

PLHA Formula - Amendment for years 2021, 2022, 2023

Rev. 10/28/24

Eligible Applicant Type:	Entitlement			
Local Government Recipient of PLHA Formula Allocation:				
Santa Clara County				
2021 PLHA Formula Allocation Amount:	n/a	2020 Allowable Local Admin (5%):	n/a	Admin requested? Yes
2022 PLHA Formula Allocation Amount:	n/a	2021 Allowable Local Admin (5%):	n/a	Admin requested? Yes
2023 PLHA Formula Allocation Amount:	n/a	2022 Allowable Local Admin (5%):	n/a	Admin requested? Yes

Instructions: If the Local Government Recipient of the PLHA Formula Allocation delegated its PLHA formula allocation to a Local Housing Trust Fund or to another Local Government, the Applicant (for which information is required below) is the Local Housing Trust Fund or administering Local Government. The PLHA award will be made to the Applicant (upon meeting threshold requirements) and the Applicant is responsible for meeting all program requirements throughout the term of the Standard Agreement.

The 302(c)(4) Plan template worksheet requires first choosing one or more of the Eligible Activities listed below. If "Yes" is clicked, the 302(c)(4) Plan worksheet opens a series of questions about what precise activities are planned. Some specific activities, such as providing downpayment assistance to lower-income households for acquisition of an affordable home, could be included under either Activity 2 or 9. Please only choose one of those Activities; don't list the downpayment assistance under both Activities. **Please note that 40% of each allocation you are requesting to amend with this application MUST be allocated to an activity that supports Homeownership in accordance with the NOFA. Ownership activities are 2,3,4,7,8,9 (activities 2,3,4, & 8 will only count as ownership if the funds will go towards ownership sub activities as opposed to rental housing sub activities including ADU's)**

If the PLHA funds are used for the same Activity but for different Area Median Income (AMI) level, select the highest AMI level the Activity will serve (you can always go lower than what is listed but you may not serve higher than what is listed without completing a plan amendment in the future).

For each year (2021-2023), allocations must equal 100% annually including the allowable administrative costs of up to 5%.


§300 Eligible Applicants

§300(a) and (b) Eligible Applicants for the Entitlement and Non-Entitlement formula component described in Section §100(b)(1) and (2) are limited to the metropolitan cities and urban counties allocated a grant for the federal fiscal year 2017 pursuant to the federal CDBG formula specified in 42 USC, Section §5306 and Non-entitlement local governments.

Applicant:	County of Santa Clara							
Address:	150 West Tasman Drive							
City:	San Jose	State:	CA	Zip:	95134	County:	Santa Clara County	
Auth Rep Name:	KJ Kaminski	Title:	Acting Director Office of Supportive Housing	Auth Rep. Email:	kj.kaminski@hhs.sccgov.org		Phone:	408-278-6425
Address:	150 W Tasman Dr		City:	San Jose	State:	CA	Zip Code:	95134
Contact Name:	Erum Maqbool	Title:	Senior HCD Specialist	Contact Email:	erum.maqbool@hhs.sccgov.org		Contact Phone:	408-278-6429
Address:	150 W Tasman Dr		City:	San Jose	State:	CA	Zip Code:	95134

§300(d) Is Applicant delegated by another Local government to administer on its behalf its formula allocation of program funds? No

§300(d) If Applicant answered "Yes" above, has the Applicant attached the legally binding agreement required by §300(c) and (d)?

A sample agreement can be found by double clicking on the icon to the right 

File Name:	Application and/or Adopting the PLHA Plan (2020-2023 Allocations) Reso	Pursuant to section 302(c)(4) of the Guidelines, Applicant's PLHA Plan for 2020-2023 allocations is attached to this resolution, and Applicant certifies compliance with all public notice, comment, and hearing requirements in accordance with the Guidelines.	Yes	Uploaded to HCD?	Yes
File Name:	Gov TIN	Provide a signed Gov't TIN Form		Uploaded to HCD?	Yes
File Name:	Applicant Delegation Agreement	Legally binding agreement between Delegating and Administering Local Governments (sample provided—just click on icon in row 19, column AH)		Uploaded to HCD?	N/A

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

§302(c)(4) Plan

Rev. 10/10/2024

§302(c)(4)(A) Describe the manner in which allocated funds will be used for eligible activities.
 The County of Santa Clara will use the PLHA funds for two (2) eligible activities identified below. The County has an existing over-the-counter Notice of Funding Availability for multifamily housing rental projects and is in the process of establishing a Below Market Rate program to provide deferred subordinate loans to eligible households purchasing a home within Santa Clara County. The primary goal of the program is to make homeownership more accessible to lower-income households.
 PLHA funds for the two eligible activities will be included in the existing procurement strategies, with eligible applicants carrying out activities using PLHA funds alone or in combination with other funds. Funding recommendations made by program staff will be taken to the County Board of Supervisors for final approval. The County will enter into agreements with housing developers and/or issue loans to County-approved borrowers to enable a low-income buyer to purchase the home and monitor their progress against these agreements.

