

**REPORT/RECOMMENDATION TO THE BOARD OF SUPERVISORS
OF SAN BERNARDINO COUNTY
AND RECORD OF ACTION**

January 13, 2026

FROM

CARRIE HARMON, Director, Community Development and Housing Department

SUBJECT

Letter of Support to National Community Renaissance of California for the Refinance of The Crossings Apartments in Rialto

RECOMMENDATION(S)

1. Approve the Letter of Support to National Community Renaissance of California for the refinance of The Crossings Apartments in Rialto.
2. Authorize the Chief Executive Officer, Assistant Executive Officer or Director of the Community Development and Housing Department to execute the Letter of Support, make any necessary non-substantive modifications to the Letter of Support subject to County Counsel review, to enable the execution of the funding application by National Community Renaissance of California, for The Crossings Apartments in Rialto.
3. Direct the Director of the Community Development and Housing Department to transmit the executed Letter of Support to the Clerk of the Board of Supervisors within 30 days of execution.

(Presenter: Carrie Harmon, Director, 382-3983)

COUNTY AND CHIEF EXECUTIVE OFFICER GOALS & OBJECTIVES

Promote the Countywide Vision.

Create, Maintain and Grow Jobs and Economic Value in the County.

Ensure Development of a Well-Planned, Balanced, and Sustainable County.

Provide for the Safety, Health and Social Service Needs of County Residents.

Pursue County Goals and Objectives by Working with Other Agencies and Stakeholders.

FINANCIAL IMPACT

This item does not impact San Bernardino County's (County) lending agreement for The Crossings Apartments. Therefore, this item does not impact Discretionary General Funding (Net County Cost). Any necessary budget adjustments will be presented for Board of Supervisors (Board) consideration at a future meeting.

BACKGROUND INFORMATION

The Community Development and Housing Department (CDH) promotes safe and affordable housing and supports community revitalization throughout the County. CDH administers a range of state and federal programs that fund affordable housing development, shelter and supportive services, infrastructure, and community-based initiatives that improve quality of life for County residents.

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As part of this work, CDH manages a portfolio of low-income housing units developed with County funds. Oversight of this portfolio includes monitoring affordability restrictions and assessing the physical condition of properties to ensure their long-term viability and continued service to the community.

The Crossings Apartments (Project) is a 100-unit affordable housing community located at 177 W. South Street in the City of Rialto (Assessor's Parcel Numbers 0131-051-40-0-000, 0131-051-10-0-000, and 0131-051-09-0-000). After 25 years of operation, the Project requires significant rehabilitation to address deferred maintenance, correct accessibility deficiencies, and complete health and safety improvements necessary to preserve the Project and enhance residents' quality of life. The estimated cost to rehabilitate the Project is \$12,936,628.

The Project's owner and operator, National Community Renaissance of California (National CORE), is seeking to refinance the development to secure funding for these improvements. Under State of California regulations, affordable housing projects may be refinanced and rehabilitated after 15 years of regulatory compliance. As part of the refinancing process, the County, as an existing HOME Investment Partnerships Program (HOME) lender on the Project, must provide a Letter of Support for National CORE's application to the California Debt Limit Allocation Committee (CDLAC) for an allocation of Low-Income Housing Tax Credits (LIHTC) and Tax-Exempt Bonds. The CDLAC application is due in spring 2026.

Approval of this Letter of Support will not modify any terms of the existing HOME Loan Agreement No. 99-1165 (Agreement). Should the CDLAC application successfully secure funding and any modification to the Agreement be proposed, such changes will be brought back to the Board for consideration at that time.

On December 14, 1999 (Item No. 12), the Board approved the Agreement, providing a \$1,000,000 HOME loan to National CORE (then known as Southern California Housing Development Corporation of the Inland Empire) and Rialto Housing Partners L.P., who had formed a partnership to develop the Project. The Project has served residents since 2000. Currently, eleven units are designated as HOME-assisted and restricted to households earning no more than 50% of the Area Median Income (AMI), per the Agreement, while the remaining units serve households at or below 60% of the AMI.

On January 14, 2000 (Item No. 1), the Board approved Amendment No. 1 to the Agreement, revising Section 103 to align limitations on change in ownership, management, and control with LIHTC requirements while maintaining HOME compliance.

On August 8, 2017 (Item No. 12), the Board approved the refinancing of a \$2,500,000 senior loan and authorized the developer to proceed with a short-term \$2,255,000 bridge loan from Century Housing Corporation.

Rialto Housing Partners L.P. exited the partnership in 2022, leaving National CORE as the sole owner and operator. The HOME loan is secured by a Deed of Trust on the property, with a 55-year term at 3% interest. As of December 31, 2024, the outstanding HOME loan balance was \$1,750,000, which includes accrued interest.

PROCUREMENT

N/A

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REVIEW BY OTHERS

This item has been reviewed by County Counsel (Suzanne Bryant, Deputy County Counsel, 387-5455) on December 17, 2025; and County Finance and Administration (Paul Garcia, Administrative Analyst, 386-8392) on December 22, 2025.

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Record of Action of the Board of Supervisors
San Bernardino County

APPROVED (CONSENT CALENDAR)

Moved: Curt Hagman Seconded: Joe Baca, Jr.
Ayes: Col. Paul Cook (Ret.), Jesse Armendarez, Dawn Rowe, Curt Hagman, Joe Baca, Jr.

Lynna Monell, CLERK OF THE BOARD

BY 
DATED: January 13, 2026



cc: CDH – Harmon w/letter for sign
File - Community Development and Housing Department w/letter
MBA 01/26/2026