

§302(c)(4) Plan

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

The City of Pomona plans to use its PLHA funding for 3 activities: 1) to make downpayment assistance loans to low-and moderate- income households to buy affordable homes; 2) to provide loans for low and moderate income homeowners to rehabilitate their homes and to construct and/or rehabilitae accessory dwelling units for low to moderate income tenants. ADUs shall be restricted to low and moderate-income tenants for a period of 10 years; and, 3) to provide gap financing for the construction of a 3-storey, 57-unit rental building that will be occupied by extremely low to moderate income families (excluding 1 unit for the on-site property manager).

§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).

For the downpayment assistance program, the City will provide subsidy layering of various funding sources to enable families with incomes at 60% of AMI to afford a single family home. For ADUs, while these will be rented to lower and moderate-income tenants, some of them may have incomes of no more than 60% of AMI. Collaboration with the Pomona Housing Authority (PHA) will be established to refer Section 8 tenants to property owners with ADU construction/rehabilitation to ensure that the program benefits families with incomes at 60% of AMI and below. For the rental housing, new construction, nineteen (19) of the 57-unit multi-family rental housing are set-aside for extremely low and very low income families, with the developer partnering with the Tri-City Mental Health Center for 10 units for Special Needs Housing Program recipients.

§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 Pomona Housing Element provides for the following goals/activities: 1) Continue to promote the City's First Time Homebuyer Program; 2) Increase opportunities for homeownership in recognition of its contribution to neighborhood investment, maintenance and stability; 3) Prioritize rehabilitation of existing housing with local, State and Federal funding for both rental and ownership units to improve safety, security and physical condition; 4) Pursue funding available for appropriate workforce housing and the construction and rehabilitation of lower income housing ; 5) Continue providing low interest loans and/or grants for the rehabilitation of housing that services lower-income households; and, 6) Maintain the supply of rental housing affordable to low-and moderate-income households.

Activities Detail (Activities Detail (Must Make a Selection on Formula Allocation Application worksheet under Eligible Activities, §301))

§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.

§302(c)(4)(E)(i) Provide a 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	
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PLHA will be used to provide loans to rehabilitate owner-occupied housing units, and to construct and/or rehabilitate accessory dwelling units. PLHA will also be used to provide gap financing for the new construction of a 57-unit rental housing project.

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	2019	2020	2020	2021	2021	2022	2022	2023	2023		
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Type of Affordable Housing Activity	ADU	ADU	Rental	Rental	ADU	ADU	ADU	ADU	ADU	ADU		
§302(c)(4)(E)(ii) Area Median Income Level Served	60%	80%	50%	120%	60%	80%	60%	80%	60%	80%		Total
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level	477		617	2	476		475		474			
§302(c)(4)(E)(i) Percentage of Funds Allocated for Each Affordable Housing Activity	40%		40%		40%		40%		40%			
§302(c)(4)(E)(ii) Projected Number of Households Served	1	3	9	1	1	3	1	3	1	3		26
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity (55 years required for rental housing projects)	10 years		55 years		10 years		10 years		10 years			
§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.												
Policies, procedures and guidelines are in place for the Owner-Occupied Housing Rehabilitation (OOR) Program, with a Courtesy List of Contractors working with the City program. This program can be implemented immediately upon execution of the Standard Agreement with HCD. The OOR Program is being expanded to include the ADU rehabilitation and addition. The guidelines, policies and procedures for the ADU financing program will be developed and adopted. The program is expected to begin by July 2021. Financing for the multi-unit rental project is being finalized and construction is scheduled to start also in 2021.												
§302(c)(4)(E)(i) Provide a description of how allocated funds will be used for the proposed Activity.							Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing					
The PLHA will be used to deepen downpayment assistance under the City's First Time Homebuyer Program by combining this funding with other Federal and State funding sources. This will allow families with incomes at 60% and below to purchase a home.												
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	2022	2022	2023	2023		

Type of Homeowner Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance	Home Buyer Assistance		
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	60%		60%		60%		60%		60%			
§302(c)(4)(E)(ii) Area Median Income Level Served	60%	120%	60%	120%	60%	120%	60%	120%	60%	120%		
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level												
§302(c)(4)(E)(ii) Projected Number of Households Served	1	5	1	5	1	5	1	5	1	5		30
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity	20 years		20 years		20 years		20 years		20 years			
§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.												
Program guidelines, policies and procedures are in place. Partnerships with mortgage lenders, real estate agents have been established. This program can be implemented upon execution of the Standard Agreement between HCD and the City.												
§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.									