

City of Oxnard

Consolidated Plan for Fiscal Years 2013-2018

Annual Action Plan for Fiscal Year 2015-2016

DRAFT

Prepared by:

City of Oxnard – Housing Department – Grants Management

435 South D Street, Oxnard, California, 93030



To add a non existing activity under the Public Services Category such as Winter Warming Shelter, to the 2015-16 Action Plan

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

During the five-year Consolidated Plan (ConPlan) cycle, The City of Oxnard (the City) must submit to the U.S. Department of Housing Urban Development (HUD) an AAP (AAP), which provides details on the proposed use of HUD funds to meet community needs identified in the ConPlan. The current AAP covers the period of July 1, 2015 to June 30, 2016 (FY 2015-16), third year component of the FY 2013-2017 ConPlan. It describes the expected federal, state and local resources, the priorities and specific objectives the City hopes to achieve, and the activities that will be undertaken throughout the fiscal year. In recent years, the City's allocation from HUD has continued to decline. For the federal FY 2015, the City's Community Development Block Grant (CDBG) allocation has decreased less than one percent (\$13,428 less) and the HOME Investment Partnerships (HOME) allocation has decreased by 12% (\$77,328 less), compared to the FY 2014 funding levels. However, the City's Homeless Emergency Solutions Grant (HESG) allocation has increased by 8 percent (\$13,649 more). The City's priorities, which are identified in the ConPlan and can be found throughout this Action Plan, are designed to principally serve extremely low, low, and moderate income residents by addressing the following needs:

- Housing Needs
 - Homeless Needs
 - Community Services and Special Needs
 - Community Facilities and Infrastructure
 - Economic Development Needs
- The purpose of the AAP is to update the ConPlan. It also provides the City with a basis for assessing its progress in meeting the goals of the Plan through the Consolidated Annual Performance and Evaluation Reports (CAPER). The AAP describes the resources expected to be available in the coming program year from federal, nonfederal, local and private sources. It includes a description of the activities that will be undertaken to meet the specific objectives in the federal FY 2013-2017 ConPlan.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City is being guided by HUD's Office of Community Planning Development Outcome Performance Measurement System to address the high priority needs stated in its ConPlan. When funding an activity, the City determines which of three HUD objectives best describes the purpose of the activity. The three objectives are:

- Suitable Living Environment (SL) - In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.
- Decent Housing (DH) - The activities that typically would be found under this objective are designed to cover the wide range of housing programs possible under HOME, CDBG or HESG. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.
- Creating Economic Opportunities (EO) - This objective applies to the types of activities related to economic development, commercial revitalization, or job creation. Once the objective for the activity is identified, the City determines which of the three HUD outcome categories best reflects what the City seeks to achieve by funding the activity. The three outcome categories are:
 - Availability/Accessibility (1) - This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low and moderate income (LMI) people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basis of daily living available and accessible to LMI people in the area in which they live.
 - Affordability (2) - This outcome category applies to activities that provide affordability in a variety of ways in the lives of LMI people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as day care.
 - Sustainability (3) - Promoting Livable or Viable Communities. This outcome applies to projects where the activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to LMI persons or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. The City combines the following information reported to HUD in the FY 2013-14 Consolidated Annual Performance and Evaluation Report and the directives from HUD in the determination and recommendation of the FY 2015-16 AAP proposed projects.

The FY 2014-15 AAP is the second year of implementing the FY 2013-2017 ConPlan. Accomplishments achieved during FY 2015 (July 1, 2014 through June 30, 2015) will be evaluated in detail in the CAPER. The CAPER will be completed and submitted to HUD by the required deadline of September 30, 2015.

The three major program areas underlining CDBG and HOME entitlement grants, such as (1) Decent and Affordable Housing, (2) Suitable Living Environment, and (3) Economic Opportunities, coupling with the Continuum of Care (CoC) of HESG have received a high priority in the FY 2013-17ConPlan. The goals and accomplishment numbers for the FY 2013-14 AAP are detailed as follows:

Goal	Indicator	Five Year Goal		FY 2013-2014	
		Goal	Accomplishment	Annual Goal	Accomplishment
Help Achieve Homeownership	Homeowner Housing Added				4
Help Achieve Homeownership	Direct Financial Assistance	58	24	20	24
New Affordable Rental Housing Units	Rental Units Constructed	16	-		-
New Affordable Rental Housing Units	Other (organization)			1	-
Help Achieve Housing Preservation	Homeowner Housing Rehabilitation	75	-	25	-
Decent and Affordable Housing					
Code Enforcement Effort	Housing Code Enforcement			3,000	5,283
Code Enforcement Effort	Other	750	1,301		
Infrastructure & Public Facilities	LMI people	100,000	3,519	1,601	3,519
Public Services	LMI clientele	10,000	223,622	6,300	223,882
Suitable Living Environment					
Economic Development	Businesses Assisted	30			
Public Services	Jobs crated/Retained	50	5		
Economic Opportunities					
Reduce Homelessness	Homeless Person Overnight Shelter	1000	740	635	740
Reduce Homelessness	Homeless Prevention	100	145	100	145
CoC					

Note: The above information is extracted from HUD CAPER Review report dated November 25, 2014.

