

6. RESOURCES

Regional Housing Needs Allocation (RHNA)

A fundamental component of State Housing Element Law (Government Code Sections 65583 and 65584) is that each city and county plan for its share of the region's future housing needs. The California Department of Housing and Community Development (HCD) provides each region a Regional Determination of housing need, which includes a total number of units split into four income categories based on the Area Median Income (AMI) of the respective county (or the county in which the city is located, such as El Dorado County):

- Very Low Income (less than 50 percent median family income [AMI]);
- Low Income (50 to 80 percent AMI);
- Moderate Income (80 to 120 percent AMI);
- Above Moderate (above 120 AMI).

These regional shares are referred to as the RHNA.

HCD provides yearly State Income Limits for all counties within the state for which Area Median Income (AMI) is derived. Table II-1 shows HCD's data for El Dorado County.

Table 6-1: Area Median Income (\$) – El Dorado County (2020)

El Dorado County 4-Person Area Median Income: \$86,300	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
	Very Low	30,250	34,550	38,850	43,150	46,650	50,100	53,550	57,000
	Low	48,350	55,250	62,150	69,050	74,600	80,100	85,650	91,150
	Median	60,400	69,050	77,650	86,300	93,200	100,100	107,000	113,900
	Moderate	72,500	82,850	93,200	103,550	111,850	120,100	128,400	136,700

Source: 2020 California Department of Housing and Community Development (HCD) State Income Limits

For the six-county greater Sacramento area, HCD allocated these regional shares to the Sacramento Area Council of Governments (SACOG). SACOG is an association of local governments in the six-county Sacramento region serving as the Metropolitan Planning Organization (MPO) for the greater Sacramento Metropolitan Area. Its members include the

counties of El Dorado, Placer, Sacramento, Sutter, Yolo, Yuba and the 22 cities within, including Placerville.

With this HCD allocation, SACOG prepared a Regional Housing Needs Plan (RHNP) that allocated to cities and the unincorporated counties within SACOG their “fair share” of the total RHNA. The state-established 6th RHNA Cycle period for SACOG as 2021 to 2029, with a Housing Element update due on May 15, 2021. Table II-1 shows the City’s adopted “fair share” allocation by income level as provided by SACOG.

Table 6-2: El Dorado County Regional Housing Needs Allocation 2021-2029

Jurisdiction	Lower Income Units				Higher Income Units		Total RHNA
	Very Low	Low	Very Low+ Low	% of Total RHNA (VL +L)	Moderate	Above Moderate	
Placerville	56	34	90	34.7%	50	119	259
El Dorado County Unincorporated Tahoe Basin	91	55	146	40.7%	63	150	359
El Dorado County Unincorporated	1,350	813	2,163	43.3%	840	1,991	4,994

Source: Sacramento Area Council Governments, Regional Housing Needs Plan. (March 2020)

Table 6-3: Placerville 2021-2029 Regional Housing Needs Plan Allocation

Income Category	Percent of County AMI	RHNA Allocation	
		Number	Percent of Total RHNA
Very Low	0-50%	56	21.6
Low	51-80%	34	13.1
Moderate	81-120%	50	19.3
Above Moderate	Over 120%	119	46.0
Total		259	100%

Source: Sacramento Area Council Governments, Regional Housing Needs Plan. (March 2020)

Land Resources to Meet Regional Housing Needs Allocation

Based on the cost of land and improvements and the density at which housing projects have been developed in Placerville, the City has assumed the following relationship between zoning and housing affordability by income category households:

<u>Zoning Classifications</u>	<u>Income Category Households</u>
Very High Multi-Family Residential (R-5); and Housing Opportunity Overlay (HO)	Low or Very-Low income
Multi-Family Residential (R-2; R-3 and R-4); and Single-Family Residential (R1-6; R1-10; R1-20)	Moderate-income households, with Low-income households accommodated in these zones with financial subsidies
Estate Residential (R-E); and Single-Family Residential (R-1A; R1-10; R1-20)	Above-Moderate-income or Moderate-income
Planned Development Overlay (PD)	PD can be applied under any residential zone and therefore apply to all income categories

