

## County of Ventura Permanent Local Housing Allocation Amendment

In May of 2024, an amendment to the County of Ventura's Permanent Local Housing Allocation (PLHA) Plan, as well as a series of budget amendments, defined by the California Department of Housing and Community Development (HCD) as a modification of less than ten percent (10%) of each year's allocation, were undertaken for the purpose of providing aggregate funding as set forth below in the table.

Additionally, the County of Ventura's original Five Year PLHA Plan had included downpayment assistance under PLHA Activity 2 which includes the predevelopment, development, acquisition, rehabilitation, and preservation of affordable rental and ownership housing. HCD staff has clarified that down payment assistance must be funded under PLHA Activity 9 (Homeownership Opportunities). To fund an activity that has not previously been approved, an amendment is required. The portion of the amendment creating and allocating funds to Activity 9 is not a substantial change from the County of Ventura's intent upon adoption of the original PLHA Plan, but is required by HCD to implement a down payment assistance program.

Proposed Grantee	Project Name	Total Amount of Funding*	Brief Project Description
Mesa Independent Living (PLHA Activity 6: Homeless Assistance)	Mesa Ojai	\$1,394,576	Funds to be provided as a grant to fund an operational subsidy for a 12-unit navigation center for Transition Aged Youth Experiencing or At-Risk of Homelessness
Ventura County Community Development Corporation (Activity 9: Homeownership opportunities)	Downpayment Assistance	\$300,000	Funds to be provided as a grant to support down payment assistance to moderate income (80% - 150% of the Area Median Income) first time homebuyers.

*\*The "Total Amount of Funding" column includes funding from this amendment, previous allocations, and budget revisions.*

The amendment in the format required by HCD (the §302(c)(4) Plan) follows behind this page. Because HCD requires submission of this document in an excel document which is locked, the first narrative section of the document, which is not visible in the pdf version of the excel, is provided below.

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

During the first five years of PLHA program implementation, the County of Ventura plans to use PLHA funds for three activities:

1) Capital Development - Rental Housing: consistent with the Permanent Local Housing Allocation (PLHA) Final Guidelines section §301(a)(1), to provide loans for construction/permanent financing and/or operating subsidies to subsidize the development of affordable multifamily housing for households with incomes at or below 60% AMI;

2) Capital Development - Affordable Ownership Workforce Housing: consistent with PLHA Final Guidelines section §301(a)(2), to provide grants to organizations developing new Affordable Ownership-Occupied Workforce Housing (AOWH) to make the home sales prices affordable to households at or below 80% AMI; and

3) Local Housing Trust Fund: consistent with PLHA Final Guidelines section §301(a)(3), provide grant funding to the Housing Trust Fund Ventura County to provide short- and/or long-term low-interest loans to affordable housing developers for the development of affordable rental housing at or below 80% and 60% AMI. This PLHA contribution is expected to be matched with HCD's Local Housing Trust Fund (LHTF) program.

In May of 2022, the County amended its plan to include the following activity:

4) 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.

Upon approval of the County Board of Supervisors and HCD, in May of 2024, the County amended its plan to include the following activity:

9) Homeownership opportunities, including but not limited to down payment assistance.