Accomplishments for 2013-2014 extracted from the CAPER Review

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

As part of the AAP development, the City staff scheduled two public hearings: (1) January 13, 2015 and (2) April 28, 2015:

First Public Hearing-January 13, 2015 provided the opportunity to the public to comments on unmet needs and City Council (Council) to make recommendations to staff regarding the priorities and objectives for FY 2015-16 AAP. As part of the development process of the AAP, City Staff developed a mailing list of more than 100 addresses consisting of organizations, the faith community, service providers, OHA, and cities within Ventura County. Copies of the public hearing notices were included in the "Neighborhood News" packets which were distributed weekly for a month prior to the public meeting to approximately 231 Oxnard residents. The public hearing notice was advertised on two newspapers (Vida and the Ventura County Star), posted on City website, broadcasted on the public viewing TV channel 10/35, included in utility billing statement and posted in the public buildings such as

libraries, City Clerk's Office, Community centers, and Housing Authority office buildings. The public comment period started December 12, 2014 and ended on January 12, 2015. Two written comments were received and the Council accepted all the comments.

Second public hearing – April 28, 2015: was scheduled (1) to provide the opportunity to the public to comment on the projects recommended for funding as submitted by the Grant Application Review Panel for FY 2015-16 AAP; and (2) to receive recommendations and direction from Council regarding the FY 2015-16 AAP grant funding. The notices of the public hearing were mailed to more than 100 addresses consisting of organizations, the faith community, service providers, OHA, and cities within Ventura County. Copies of the public hearing notices were included in the "Neighborhood News" packets which were distributed weekly for a month prior to the Hearing to approximately 231 Oxnard residents. The public hearing notice was posted on the City website, broadcasted on TV channel 10/35, included in utility billing statement and posted in City Clerk's Office, Community centers, and OHA office buildings. Vida and the Ventura County Star publicized the notice of hearing on Saturday March 28, 2015. The public review and written comment period began on March 29, 2015, and concluded on April 27, 2015. No written comments were received. The Council approved the Grant Application Review Panel's recommendations.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

During the first public hearing, several citizens advocated for (1) education and job training (2) ending homelessness in Oxnard, (3) providing employment to the homeless people as well as the low and moderate-income (LMI) people, (4) using CDBG funds to pay for LMI residents utility bills which is not an eligible activity in CDBG, (5) providing more case management for the homeless persons; and (6) considering the current Code Enforcement funding as a CDBG non-eligible activity. Two public comments were received.

During the second public hearing, the majority of speakers asked the Council to approve the Review Panel's Recommendations for the funding of the three entitlement grants projects. However, three speakers voiced concerns regarding the funding of Code Compliance. No written comments were received.

6. Summary of comments or views not accepted and the reasons for not accepting them

All written and oral public comments have been accepted.

7. Summary

The City is committed to provide funds that serve the most disadvantaged residents while following the new directives from HUD.



A Message from Cliff Taffet, General Deputy Assistant Secretary for Community Planning and Development to All Formula Grantees

The U.S. Department of Housing and Urban Development's General Deputy Assistant Secretary for Community Planning and Development (CPD), Cliff Taffet, is pleased to announce the Fiscal Year 2015 allocations for the CPD formula programs, which provide funding for housing, community and economic development activities, and assistance for low and moderate-income persons and special populations across the country.

To view your community's CPD formula grants for FY 2015 [please visit CPD's budget page](#).

This electronic message highlights several important points related to these programs. First, Secretary Julián Castro is committed to making HUD the "Department of Opportunity" and is establishing a number of initiatives intended to achieve that goal. In 2015, we are celebrating the 50th anniversary of the Department's establishment and these initiatives will build on HUD's mission to promote homeownership, support community development, and increase access to affordable housing free from discrimination. The Department looks forward to working with grantees on these key goals and urges you to review the entire plan at: <http://portal.hud.gov/hudportal/HUD?src=/hudvision>

Second, HUD recommends that grantees effectively plan and implement programs that leverage these critical Federal financial resources to achieve the greatest possible return for the communities and individuals they are intended to assist. If you would like assistance from CPD in redesigning, prioritizing or targeting your programs, either you or the head of the agency that administers your program may request technical assistance through your local CPD Director.

