Participation Plan would be available to the public for review and comment from June 21, 2025 to July 22, 2025; and

**WHEREAS**, a public hearing was held by the City Council on July 22, 2025, in the City Council Chambers located at 100 Civic Center Drive, Newport Beach, California regarding the draft 2025-2029 Consolidated Plan, the 2025-2026 Annual Action Plan, and the Citizen Participation Plan. A notice of time, place and purpose of the public hearing was given in accordance with the California Government Code Section 54950 *et seq.* and 24 C.F.R Part 91.

**NOW, THEREFORE**, the City Council of the City of Newport Beach resolves as follows:

**Section 1:** The City Council does hereby approve the 2025-2029 Consolidated Plan and the 2025-2026 Annual Action Plan attached hereto as Attachment "A" of this resolution, which is incorporated herein by reference. The City Council does hereby approve the Citizen Participation Plan attached hereto as Attachment "B" of this resolution, which is incorporated herein by reference.

**Section 2:** The City Council does hereby authorize: (a) the City Manager, or his/her designee, to: 1) submit the 2025-2029 Consolidated Plan, 2025-2026 Annual Action Plan, and the Citizen Participation Plan to HUD; 2) execute the Fiscal Year 2025-2026 CDBG Program Grant Agreement and all related documents on behalf of the City; and 3) execute all subrecipient agreements with the nonprofit organizations receiving allocations of CDBG funds in the Action Plan; and (b) the Community Development Director, or his/her designee, to be the official representative of the City to administer the program and submit required environmental documentation to HUD for CDBG projects.

**Section 3:** The City Council finds the development of required plans and allocation of CDBG program funds is an administrative activity exempt under 24 C.F.R. Part 58, Section 58.34 of the National Environmental Policy Act of 1969 ("NEPA"), as amended.

**Section 4:** The recitals provided in this resolution are true and correct and are incorporated into the operative part of this resolution.

**Section 5:** If any section, subsection, sentence, clause or phrase of this resolution is, for any reason, held to be invalid or unconstitutional, such decision shall not affect the validity or constitutionality of the remaining portions of this resolution. The City Council hereby declares that it would have passed this resolution, and each section, subsection, sentence, clause or phrase hereof, irrespective of the fact that any one or more sections, subsections, sentences, clauses or phrases be declared invalid or unconstitutional.

**Section 6:** The City Council finds the adoption of this resolution is not subject to the California Environmental Quality Act ("CEQA") pursuant to Sections 15060(c)(2) (the activity will not result in a direct or reasonably foreseeable indirect physical change in the environment) and 15060(c)(3) (the activity is not a project as defined in Section 15378) of the CEQA Guidelines, California Code of Regulations, Title 14, Division 6, Chapter 3, because it has no potential for resulting in physical change to the environment, directly or indirectly.

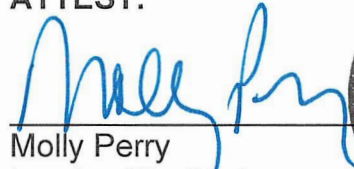
**Section 7:** This resolution shall take effect immediately upon its adoption by the City Council, and the City Clerk shall certify the vote adopting the resolution.

**ADOPTED** this 22nd day of July, 2025.



Joe Stapleton  
Mayor

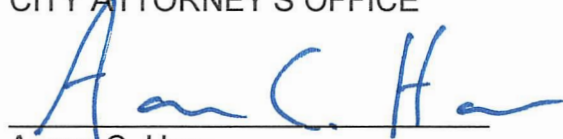
**ATTEST:**



Molly Perry  
Interim City Clerk



**APPROVED AS TO FORM:**  
CITY ATTORNEY'S OFFICE



Aaron C. Harp  
City Attorney

Attachment(s):      Attachment A - 2025-2029 Consolidated Plan and 2025-2026  
   Annual Action Plan  
   Attachment B - Citizen Participation Plan