

§302(c)(4) Plan

Rev. 2/26/20

§302(c)(4)(A) Describe the manner in which allocated funds will be used for eligible activities.

The County of San Luis Obispo plans to use PLHA funds for 3 activities: 1) to assist in the development of self-help housing opportunities to low- and moderate-income households; 2) to fund the San Luis Obispo County Housing Trust for low interest loans to affordable housing developers for the development of affordable rental housing to be occupied by households with incomes at or below 80% AMI (with several units for households at or below 60% AMI); and 3) make funding available to service providers to assist persons who are experiencing or at risk of homelessness.

§302(c)(4)(B) Provide a description of the way the Local government will prioritize investments that increase the supply of housing for households with incomes at or below 60 percent of Area Median Income (AMI).

Of the funds allocated to the San Luis Obispo Housing Trust Fund (HTF), at least 50% of the HTF allocation shall be used to create affordable rental housing opportunities for households at or below 60% AMI. The two remaining activities will be made available through an annual competitive Notice of Funding Availability (NOFA) process. Each NOFA will seek proposals that serve households below 60% AMI. The County has extensive experience with this model.

§302(c)(4)(C) Provide a description of how the Plan is consistent with the programs set forth in the Local Government's Housing Element.

Providing funding for affordable housing and assisting in the creation of new affordable housing units is one of the highest priorities in the County's Housing Element. In particular, Housing Element 1.4 and 1.5 offer incentives through deferred fees, density bonus, reducing regulatory barriers are in place to encourage new production of affordable housing units. Housing Element 1.8 policy and implementation programs identify the use of federal and state funding to assist in the development of affordable housing for the very-low, low and moderate income households. More important, Housing Element Program 1.H states the continued support for the San Luis Obispo County Housing Trust Fund; this allocation will help move toward the stated goal of additional funding from local, state, and federal funds for the development of new affordable housing units. The County proposes to use approximately 70% of its PLHA allocation between homeownership opportunities and the creation of affordable rental housing.

Activities Detail (Activities Detail (Must Make a Selection on Formula Allocation Application worksheet under Eligible Activities, §301))

§301(a)(1) The predevelopment, development, acquisition, rehabilitation, and preservation of multifamily, residential live-work, rental housing that is affordable to extremely low-, very low-, low-, or moderate-income households, including necessary Operating subsidies.

§301(a)(2) The predevelopment, development, acquisition, rehabilitation, and preservation of Affordable rental and ownership housing, including Accessory Dwelling Units (ADUs), that meets the needs of a growing workforce earning up to 120 percent of AMI, or 150 percent of AMI in high-cost areas. ADUs shall be available for occupancy for a term of no less than 30 days.

§302(c)(4)(E)(i) Provide a description of how allocated funds will be used for each proposed Affordable Rental and Ownership Housing Activity.

Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing	0%
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The PLHA funds will be used to make grants for new construction of ownership (sweat equity and self-help) housing for persons at or below 60% AMI. A competitive NOFA for the development of Affordable Ownership Housing for 60% AMI or below will be issued in August/September 2020 and one each year thereafter in order to maintain an ongoing pipeline of projects, where highly qualified County staff will review all proposals and the most successful project(s) will be identified. Selected projects must demonstrate that they have capacity to secure other funding sources and city or county approvals to complete the project. County staff will monitor progress and coordinate the conversion to permanent financing following the completion of construction. Developers that demonstrate shovel-readiness will be funded first.

Complete the table below for each proposed Affordable Rental and Ownership Housing Activity to be funded with 2019-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the Activity as many times as needed to capture all of the AMI levels that will be assisted, but only show the percentage of annual funding allocated to the Activity one time (to avoid double counting).

Funding Allocation Year	2019	2020	2021	2022	2023										
Type of Affordable Housing Activity	Owner	Owner	Owner	Owner	Owner										
§302(c)(4)(E)(ii) Area Median Income Level Served	60%	60%	60%	60%	60%										TOTAL