Third, HUD urges grantees to consider using CDBG funds, to the extent possible, to support investments in predevelopment activities for infrastructure and public facilities activities. A Presidential Memorandum (<http://www.whitehouse.gov/the-press-office/2015/01/16/presidential-memorandum-expanding-federal-support-predevelopment-activit>) issued January 16, 2015, instructed federal agencies to expand support for predevelopment activities and HUD will be sending CDBG grantees a separate letter detailing this initiative and outlining key predevelopment principles.

Fourth, HUD encourages grantees to use funds from all CPD programs to work towards the goals of *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*. Specifically, with the increase in the FY 2015 ESG allocation nationally, HUD expects that communities will allocate as much of their ESG funds for Rapid Re-housing activities as possible, to end homelessness for more individuals and families living on the streets and in shelters.

Finally, the Integrated Disbursement and Information System (IDIS), which is HUD's financial and data system for managing these formula programs, will no longer commit and disburse grant funds on a first-in first-out (FIFO) basis beginning with the FY 2015 grants. Going forward, FY 2015 and future grants will be committed and disbursed on a grant specific basis and HUD will provide further guidance on this change in the near future.

Message from the General Deputy Secretary for CPD

Annual Action Plan
2015

8

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	OXNARD	
CDBG Administrator	OXNARD	Housing Department
HOPWA Administrator		
HOME Administrator	OXNARD	Housing Department
ESG Administrator	OXNARD	Housing Department
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

Being the entitlement grantee for the CDBG, HOME and HESG programs, the City - Housing Department is the lead agency for the development of this AAP. The Department will also act as grants management of several public and private agencies that will administer programs and activities under the Plan.

Consolidated Plan Public Contact Information

Housing Department-Grants Management Division

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Federal regulations require that a participating jurisdiction consults extensively with community service providers, other jurisdictions and other entities with a potential interest in or knowledge of that jurisdiction's housing and non-housing community development issues. Staff has developed and followed a detailed schedule which provides for and encourages citizen participation emphasizing the participation of persons of low- and moderate-income.

The ConPlan and its AAPs represent a comprehensive planning effort mainly led by the Housing Department-Grants Management Division staff, with involvement of (1) local government experts, (2) the social service community, (3) residents, and (4) consultation with other local HUD entitlement communities.

- Grants Management Division staff work closely with other City staff members such as Affordable Housing and Rehabilitation, Homeless Assistance, Planning and Building, Utilities, OHA, Code Compliance, Geographical Information System, Recreation and Community Services and Finance to ensure that careful consideration is given to the City's identified needs, and that programs and services are cost-effective and meet specific goals and objectives in order to develop the ConPlan and the AAP,
- By providing HUD programs workshops to social services agencies,
- By providing the opportunities for the residents to participate to the public hearings,
- Grants Management staff is a member of the C2 G2 forum group, established in November 2013. The goals of the group is to strategize on CDBG and HOME grants issues and learn from each other to administer the two programs by using best practices in order to comply with HUD regulations,
- Housing staff from Fair Housing Program and Grants Management Division participate actively in the preparation and the development of the Regional ConPlan for the County of Ventura and the Fair Housing Analysis of Impediments.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City consulted with the following agencies/organizations while preparing the AAP, thru public hearings, workshops, forum meetings, and training sessions (individuals and group discussions):

- Two public hearings were conducted (1/13/15; 4/28/15);

- Fair Housing workshops were conducted on 10/8/14 and 3/2/15;
- Frequent consultations with representatives of Oxnard's two certified CHDOs (Cabrillo Economic Development Corporation and Many Mansions) throughout the year;
- Monthly meeting with other local cities staff to discuss the final rule of HOME grant, CDBG requirements and the best practice to administer and monitor the programs;
- Attended the CoC meetings to discuss about the application, the homeless needs and program directions and strategies.
- Commission on Homelessness was scheduled monthly to discuss urgent issues on homelessness, financial for non-profit organization due to the HEARTH rules (12/1/14, 2/5/15 and 3/2/15);
- Coordinated and assisted the Point-in Time count of the homeless persons in Ventura County and especially in Oxnard on 1/27/15.
- Attended two Senior Services Commission meetings (1/13/15 and 2/10/15);
- Attended two Parks, Recreation and Community Services Commission meetings (1/14/15 and 1/28/15);
- Requested representation for the Grants Application Review Panel from Inter Neighborhood Council Forum (INCF) during the 2/4/15 public meeting.