§302(c)(4) Plan															Rev. 5/14/21
<p><b>§302(c)(4)(A)</b> Describe the manner in which allocated funds will be used for eligible activities.</p> <p>During the first five years of PLHA program implementation, the County of Ventura plans to use PLHA funds for three activities:</p> <p>1) Capital Development - Rental Housing: consistent with the Permanent Local Housing Allocation (PLHA) Final Guidelines section §301(a)(1), to provide loans for construction/permanent financing and/or operating subsidies to subsidize the development of affordable multifamily housing for households with incomes at or below 60% AMI;</p> <p>2) Capital Development - Affordable Ownership Workforce Housing: consistent with PLHA Final Guidelines section §301(a)(2), to provide grants to organizations developing new Affordable Ownership-Occupied Workforce Housing (AOWH) to make the home sales prices affordable to households at or below 80% AMI; and</p> <p>3) Local Housing Trust Fund: consistent with PLHA Final Guidelines section §301(a)(3), provide grant funding to the Housing Trust Fund Ventura County to provide short- and/or long-term low-interest loans to affordable housing developers for the development of affordable rental housing at or below 80% and 60% AMI. This PLHA contribution is expected to be matched with HCD's Local Housing Trust Fund (LHTF) program.</p> <p><u>In May of 2022, the County amended its plan to include the following activity:</u></p> <p><b>§302(c)(4)(B)</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).</p> <p>All funding directed towards Capital Development - Rental Housing activities will restrict the PLHA-funded rental units to households at or below 60% AMI. Priority for funds may be provided to projects serving households at more deeply targeted AMI levels or to projects proposing to serve special needs populations. Because of the County's very expensive local real estate market, funding directed towards Capital Development - AOWH will serve households up to 80% AMI. Funding contributed to the local housing trust fund will benefit households at or below 80% AMI (20% of the funds) and at or below 60% AMI (80% of the funds). Funding directed to assist persons experiencing homelessness will target households at or below 50% AMI, with the majority of households being below 30% AMI.</p>															
<p><b>§302(c)(4)(C)</b> Provide a description of how the Plan is consistent with the programs set forth in the Local Government's Housing Element.</p> <p>The County's General Plan Goals, last amended on March 19, 2019, include the following objectives related to the programs proposed to be funded with PLHA funds: 1) "Housing Opportunities Goals: Increase housing opportunities of households of all income levels, with special emphasis on lower-income households, senior citizens, mentally ill, single heads of household, large families, farmworkers, handicapped and homeless...". Subheading 2 under this goal states the County's intention of facilitating "the construction of 1,015 new dwelling units in the following income categories in the unincorporated area of Ventura County between January 1, 2014 and October 1, 2021: ELI - 123; VLI - 123; LI - 168; MI - 189...". Subheading 6 under this goal states "Assist lower-income households to purchase or rent homes.". All proposed PLHA activities will further the County's General Plan "Housing Opportunities Goals".</p>															
<p align="center"><b>Activities Detail (Activities Detail (Must Make a Selection on Formula Allocation Application worksheet under Eligible Activities, §301))</b></p>															
<p><b>§301(a)(1)</b> 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.</p>															
<p><b>§302(c)(4)(E)(i)</b> Provide a detailed and complete description of how allocated funds will be used for each proposed Affordable Rental Housing Activity.</p> <p>PLHA funds for Capital Development - Rental Housing will be used to provide construction/permanent gap financing for the new construction of multifamily rental housing and/or necessary operating subsidies. In compliance with §302(c)(7), loans will be provided as low-interest, deferred payment loans. Units funded will serve households ≤ 60% AMI; however, priority may be given to projects serving more deeply targeted income categories and/or special needs populations.</p> <p>The County is managing PLHA funds on behalf of a CDBG Urban County, which includes the unincorporated county, and the cities of Fillmore, Moorpark, Ojai, Port Hueneme and Santa Paula. Additionally, the City of Thousand Oaks has delegated their PLHA allocation to the County pursuant to Section 300(c) of the Guidelines. The unmet share of RHNA below reflects the County's unmet RHNA; however units completed may be counted towards the RHNA goals of any participating jurisdiction depending on where completed units are located.</p>															
<p>Complete the table below for each proposed Affordable Rental 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).</p>															
Funding Allocation Year	2019	2020	2021	2022	2023										
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Affordable Rental Housing Activity	65%	1%	65%	0%	80%										
§302(c)(4)(E)(ii) Area Median Income Level Served	60%	60%	60%	15%	60%										<b>TOTAL</b>
§302(c)(4)(E)(ii) Unmet share of the RHNA at the AMI Level <b>Note: complete for year 2019 &amp; 2020 only</b>	25	25													50
§302(c)(4)(E)(ii) Projected Number of Households Served	3	3	3	4	4										17
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Affordable Rental Housing Activity (55 years required for rental housing projects)	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	
<p><b>§302(c)(4)(E)(iii)</b> A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.</p>															

Generally, the County will allocate PLHA funds for Capital Development - Rental Housing activities during its regular funding competition for federal Home Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) funding. This funding cycle commences annually in November, with Board of Supervisors approval of funding recommendations for specific projects in May. Upon Board of Supervisors approval of a specific project, a timeline with milestones for the development of the project will be developed in partnership with the project sponsor. Priority for projects proposing units at deeper affordability levels and/or proposing units of Permanent Supportive Housing may be given priority during annual funding competitions. The County may consider an earlier funding process to facilitate projects that can quickly create new housing dedicated to homeless households currently residing in local motels as part of Project Roomkey during the COVID-19 crisis in years 1 and/or 2.

**§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.

<b>§302(c)(4)(E)(i)</b> Provide a detailed and complete 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	6%
---	---	----

PLHA funds for Capital Development - Affordable Ownership-Occupied Workforce Housing (AOWH) will be used to provide grants to organizations developing new Affordable Ownership-Occupied Workforce Housing to subsidize the cost of construction, provide downpayment assistance, and make the home sales prices affordable to households at or below 80% AMI. This category was originally intended to fund new development of affordable ownership housing or down payment assistance. At the guidance of HCD, an amendment and budget revisions are underway to fund a down payment assistance program under Activity 9.

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	2023														
Type of Affordable Housing Activity	Owner														
<b>§302(c)(4)(E)(ii)</b> Area Median Income Level Served	80%														<b>TOTAL</b>
<b>§302(c)(4)(E)(ii)</b> Unmet share of the RHNA at AMI Level <b>Note: complete for year 2019 &amp; 2020 only</b>															0
<b>§302(c)(4)(E)(i)</b> Percentage of Funds Allocated for Each Affordable Housing Activity	15%														
<b>§302(c)(4)(E)(ii)</b> Projected Number of Households Served	1														1
<b>§302(c)(4)(E)(iv)</b> Period of Affordability for the Proposed Activity ( <b>55 years required for rental housing projects</b> )	55														

**§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.

PLHA funds for Capital Development - AOWH funds will be allocated on an annual competitive basis along with our regular funding competition for federal Home Investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) funding. This funding cycle commences annually in November, with Board of Supervisors approval of funding recommendations for specific projects in May. Upon Board of Supervisors approval of a specific project, a timeline with milestones for the development of the project will be developed in partnership with the project sponsor.