§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level	321	321	321	321	321										1605
§302(c)(4)(E)(i) Percentage of Funds Allocated for Each Affordable Housing Activity	10%	10%	10%	10%	10%										
§302(c)(4)(E)(ii) Projected Number of Households Served	1	1	1	1	1										5
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity (55 years required for rental housing projects)	30	30	30	30	30										
§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of each Affordable Rental and Ownership Housing project.															
A possible project has secured all entitlements. Sponsor is seeking sources of funding for construction and ground breaking is anticipated to begin as soon as funding is in place.															
§301(a)(3) Matching portions of funds placed into Local or Regional Housing Trust Funds.															
§302(c)(4)(E)(i) Provide a description of how allocated funds will be used for the proposed Activity.										Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing				0%	
These funds will be allocated to the San Luis Obispo County Housing Trust Fund to be used as matching funds for the Local Housing Trust Fund Program (LHTF). The PLHA funds will be used as low interest loans to create new affordable rental housing.															
Complete the table below for each proposed Activity to be funded with 2019-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the Activity as many times as needed to capture all of the AMI levels that will be assisted, but only show the percentage of annual funding allocated to the Activity one time (to avoid double counting).															
Funding Allocation Year	2019	2020	2021	2022	2023		2019	2020	2021	2022	2023				
Type of Affordable Housing Activity	Rental	Rental	Rental	Rental	Rental		Rental	Rental	Rental	Rental	Rental				
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	30%	30%	30%	25%	25%		30%	30%	30%	25%	25%				
§302(c)(4)(E)(ii) Area Median Income Level Served	80%	80%	80%	80%	80%		60%	60%	60%	60%	60%				TOTAL

§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level	379	379	379	379	379		321	321	321	321	321				3500
§302(c)(4)(E)(ii) Projected Number of Households Served	12	12	12	12	12		13	13	13	13	13				125
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity (55 years required for rental housing projects)	55	55	55	55	55		55	55	55	55	55				
§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.															
The San Luis Obispo County Housing Trust Fund (HTF) is a California nonprofit public benefit corporation, incorporated in early 2003. The HTF has over 15 years of experience in assisting with the creation of new affordable housing in San Luis Obispo County for very low, low and moderate income households. The HTF will utilize the PLHA funds to make low-interest loans to affordable housing developers for households at or below 80% and 60% AMI.															
§301(a)(4) Matching portions of funds available through the Low- and Moderate-Income Housing Asset Fund pursuant to subdivision (d) of HSC Section 34176.															
§301(a)(5) Capitalized Reserves for Services connected to the preservation and creation of new permanent supportive housing.															
§301(a)(6) Assisting persons who are experiencing or At risk of homelessness, including, but not limited to, providing rapid rehousing, rental assistance, supportive/case management services that allow people to obtain and retain housing, operating and capital costs for navigation centers and emergency shelters, and the new construction, rehabilitation, and preservation of permanent and transitional housing.															
§302(c)(4)(E)(i) Provide a description of how allocated funds will be used for the proposed Activity.															
<p>These funds will primarily be used for case management to provide rapid rehousing, eviction prevention and supportive services for our most vulnerable community members.</p> <p>Complete the table below for each proposed Activity to be funded with 2019-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the Activity as many times as needed to capture all of the AMI levels that will be assisted, but only show the percentage of annual funding allocated to the Activity one time (to avoid double counting).</p>															
Funding Allocation Year	2019	2020	2021	2022	2023										
Type of Activity for Persons Experiencing or At Risk of Homelessness	Navigation Centers	Navigation Centers	Navigation Centers	Navigation Centers	Navigation Centers										
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	25%	25%	25%	35%	35%										
§302(c)(4)(E)(ii) Area Median Income Level Served	30%	30%	30%	30%	30%										TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level															0

§302(c)(4)(E)(ii) Projected Number of Households Served	70	70	70	70	70										350
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity (55 years required for rental housing projects)															
§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.															
The service providers in the County implemented a coordinated intake process several years ago which allows for intake and services to be coordinated between service providers ensuring that households receive assistance but are not double counted. The service providers will intake each client and assign the client to a non-profit with capacity to assist with the specific needs and location of the client. Utilizing the PLHA funds for case management, rapid rehousing, supportive services and eviction prevention.															
§301(a)(7) Accessibility modifications in Lower-income Owner-occupied housing.															
§301(a)(8) Efforts to acquire and rehabilitate foreclosed or vacant homes and apartments.															
§301(a)(9) Homeownership opportunities, including, but not limited to, down payment assistance.															
§301(a)(10) Fiscal incentives made by a county to a city within the county to incentivize approval of one or more affordable housing Projects, or matching funds invested by a county in an affordable housing development Project in a city within the county, provided that the city has made an equal or greater investment in the Project. The county fiscal incentives shall be in the form of a grant or low-interest loan to an affordable housing Project. Matching funds investments by both the county and the city also shall be a grant or low-interest deferred loan to the affordable housing Project.															
File Name:	Plan Adoption	§302(c)(4)(D) Evidence that the Plan was authorized and adopted by resolution by the Local jurisdiction and that the public had an adequate opportunity to review and comment on its content.										Attached and on USB?			