

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

The City of El Centro plans to allocate funding as follows:  
 \*\* Activity 1 - The predevelopment, development, acquisition, rehabilitation, and preservation of multifamily, residential live-work, rental housing that is Affordable to Extremely low-, Very low-, or Moderate-income households, including necessary Operating subsidies. Funding will be lent to an Affordable Housing developer to supplement funding for an income eligible multifamily development.  
 \*\* Activity 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. Funding will be used to establish the Working Hands streets to work program and navigation center.  
 \*\* Activity 7 - Accessibility modifications in Lower-income Owner-occupied housing. Funding will be used for housing rehabilitation projects to provide accessibility modifications for extremely low-, very low-, low-, or moderate-income eligible clients.  
 \*\* 5% of PLHA annual allocations will be used for City Administrative costs

**§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).**

The City of El Centro will lend funding to an Affordable Housing developer to assist with the construction of low-, very low-, and extremely-low multifamily housing. Additionally, funds will be used to aid homeless persons and those at risk of homelessness who earn 0 to 30% of Area Median Income.

**§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.**

The City of El Centro's proposed PLHA activities align with the Housing Element: \*\* Goal 1.0: Adequate housing to meet the existing and future needs of El Centro residents; Policy 1.7: Support the provision of housing services in meeting the housing needs of El Centro residents, including extremely low income households, the homeless, and near-homeless, farmworkers and persons with disabilities; and \*\* 5.2 Housing Programs, Program 7: Zoning Code Amendments: Low Barrier Navigation Center (AB 101) requires cities to permit Low Barrier Navigation Centers by right in areas zoned for mixed-use and nonresidential zones that permit multi-family uses, if the center meets certain requirements. AB 101 defines a Low Barrier Navigation Center as "a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and 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.**

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

The City will use funding for lending to an Affordable Housing developer to assist with the construction of extremely low- and low-income multifamily housing.

Complete the table below for each proposed Affordable Rental Housing Activity to be funded with 2020-2023 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	2020	2020	2021	2022	2023											
<b>§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Affordable Rental Housing Activity</b>		55%																
<b>§302(c)(4)(E)(ii) Area Median Income Level Served</b>		30%	50%	60%														<b>TOTAL</b>
<b>§302(c)(4)(E)(iii) Unmet share of the RHNA at the AMI Level</b> <b>Note: complete for years 2020, 2021, 2022 only</b>		487			501	501	501											1990
<b>§302(c)(4)(E)(iv) Projected Number of Households Served</b>		21	34	40														95
<b>§302(c)(4)(E)(v) Period of Affordability for the Proposed Affordable Rental Housing Activity (55 years required for rental housing projects)</b>	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	55 Years	55 Years	55 Years	

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

The City of El Centro is working with Chelsea Investment Corporation for the construction of a 96-unit affordable multifamily development in El Centro. The project is governed by a Development and Disposition Agreement and 55 year affordability covenant between the City and developer. The project has also received grant funding from the Affordable Housing and Sustainable Communities program for construction of off-site improvements. The project is currently under construction but bids came in higher than estimated. The City will be lending the developer PLHA funding in the form of a low-interest deferred loan to assist with the increased cost for the construction.

**§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.**

The City of El Centro is currently consulting with a local non-profit for the establishment of the Working Hands Program and a Navigation Center. The Working Hands Program, which is a street outreach program with a workforce development component. Program participants will provide manual labor to beautify the community and eliminate blight. In exchange they will be paid a cash minimum wage on a daily basis. Additionally, the Navigation Center will provide wrap-around services to homeless individuals such as assistance in obtaining State identification cards, obtain/retrieving Social Security information and benefits, education on banking including assistance with opening a bank account, and tax services.

Complete the table below for each proposed Activity to be funded with 2020-2023 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													
<b>Type of Activity for Persons Experiencing or At Risk of Homelessness</b>	Supportive/ Case Management Services	Supportive/ Case Management Services	Supportive/ Case Management Services	Supportive/ Case Management Services	Supportive/ Case Management Services													
<b>§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity</b>	95%	40%	95%	95%	95%													
<b>§302(c)(4)(E)(ii) Area Median Income Level Served</b>	30%	30%	30%	30%	30%													<b>TOTAL</b>
<b>§302(c)(4)(E)(iii) Unmet share of the RHNA at AMI Level</b> <b>Note: complete for years 2020, 2021, 2022 only</b>	N/A	N/A	N/A	N/A	N/A													0
<b>§302(c)(4)(E)(iv) Projected Number of Households Served</b>	N/A	N/A	N/A	N/A	N/A													0
<b>§302(c)(4)(E)(v) Period of Affordability for the Proposed Activity (55 years required for rental housing projects)</b>	N/A	N/A	N/A	N/A	N/A													

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

The City of El Centro is working with the non-profit Catholic Charities, which is the only facility in El Centro with the capacity to provide this program. A Request for Proposal was issued and agreement is being prepared. It is anticipated that the program will begin in March 2024. No program completion timeline has been identified as the program, if successful, will likely be re-funded through subsequent allocations of PLHA.

**§301(a)(7) Accessibility modifications in Lower-income Owner-occupied housing.**

**§302(c)(4)(E)(i) Provide a detailed and complete description of how allocated funds will be used for the proposed Activity.**

**Enter Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing**

The City will utilize funding to operate an Owner-occupied housing rehabilitation that specifically addresses accessibility modifications for households that are extremely low-, very low-, low-, and moderate-income. Qualified residents will be able to receive grants to complete modifications deemed necessary to allow disabled individuals to safely live independently in homes they own.

Complete the table below for each proposed Activity to be funded with 2020-2023 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										
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity															
§302(c)(4)(E)(ii) Area Median Income Level Served															TOTAL
§302(c)(4)(E)(iii) Unmet share of the RHNA at AMI Level <b>Note: complete for years 2020, 2021, 2022 only</b>		487	501	501	501										1990
§302(c)(4)(E)(iv) Projected Number of Households Served															0
§302(c)(4)(E)(v) Period of Affordability for the Proposed Activity															

§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.  
 Staff will be preparing guidelines for this program. Implementation should begin in late 2024. It is yet to be determined when the activity will be completed as funding for additional years may be added at a later date.

<b>File Name:</b>	Plan Adoption Reso	§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.	Uploaded to HCD?
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Total Percentage of Funds Allocated Calculator (2020 - 2023)

2020 Allocation	
Admin	0%
Funds Allocated	95%
Total Percentage of Funds Allocated for 2020	95%

2021 Allocation	
Admin	0%
Funds Allocated	95%
Total Percentage of Funds Allocated for 2021	95%

2022 Allocation	
Admin	0%
Funds Allocated	95%
Total Percentage of Funds Allocated for 2022	95%

2023 Allocation	
Admin	0%
Funds Allocated	95%
Total Percentage of Funds Allocated for 2023	95%

**§301 Eligible Activities**

**§301(a) Eligible activities are limited to the following:**

**Select below:**

**§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.

**Yes**

**§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.

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

**§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 re-housing, 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.

**Yes**

**§301(a)(7)** Accessibility modifications in Lower-income Owner-occupied housing.

**Yes**

**§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.