

<b>§302(c)(4) Plan</b>															Rev. 5/7/21
<b>§302(c)(4)(A) Describe the manner in which allocated funds will be used for eligible activities.</b> The City of Carson would like to amend the plan to provide funding for the two activities : Preservation and Rehabilitation of affordable ownership housing and assisting persons and households who are experiencing or are at risk of homelessness for 2019 and 2020. The city would like to utilize the remaining balance of funds totalling \$1,429,030 for 2021, 2022 and 2023 for downpayment assistance to help first time homebuyers purchase a home in the City of Carson. Activity 9 will be allocated 100%.															
<b>§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).</b> Due to the current housing market rates and housing sales prices, staff finds it difficult to expend the funds in a timely manner and make a significant impact. Therefore the City would like to split the funds between the two activities. Housing Rehabilitation and preservation and preservation are key priorities for the City, as (90%) of city's housing stock is 40 years or older. The city has an existing owner-occupied rehabilitation program supported by CDBG funds, but the current demand far exceeds the available funding allocation. The PLHA funding will assist to supplement the demand and the complete the higher expense repairs, such as roofs, windows, plumbing, etc. The City of Carson is currently experiencing a mobile home park closure, in which several mobile home owners will be displaced and in need of interim housing the funds will be allocated to those who are at risk of becoming homeless. The Standard Management Policy Policy has been submitted for approval, which describes the how the city will administer the funding allocation.															
<b>§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.</b> The addresses the goals in the City's Housing Element: maintain and rehabilitate Carson's existing housing stock, encourage the development of a variety of housing to meet the needs of the board spectrum of the community, with a particular emphasis on Multi-family housing and development standards that facilitate housing production; and promote and preserve housing opportunities for persons with special needs, including lower-income households, large families, single parent households, disabled person, the elderly, and person experiencing homelessness.															
<b>Activities Detail (Activities Detail (Must Make a Selection on Formula Allocation Application worksheet under Eligible Activities, §301))</b>															
<b>§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.</b>															
<b>§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>															
<b>§302(c)(4)(E)(i) Provide a detailed and complete description of how allocated funds will be used for each proposed Affordable Rental and Ownership Housing Activity.</b>														Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing	<b>50%</b>
The city has initiated a Rehabilitation Preservation Program for the owner-occupied properties within the City of Carson limits. The city has approved guidelines to allocate a \$50,000 loan to homeowners that meet the 120% AMI all other eligibility requirements.															
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													
Type of Affordable Housing Activity	Ownership: Preservation	Ownership : Preservation													
§302(c)(4)(E)(ii) Area Median Income Level Served	120%	120%													<b>TOTAL</b>
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level Note: complete for year 2019 & 2020 only	181	181													362
§302(c)(4)(E)(i) Percentage of Funds Allocated for Each Affordable Housing Activity	50%	50%													
§302(c)(4)(E)(ii) Projected Number of Households Served	10	10													20

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The city formerly had a down-payment assistance program and will use that program template for a starting point to initiate the new FTHB program assistance to income-qualifying households towards the purchase of a home within the City of Carson. The program guidelines and loan documents will be presented to council upon approval from HCD to re-allocated funds in the amount of \$1,429,030 for 2021, 2022, and 2023.

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	2023													
Type of Homeowner Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance													
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	100.00%	100.00%	100.00%													
§302(c)(4)(E)(ii) Area Median Income Level Served	150%	150%	150%													TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level Note: complete for year 2019 & 2020 only																0
§302(c)(4)(E)(ii) Projected Number of Households Served	15	15	15													45
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity	45yrs	45yrs	45yrs													

§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 will implement the necessary processes and procedures to proceed with application to administer the FTHB program.

§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.