Vacant Residential Land

The City of Placerville currently has sufficient vacant land comprised of 46 parcels, totaling approximately 114 acres, with realistic capacity to meet this planning cycle’s RHNA allocation. There are 17.37 acres of vacant land zoned with the HO Overlay with a realistic capacity to generate 244 residential units for very-low and/or low-income household income categories; there are 9.15 acres of vacant land zoned R-2, R-3, R1- 6 and R1-20 with realistic capacity to generate 52 residential units for moderate-income household income category; and there are about 87 acres of vacant land zoned R-1A, R1-20,000 and R1-10,000 to generate 128 residential units for the above-moderate income household category. See Tables 6-4, 6-5 and 6-6.

The City’s assumption of realistic unit capacity equals 75 percent of the maximum permitted density under the zone classification, except where indicated within the Table, is based on specific environmental, governmental, or other constraints identified by the City that would prevent achievement of maximum densities. The assumption also reflects a realization that, due to market factors, decisions by individual developers, and site-specific conditions that cannot be known without detailed environmental investigations, some properties will not develop at the maximum permitted density.

There is additional vacant land designated and zoned for residential purposes that the City inventories. These lands are not necessary to meet the City’s RHNA for this 6th-Cycle Housing Element planning period and therefore not provided. This inventory is updated yearly. It is saved in a spreadsheet format and made available on the Development Services Department webpage, and can be emailed upon request. As of April 1, 2021, there are approximately 250

acres of residentially zoned with a realistic capacity of approximately 700 residential units of vacant land not listed on the 6th-Cycle Housing Element Housing Inventory, or is necessary for the City to meet its 6th-Cycle Housing Element RHNA.

City-Owned Land

No City-owned vacant or non-vacant land is included within the Residential Sites Inventory to meet the City's RHNA.

Table 6-4: RHNA Residential Sites Inventory: Low Income Affordability (Low / Very Low)

Site Address /Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Gross Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Identified in Last/Last Two Planning Cycle(s)	Site Status	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Eligible for CEQA Exemption and/or Streamlining	
Ray Lawyer Drive	95667	323-400-020		HD - HO	R-3 -PD-HO	20	24	3.63	Vacant	YES	NO - Privately-Owned	Not Used in Prior Housing Element - Vacant	Available	35			35	YES – Planning Document Consistency (PRC) § 21083.3)	
Placerville Dr and Middletown Rd and Cold Springs Road	95667	323-570-001		C-HO	C-HO	20	24	4.05	Vacant	YES	NO - Privately-Owned	Used in Prior Housing Element - Vacant	Pending Project	73			73	YES – Planning Document Consistency (PRC) § 21083.3)	
Placerville Dr and Cold Springs Road	95667	323-570-037		C - HO	C - HO	20	24	3.55	Vacant	YES	NO - Privately-Owned	Used in Prior Housing Element - Vacant	Available	64			64	YES – Planning Document Consistency (PRC) § 21083.3)	
Mallard Ln at Macintosh Drive	95667	323-220-006	A	HD - HO	R-3-PD- HO	20	24	2.1	Vacant	YES	NO - Privately-Owned	Used in Prior Housing Element - Vacant	Pending Project	24			24	YES – Planning Document Consistency (PRC) § 21083.3)	
Mallard Ln at Macintosh Drive	95667	323-220-008	A	HD - HO	R-3-PD-HO	20	24	4.04	Vacant	YES	NO - Privately-Owned	Used in Prior Housing Element - Vacant	Pending Project	48			48	YES – Planning Document Consistency (PRC) § 21083.3)	
Low Income Sites - Acreage Total								17.37		Low Income Sites - Unit Total								244	

