**§302(c)(4) Plan** Rev. 10/28/19

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

The County of San Mateo plans to use the funds in these three ways: 1) For the predevelopment, development, acquisition, rehabilitation, and preservation of housing that is affordable to ELI, VLI, Low, and Moderate income households through the County's AHF process; 2a) Assisting persons who are experiencing or at risk of experiencing homelessness through a rental assistance and rapid re-housing service funding program; 2b) Assisting persons who are experiencing or at risk of experiencing homelessness by providing needed financial support for the County's emergency shelters and Core service providers.

§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 County of San Mateo's Affordable Housing Fund (AHF) funds New Construction Multifamily Affordable Rental Housing projects, Multifamily Re-Syndication-Rehabilitation projects for existing deed-restricted multifamily affordable rental housing developments, and Multifamily New Construction Affordable First-Time Homeownership projects. The NOFA is competitive and scoring of applications for these projects greatly preferences projects with units that are deed-restricted affordable for households with incomes below 60% AMI. Since the program began, 68% of supported new construction units have been targeted towards households with incomes at 60% AMI or less.

## §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.

San Mateo County's Housing Element expressly identifies shortfalls in the production of affordable, multifamily rental buildings and a resulting lack of availability for this type of dwelling. Investing PLHA funds in the County's AHF contributes both to increasing the supply of units through new construction as well as specifically increasing the availability of units affordable to households with incomes below the media. The Housing Element also identifies the needs of persons threatened with homelessness, primarily due to high housing costs. The Element identified cost burden as the primary cause of that risk so supporting households during periods of financial stress with rental assistance and diverting them from shelters through rapid-rehousing is a preferred strategy. The Element identified services for the rising proportion of chronically homeless individuals as another key need, therefore, the Plan will increase the County's support to the Core and emergency shelter services that primarily serve that population.

## Activities Detail (Must Make a Selection on Plan Instructions and Page 1 Worksheet)

\$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 description of how allocated funds will be used for each proposed Affordable Rental Housing Activity.

The County of San Mateo's Affordable Housing Fund (AHF) funds New Construction Multifamily Affordable Rental Housing projects, Multifamily Re-Syndication-Rehabilitation projects for existing deed-restricted multifamily affordable rental housing developments, and Multifamily New Construction Affordable First-Time Homeownership projects. The NOFA's scoring ensures that projects of multiple uses are competitive and awards are made based on an application's competitiveness rather than its use. Regardless of the specific use, all awards will be made as loans secured with 55 year affordability covenants.

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).

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 Affordable Rental Housing Activity	45%	45%	45%	45%	45%										
§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 the AMI Level	63%	63%	63%	63%	63%										3.15
§302(c)(4)(E)(ii) Projected Number of Households Served	10	11	12	13	14										60
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Affordable Rental Housing Activity (55 years required for rental housing projects)	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 funds will be included in the County's annual "Affordable Housing Fund (AHF) NOFA". The County has completed this proccess annually for the past eight yerars and successfully awarded over \$150 million dollars in funds from various sources. AHF 8 will be released the week of June 15th, 2020, and will be the first to include PLHA funds if the application proccess is successful. Year one funds will be included in the funds awarded to applicants who meet the guidlines of the PLHA program. Awards will be made by the end of August.

§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.

Tab

§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.

These funds will go to supporting unsheltered individuals and families as well as those at risk of losing shelter through two processes. 25% of PLHA funds will be released to support rapid rehousing and rental assistance programs already active in the County in order to increase thier service and institutional capacity. The remaining 25% pf PLHA funds will be incorporated into the County's annual Public Services NOFA process to support the County's emergency shelters and Core service providers.

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).

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Funding Allocation Year	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023			
Type of Activity for Persons Experiencing or At Risk of Homelessness	Emregency Shelters	Navigation Centers											
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	40%	10%	40%	10%	40%	10%	40%	10%	40%	10%			
§302(c)(4)(E)(ii) Area Median Income Level Served	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%			TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level	85%	85%	85%	85%	85%	85%	85%	85%	85%	85%			8.5
§302(c)(4)(E)(ii) Projected Number of Households Served	35	25	35	25	35	25	35	25	35	25			300
§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 County has an established network of providers that can provide community benefits promptly. The funds will be incorporated into the County's competitive "Public Services NOFA", which support Core service providers, emergency shelters, and public services to vulnerable individuals and is released annually each fall. Inclusion in this process will leverage non-PLHA funds to increase the size of awards as well as guarantee equitable access to non-entitlement jurisdictions within the urban county. 25% of PLHA funds will be earmarked for rapid re-housing and 25% will earmarked for shelters and cores. Awards will be made and approved by February 2021. These processes will repeat annually though PLHA funds in out-years may be committed through multi-year contracts.

Tab

§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.

Tab

§301(a)(9) Homeownership opportunities, including, but not limited to, down payment assistance.

Tab

§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?