§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 Santa Clara will prioritize investments of PLHA funds to increase the supply of affordable and supportive housing for households earning up to 60% AMI by including the eligible activity described in Section 301(a)(1) - funding the development of multifamily rental housing projects designed to be affordable to households earning up to 60% of AMI as a source of funds in the County's over-the-counter Supportive Housing Development Notice of Funding Availability. This is an existing process that has yielded the financing of 35 housing development projects and resulted in 3,662 new apartments across the County.
 Fifty-five percent (55%) of the County of Santa Clara's allocation from Year 3 (2021) - Year 5 (2023) will be allocated to this activity, as we recognize the growing need for this type of investment within our community.

§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 County's PLHA Plan is consistent with its Housing Element, including but not limited to the following: 1.02 - Limited Equity Housing Cooperative Projects (LEHCs) offer a unique opportunity to provide equity to low-income households and those unable to achieve homeownership. 1.03 Homeownership Projects, which helps to support the production of new for-sale homes. 1.04 Empower Homebuyers, which is a loan program to help low- and moderate-income first-time homebuyers purchase a home by assisting them with the required down payment. 1.06 - Below Market Partnership Program intended to promote affordable homeownership opportunities, particularly for very low- and low-income households. 1.07 County-Led Housing Development of multifamily residential housing on County-owned properties.

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.
 Fifty-five percent (55%) from Year 3 (2021) to Year 5 (2023) of the County of Santa Clara's PLHA allocation have been allocated to this eligible activity. Rental units affordable to households that earn up to 60% of the area median income will be prioritized. Funds will be provided for multi-family rental housing in the form of a low-interest, residual receipt, deferred, or other loan to the sponsor of the project, consistent with the County's approved Supportive Housing Development Program Notice of Funding Availability guidelines and PLHA program guidelines. The loan shall be evidenced through a promissory note secured by a deed of trust, and a regulatory agreement shall restrict occupancy and rents in accordance with the County's approved underwriting of the project for a term of at least 55 years. Eligible use of funds will include predevelopment activities in support of an entitlement application, architectural and engineering costs, community engagement, and the preparation of any environmental studies related to CEQA and/or NEPA.

Complete the table below for each proposed Affordable Rental Housing Activity to be funded with 2021-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the highest AMI to be served.

Funding Allocation Year	2021	2022	2023												
Type of Affordable Housing Activity	Predevelopment of Affordable Rental Housing	Predevelopment of Affordable Rental Housing	Predevelopment of Affordable Rental Housing												
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Affordable Rental Housing Activity	55%	55%	55%												
§302(c)(4)(E)(ii) Area Median Income Level Served	60%	60%	60%												TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at the AMI Level <i>Note: complete for years 2021, 2022, 2023 only</i>	34	34	34												102
§302(c)(4)(E)(ii) Projected Number of Households Served	34	34	34												102
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Affordable Rental Housing Activity (55 years required for rental housing projects)	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 County staff worked with the housing development community and was able to identify a property located in the Urban County. The County anticipates receiving approval from the Board of Supervisors by Fall 2025. Following the Board's approval, the County will enter into the necessary agreements for the identified property, with funds being appropriated in a predevelopment agreement by January 2026.

§301(a)(9) Homeownership opportunities, including, but not limited to, down payment assistance.
§302(c)(4)(E)(i) Provide a detailed and complete description of how allocated funds will be used for the proposed Activity.
 Forty percent (40%) from Year 3 (2021) to Year 5 (2023) of the County of Santa Clara's PLHA allocation have been allocated to this eligible activity. Interested partner agencies will approve borrowers within their local homeownership program and then refer them to the County. If approved, the County will then issue program loans to County-approved borrowers. Program funds will be issued as deferred subordinate loans to eligible purchasers or short-term acquisition loans to partner agencies. To be eligible under this program, an individual household shall have an income of 120% of AMI or less.

Complete the table below for each proposed Activity to be funded with 2021-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the highest AMI to be served.

Funding Allocation Year	2021	2022	2023												
Type of Homeowner Assistance	Homebuyer Assistance	Homebuyer Assistance	Homebuyer Assistance												
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	40%	40%	40%												
What Percentage of the Percentage Above Will be Used for Ownership Housing?	40%	40%	40%												
§302(c)(4)(E)(ii) Area Median Income Level Served	120%	120%	120%												TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at the AMI Level <i>Note: complete for years 2021, 2022, 2023 only</i>	1	1	1												3
§302(c)(4)(E)(ii) Projected Number of Households Served	1	1	1												3
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity	30	30	30												

§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 released draft below-market-rate partnership program guidelines to receive feedback from local partners and the community. The County staff expects to present the program guidelines to the Board of Supervisors for approval on February 25, 2025. After the Board's approval, OSH staff will update the Program Guidelines and begin operating the program with the approved changes. Since the PLHA funds will not be available until Fall 2025, the County staff will use other funding sources, and after the PLHA funds become available, the County staff will start leveraging the PLHA funds to issue program loans to the approved borrowers.

File Name: [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?** Yes

Total Percentage of Funds Allocated Calculator (2021 - 2023)

2021 Allocation		2022 Allocation		2023 Allocation	
Admin	5%	Admin	5%	Admin	0%
Funds Allocated	95%	Funds Allocated	95%	Funds Allocated	95%
Total Percentage of Funds Allocated for 2021	100%	Total Percentage of Funds Allocated for 2022	100%	Total Percentage of Funds Allocated for 2023	95%