Table 6-5: RHNA Residential Sites Inventory: Moderate Income Affordability

Site Address /Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Gross Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Identified in Last/Last Two Planning Cycle(s)	Site Status	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Eligible for CEQA Exemption and/or Streamlining
3075 Gold Nugget Way	95667	325-290-031		HD	R-2	0	8	1.13	Vacant	YES	NO - Privately-Owned		Available		9		9	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)
3101 Gold Nugget Way	95667	325-290-034		HD	R-2	0	8	0.87	Vacant	YES	NO - Privately-Owned		Available		6		6	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)
873 Estey Way	95667	003-313-006		HD	R-2 - PD	0	1	0.16	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)
1620 Broadway	95667	049-170-010		HD	R-3 - AO	0	12	1.34	Vacant	YES	NO - Privately-Owned		Available		12		12	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)
2836 Winesap Cir	95667	323-660-019		HD	R-3 - PD	0	1	0.5	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
2828 Winesap Cir	95667	323-660-020		HD	R-3 - PD	0	1	0.32	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
3607 Cedar Ravine Road	95667	051-505-001		HD	R-3 - AO	0	12	1.12	Vacant	YES	NO - Privately-Owned		Available		13		13	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)
Francis Ave and Darlington Ave	95667	051-340-060		MD	R-1-6	0	7.26	0.22	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)
Francis Ave and Darlington Ave	95667	051-340-058		MD	R-1-6	0	7.26	0.38	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Infill Cat. Ex. (CEQA Guidelines § 15332)
Phillips Ct at Gilmore Street	95667	003-101-022		LD	R-1-20	0	2.18	0.13	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
3321 Pardi Way	95667	051-090-047		LD	R-1-20	0	2.18	0.33	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
3408 Pardi Way	95667	051-090-056		LD	R-1-20	0	2.18	0.64	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
3280 Big Cut Rd	95667	041-070-044		LD	R-1-20	0	2.18	0.46	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
920 Bartlett Ave	95667	003-262-006		MD	R-1-6	0	7.26	0.16	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
3296 Cedar Ravine Road	95667	051-120-050		LD	R-1-20	0	2.18	1.04	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
934 Monica Way	95667	003-330-001		HD	R-2 - PD	0	2.18	0.35	Vacant	YES	NO - Privately-Owned		Available		1		1	YES - Other
Moderate Income Sites – Acreage Total								9.15	Moderate Income Sites – Unit Total								52	

Table 6-6: RHNA Residential Sites Inventory: Above Moderate Income Affordability

Site Address /Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Gross Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Identified in Last/Last Two Planning Cycle(s)	Site Status	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Eligible for CEQA Exemption and/or Streamlining
Quartz Mountain Rd near Bedford Avenue	95667	001-071-010		LD	R-1-20	0	2.18	10.21	Vacant	YES	NO - Privately-Owned		Available			16	16	NO - Not Eligible
Quartz Mountain Rd near Bedford Avenue	95667	001-071-016		LD	R-1-20	0	2.18	18.35	Vacant	YES	NO - Privately-Owned		Available			13	13	NO - Not Eligible
Morrene Dr near Aggregate Court	95667	050-420-090		LD	R-1-20	0	2.18	32.41	Vacant	YES	NO - Privately-Owned		Available			24	24	NO - Not Eligible
2836 Pleasant St	95667	002-011-033		MD	R-1-6 - PD	0	7.26	6.74	Vacant	YES	NO - Privately-Owned		Available			29	29	NO - Not Eligible
Golden Eagle Dr at Crawford Drift Ct	95667	050-590-018		LD	R-1-10 - PD	0	4.36	2.86	Vacant	YES	NO - Privately-Owned		Available			20	20	NO - Not Eligible
Robin Ct near Tunnel Street	95667	001-031-041		LD	R-1-20	0	2.18	4.64	Vacant	YES	NO - Privately-Owned		Available			7	7	NO - Not Eligible
3194 Clark Ct	95667	003-201-044		LD	R-1-20	0	2.18	0.28	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
Middletown Rd near Baker Road	95667	323-550-011		LD	R-1-20	0	2.18	0.49	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
Combella Rd at Baker Road	95667	323-540-020		LD	R-1-20	0	2.18	0.46	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2665 Baker Road	95667	323-540-021		LD	R-1-20	0	2.18	0.49	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
1658 Smith Flat Rd	95667	049-141-019		LD	R-1-20	0	2.18	0.73	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2738 Tunnel Street	95667	050-432-007		LD	R-1-10	0	4.36	0.22	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
944 Crawford Drift Ct	95667	050-590-002		LD	R-1-10	0	4.36	0.74	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
945 Crawford Drift Court	95667	050-590-003		LD	R-1-10	0	4.36	0.97	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
927 Crawford Drift Court	95667	050-590-005		LD	R-1-10	0	4.36	0.43	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
909 Crawford Drift Court	95667	050-590-007		LD	R-1-10	0	4.36	0.37	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
1624 Pheasant Run Drive	95667	051-660-006		LD	R-1-10	0	4.36	0.25	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2791 Hawks Landing Ct	95667	002-380-017		LD	R-1-10	0	4.36	0.28	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2532 Golden Eagle Drive	95667	050-590-008		LD	R-1-10 - PD	0	4.36	0.07	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
1720 Jacob's Way	95667	049-190-039		RR	R-1A	0	1	1.51	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2346 Big Canyon Creek Road	95667	050-401-046		RR	R-1A	0	1	1.28	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2690 Bedford Ave	95667	050-610-001		RR	R-1A	0	1	0.68	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
777 Quartz Mountain Drive	95667	050-610-002		RR	R-1A	0	1	0.88	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
745 Quartz Mountain Drive	95667	050-610-014		RR	R-1A	0	1	0.67	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
2627 Kereka Court	95667	050-610-006		RR	R-1A	0	1	1.21	Vacant	YES	NO - Privately-Owned		Available			1	1	YES - Other
Above Moderate Income Sites – Acreage Total							87.22	Above Moderate Income Sites – Unit Total							128			