**§301(a)(3)** Matching portions of funds placed into Local or Regional Housing Trust Funds.

<b>§302(c)(4)(E)(i)</b> Provide a detailed and complete description of how allocated funds will be used for the proposed Activity.	Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing	
--	---	--

PLHA funds will be used to provide grant funding to the Housing Trust Fund Ventura County. PLHA contributions are expected to be matched under HCD's Local Housing Trust Fund (LHTF) program. The Housing Trust Fund Ventura County is a local nonprofit organization and CDFI with a mission of increasing affordable housing options throughout Ventura County by leveraging public-private partnerships to provide low-cost, flexible loans early in the housing development cycle. Funds will be used to provide short- and/or long-term low-interest loans to affordable housing developers for the development of affordable rental housing at or below 80% and 60% AMI. During each of the years that this program is funded, 80% of the funds will support households at or below 60% AMI and 20% of the funds will support households at or below 80% AMI.

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	2019	2020	2020	2021	2021									
Type of Affordable Housing Activity	Rental	Rental	Rental	Rental	Rental	Rental									
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	30%		30%		30%										
§302(c)(4)(E)(ii) Area Median Income Level Served	80%	60%	80%	60%	80%	60%									TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level <b>Note: complete for year 2019 &amp; 2020 only</b>	25														25
§302(c)(4)(E)(ii) Projected Number of Households Served	2	6	2	6	2	6									24
§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									

§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.

Funding will be committed annually to the Housing Trust Fund Ventura County (HTF VC) to be matched by Proposition 1 Local Housing Trust Funds. Funding will be disbursed to the HTF VC as required by the State of California Department of Housing and Community Development under the Local Housing Trust Fund (LHTF) program and in compliance with the PLHA Guidelines.

§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 detailed and complete description of how allocated funds will be used for the proposed Activity.

PLHA funds for persons experiencing or at-risk of homelessness will be used to provide operating subsidies for navigation centers, emergency shelters or provide capital costs for the new construction, rehabilitation or preservation of permanent supportive or transitional housing.

Assistance will be provided as a grant or 0% interest forgivable loan.

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	2020	2021	2022												
-------------------------	------	------	------	--	--	--	--	--	--	--	--	--	--	--	--

Type of Activity for Persons Experiencing or At Risk of Homelessness	Navigation Center Operating	Navigation Center Operating	Navigation Center Operating												
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	69.00%	2.00%	59.00%												
§302(c)(4)(E)(ii) Area Median Income Level Served	30%	30%	30%												TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level <b>Note: complete for year 2019 &amp; 2020 only</b>	75	75	75												225
§302(c)(4)(E)(ii) Projected Number of Households Served	12	12	12												36
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity ( <b>55 years required for rental housing projects</b> )	15	15	15												
<b>§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.</b> PLHA funds will be committed to Mesa Independent Living to support transitional housing for transitional aged youth that are homeless or at risk of homelessness. PLHA funds will support the operating subsidies of the 12 unit project at Mesa. This project is also being funded with the state's Homekey funds.															
<b>§301(a)(7) Accessibility modifications in Lower-income Owner-occupied housing.</b> <b>§301(a)(8) Efforts to acquire and rehabilitate foreclosed or vacant homes and apartments.</b> <b>§301(a)(9) Homeownership opportunities, including, but not limited to, down payment assistance.</b> <b>§302(c)(4)(E)(i) Provide a detailed and complete description of how allocated funds will be used for the proposed Activity.</b>															
														Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing (AOWH)	
Funds will be provided as a grant to a local nonprofit to expand homeownership opportunities through their Home Now Down Payment Assistance Program for households up to 150% AMI who live and/or work within the County of Ventura's PLHA Service Area (cities of Fillmore, Moorpark, Ojai, Port Hueneme, Santa Paula, Thousand Oaks and the unincorporated areas of the County). This program will expand housing opportunities for moderate income households, or the missing middle, promoting housing stability and affordability for assisted households.															
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	2021	2022													
Type of Homeowner Assistance	Down Payment Assistance	Down Payment Assistance													
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	2.00%	36.00%													

§302(c)(4)(E)(ii) Area Median Income Level Served	150%	150%													TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level <b>Note: complete for year 2019 &amp; 2020 only</b>															0
§302(c)(4)(E)(ii) Projected Number of Households Served	1	7													8
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity	20	20													
§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity. Upon approval of the Board of Supervisors, the County enter into a grant agreement with a local nonprofit organization, the Ventura County Community Development Corporation (VCCDC), to administer the down payment assistance to income eligible first time homebuyers. VCCDC would develop policies and procedures, as well as application processes, with the intent of funding assistance to eligible homebuyers between July 1, 2024 - June 30, 2025.															
§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.															