Accessory Dwelling Units

From 2013 to the end of 2020 of the 5th –Cycle Housing Element planning period, the City processed 16 construction permits for accessory dwelling units (ADUs); all 16 ADUs were constructed between 2017 and 2020, averaging four per year during this four year time span.

The City assumes that due to recent changes in State ADU Housing Law, along with the development trend of ADU construction over the last four years creation of 5th-Cycle, that a total creation of 48 ADUs are estimated over the eight year 6th-Cycle planning period (6 ADUs per year x 8-year 6th Cycle planning period = 48 ADUs), with an average of 6 per year:

- Exemption of impact fees for ADUs that are less than 750 square feet of floor area,
- The requirement that the City allow Junior ADUs of 500 square feet of floor area by right that are also impact fee exempt, and
- Up to two detached ADUs on a parcel containing a multi-family residential structure may be permitted.

In March 2020, the Sacramento Area Council of Governments (SACOG) released an ADU Affordability Analysis for the SACOG region. This analysis provides ADU household income category affordability assumptions for the Sacramento, Placer and El Dorado counties portion of the SACOG region, the Yuba and Sutter counties portion, and the Yolo County portion. For Sacramento, Placer and El Dorado counties, the breakdown of ADU affordability is as follows:

Table 6-7: SACOG ADU Affordability Assumptions for Sacramento, Placer and El Dorado County Area

ADU Household Income Category	ADU Affordability
Extremely Low	15%
Very Low	6%
Low	35%
Moderate	43%
Above Moderate	1%

Source: SACOG (March 2020)

As part of Housing Element Implementation Programs, the City will encourage the development of ADUs under Implementation Program C-2 by bringing into consistency with state law, and under Implementation Program C-3 by developing ADU prototypes, free of charge to bring down costs.

Based on SACOG’s ADU affordability assumptions provided in Table 6-7, the 48 projected new ADUs in the City during the 6th-Cycle planning period is assumed affordable in the following family household income categories:

Extremely Low (Below 30% of area median income):	7
Very Low (30-50% of area median income):	3
Low (50-80% of area median income):	17
Moderate (80-120% of area median income):	21
Above Moderate (Over 120% of area median income):	0

Quantified Objectives Summary

The City of Placerville has established quantified (numerical) objectives for several program categories to provide measurable standards for monitoring and evaluating program achievements.

Quantified objectives have been established for accommodating the City’s share of future housing needs under the SACOG Regional Housing Needs Plan, new housing construction, housing rehabilitation, the preservation of existing affordable housing, and the construction of new affordable housing. The future housing needs objective addresses the City’s ability to accommodate housing based on the availability of appropriately zoned vacant and underutilized land, with public services and facilities.

Quantified objectives cover the 6th Cycle Housing Element Planning Period from May 15, 2021 – May 15, 2029, based on anticipated market-rate housing production for moderate- and above-moderate-income, availability of financial resources and City incentives to assist the construction of very-low- and low-income housing, and the preservation of at-risk affordable multi-family and mobilehome housing.

Table 6-8: Quantified Objectives Summary (May 15, 2021 to May 15, 2029)

Income Category	New Construction	Rehabilitation	Conservation / Preservation
Extremely-Low	7		
Very-Low	49	4	36 (at-risk units); 162 (mobile home park spaces)
Low	34	4	
Moderate	50		
Above-Moderate	119		
Totals	259		198

Housing Funding Sources

Low-Income Tax Credits (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the country today. The LIHTC program was created in 1986 and provides tax incentives to finance the construction and rehabilitation of low-income affordable rental housing. LIHTC are allocated on a competitive basis.

The program has either a 9 percent or 4 percent income tax credit over a 10-year period to the housing developer to help leverage the private costs of construction and rehabilitation of affordable housing units. The 4 percent tax credit is a 30 percent subsidy to cover new construction that uses additional subsidies or the acquisition cost of existing buildings. The 9 percent tax credit is a 70 percent subsidy to support new construction without any additional Federal subsidies.

Since the amount of credit available to the owner often exceeds the amount the owner can use, private investors frequently participate in the LIHTC project through a syndication process and receive federal tax credits in return for an up-front investment.

Community Development Block Grant (CDBG)

The purpose of the CDBG Program is to provide adequate housing, a suitable living environment, and expanded economic opportunities, particularly for persons of low- and moderate-income. CDBG funds may be used for a wide range of community development activities serving low-income households, including acquisition/rehabilitation, homebuyer assistance, community facilities, infrastructure in support of new affordable housing, economic development, and neighborhood revitalization. Since Placerville has a population under 200,000, the City does not qualify as an entitlement community to receive CDBG funding directly from HUD. Consequently, the City applies for State-administered CDBG program funds on a competitive basis. Availability of funds is announced through a Notice of Funding Availability.

Home Investment Partnership Act (HOME Program)

The HOME Program is a Federal housing program that provides grants to States and localities to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership, or providing direct rental assistance to low-income people. Although Placerville is not eligible to receive HOME funds directly from HUD, the City can apply for program funds made available by the State.

Affordable Housing and Sustainable Communities (AHSC)

The Affordable Housing and Sustainable Communities (AHSC) program is administered by the Strategic Growth Council and implemented by HCD. The AHSC program funds land-use, housing, transportation, and land preservation projects to support infill and compact development that reduce greenhouse gas (GHG) emissions. Funding for the AHSC program is provided from the Greenhouse Gas Reduction Fund (GGRF), an account established to receive Cap-and-Trade auction proceeds.

The AHSC Program provides grants and/or loans, or any combination thereof, to achieve GHG emissions reductions and benefits disadvantaged communities through increasing accessibility of affordable housing, employment centers, and key destinations via low-carbon transportation resulting in fewer vehicle miles traveled through shortened or reduced trip length or mode shift from single occupancy vehicle (SOV) use to transit, bicycling, or walking.

Multifamily Housing Program

The Multifamily Housing Program (MHP) assists in the construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households. MHP funds are eligible to local public entities, for-profit and nonprofit corporations, corporations, and private individuals.

MHP funds are in the form of a deferred payment loan with a 55-year term; 3 percent simple interest on unpaid principal balance, except under certain conditions. Payments at 0.42 percent are due annually with the balance of principal and interest due and payable upon completion of loan term.

Housing Choice Voucher Program (formerly Section 8)

The Housing Choice Voucher (HCV) program, formerly Section 8 rental assistance program, places the choice of housing in the hands of the individual family. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

The El Dorado Housing Authority administers the HCV program for the unincorporated areas of the county and the City of Placerville. Eligible households are those whose incomes are 50 percent or less than the county's median income based on household size.

CalHome

CalHome provides grants to local public agencies and nonprofit corporations to assist first-time homebuyers become or remain homeowners through deferred-payment

California Emergency Solutions and Housing (CESH)

The CESH Program provides grant funds to eligible applicants for eligible activities to assist persons experiencing or at-risk of homelessness. Eligible applicants are Administrative Entities (AEs) (local governments, non-profit organizations, or unified funding agencies) designated by the Continuum of Care (CoC) to administer CESH funds in their service area. The California Department of Housing and Community Development (HCD) administers the CESH Program with funding from the Building Homes and Jobs Act Trust Fund (SB 2, Chapter 364, Statutes of 2017).

Emergency Solutions Grants Program (ESG)

ESG makes grant funds available for projects serving homeless individuals and families through eligible non-profit organizations or local governments. ESG funds can be used for supportive services, emergency shelter/transitional housing, homelessness prevention assistance, and providing permanent housing. Funds are available in California communities that do not receive ESG funding directly from the U.S. Department of Housing and Urban Development. Funding is announced annually through a Notice of Funding Availability.

Golden State Acquisition Fund (GSAF)

GSAF was seeded with \$23 million from the Department's Affordable Housing Innovation Fund. Combined with matching funds, GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing. Loans are a maximum of \$13,950,000. Funds are made available over the counter. Contact a fund manager for more information.

Joe Serna, Jr., Farmworker Housing Grant (FWHG)

FWHG makes grants and loans for development or rehabilitation of rental and owner-occupied housing for agricultural workers with priority for lower-income households.

Local Early Action Planning (LEAP) Grants

The Local Early Action Planning (LEAP) program assist cities and counties to plan for housing through providing over-the-counter, non-competitive planning grants. Program funds can be used for the preparation and adoption of planning documents and process improvements to accelerate housing production and for facilitating compliance to implement the 6th cycle of the RHNA.

Local Housing Trust Fund Program (LHTF)

Affordable Housing Innovation's LHTF lends money for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income. State funds match local housing trust funds as down payment assistance to first-time homebuyers.

Mobilehome Park Rehabilitation and Resident Ownership Program (MPRROP)

MPRROP makes short- and long-term low interest rate loans for the preservation of affordable mobilehome parks for ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies. MPRROP also makes long-term loans to individuals to ensure continued affordability. Funds are made available through a competitive process in response to a periodic Notice of Funding Availability.

Predevelopment Loan Program (PDLP)

PDLP makes short-term loans for activities and expenses necessary for the continued preservation, construction, rehabilitation or conversion of assisted housing primarily for low-income households.

Availability of funding is announced through a periodic Notice of Funding Availability. Eligible applicants include local government agencies, non-profit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are non-profit mutual or public benefit corporations.

Regional Early Action Planning (REAP) Grants

The Regional Early Action Planning (REAP) program helps the council of governments (COGs) and other regional entities collaborate on projects that have a broader regional impact on housing. Grant funding is intended to help regional governments and entities facilitate local housing production that will assist local governments in meeting their Regional Housing Need Allocation (RHNA).

Supportive Housing Multifamily Housing Program (SHMHP)

SHMHP provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units.

Veterans Housing and Homelessness Prevention Program (VHHP)

VHHP makes long-term loans for development or preservation of rental housing for very low- and low income veterans and their families. Funds are made available to sponsors who are for-profit or nonprofit corporations and public agencies. Availability of funds is announced annually through a Notice of Funding Availability (NOFA).

Infill Infrastructure Grant Program (IIG)

IIG is a grant assistance program available as gap funding for infrastructure improvements necessary or specific residential or mixed-use infill development projects. Funds are allocated through a competitive process based on the merits of the individual infill projects based on project readiness, affordability, density, access to transit, proximity to amenities, and consistency with regional plans.

Permanent Local Housing Allocation Program (PLHA)

PLHA funding is provided through pursuant to SB 2. This funding provides grants for housing related projects and programs that assist in addressing the unmet housing needs of local communities. Eligible projects may include predevelopment, development, acquisition, rehabilitation, and preservation of affordable multifamily, residential live-work, rental housing, ownership housing, and accessory dwelling units. Availability of funds is announced through a Notice of Funding Availability.

SB 2 Planning Grants Program (PGP)

The PGP provides financial assistance for the preparation, adoption and implementation of plans for Accelerating Housing Production and Streamlined Housing Production. Availability of funds is announced through a Notice of Funding Availability dated March 28, 2019.