Among the organizations which provided input in the various hearings and workshops were: Cabrillo Economic Development Corporation; Turning Point Foundation; Oxnard Commission on Homelessness; Colonia Village Tenants Association; OHA; California Rural Legal Assistance; Housing Rights Center; Ms. Barbara Macri-Ortiz, Esq., an affordable housing advocacy attorney; Oxnard Police Activities League; Community Action of Ventura County; Rescue mission; Project Understanding; St. Vincent de Paul; Kingdom Center; County of Ventura Human Services Agency; Oxnard PAL, Boxing and Colonia gymnasium programs; Pacific Clinics; and St John Hospital.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

In 2013, the two regional Continuums of Care were merged and are recognized as the Oxnard/San Buenaventura CoC. It is comprised of a Board of Directors and five sub committees (Homeless Management Information System (HMIS) Steering Committee, Data Performance and Evaluation, Public Information and Outreach, Coordinated Intake, and Housing Service and Coordination). Within these standing committees and the CoC body are representatives from local housing authorities, homeless services providers, homeless health care, mental health, veterans' services, law enforcement, education, local homeless task forces, business leaders and city/county government. Coordination of housing assistance and services for the homeless: The Coordination of housing assistance and services for homeless persons continues to be implemented through a broad range of public and private funding and service providers that reach: chronically homeless individuals and families with children, veterans,

unaccompanied youth, the recently homeless and those at risk of becoming homeless. City staff participate as well from the City's Affordable Housing Team, OHA, the Homeless Committee, which is comprised by the Mayor Pro Tem and another City Council member, and the City Council appointed Commission on Homelessness, as well as, regional bodies such as the Ventura County Housing and Homeless Coalition, the South Coast Collaborative Regional HMIS implementation committee, the Southern California Regional CoC Collaborative and the newly formed Countywide CoC Alliance. The City's Housing Department also oversees a Fair Housing Program. An example of how the City directly provides funding and staff support to coordinate housing assistance include such interventions as a City Police Department implemented program that combines a ride along case manager with officers patrolling areas frequented by chronically homeless and recently homeless individuals and families allows for immediate needs assessments and referrals to appropriate agencies.

For the coordination with the CoC, through the City (previous role as a direct CoC funding recipient), now as a member of the Countywide CoC Alliance, which includes jurisdictions and service providers throughout Ventura County, the needs of the homeless continue to be addressed. In previous years, such projects as: permanent supportive housing units for transitional youth, ages 18-25, have been rehabilitated by the Many Mansions organization and the OHA has been awarded Shelter-Plus Care vouchers. More recently, CoC renewals have allowed Khepera House agency to operate transitional housing; Community Action of Ventura County agency to assist the homeless people to find permanent housing through a new approved project, a homeless drop-in center, with case management; and Kingdom Center (known as Gabriel's House) to operate transitional housing for women with children. Through the recent collaborative efforts of the Countywide CoC Alliance, Khepera House, Turning Point Foundation and Many Mansions have received renewals of funding from 2014 CoC that allow the continuation of their projects within the City. Community Action of Ventura County has received a new allocation for property rehabilitation. The VCHSA has also received renewal funding which will allow the agency to continue to assist City homeless persons through the operation of the Homeless Management and Information System and the Rapid Rehousing program; and the Homeless Prevention Program. OHA proposes to set aside 15 vouchers for homeless preference, administers 36 VASH vouchers currently and expects to receive 10 more.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

During the City's federal FY 2015 HESG application review process the CoC appoints a member from its body to serve on the HESG review panel. Additionally, the CoC's Data Performance and Evaluation Sub Committee are tasked with establishing performance measures and new policies and procedures for all

homeless grant funds and activities. The HMIS Steering Committee is tasked with developing the policies and procedures that govern HMIS.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	TURNING POINT FOUNDATION
	Agency/Group/Organization Type	PHA Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Health Agency Other government - County Other government - Local Planning organization Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

2	Agency/Group/Organization	PROJECT UNDERSTANDING
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Two Public Hearing meetings were held regarding the FY2015-16 Action Plan at January 13, 2015, and April 28, 2015. (1) The First Public Hearing, several residents, civic groups leaders and organization's representatives have expressed their input regarding the need assessment such as to: advocate for the use of CDBG funds to combat poverty and end homelessness, fund Livingstone Memorial Visiting Nurse Association (LMNA) and St. Vincent De Paul, and help low income people with the utility bills. (2) The purpose of the second public hearing was to receive public comments and Council to approve grant funding recommendations for the Grant Review Panel. The majority of public speakers asked the Council to approve the Grant Review Panel recommendations. However, three members of the Public asked that Code Compliance not be funded with CDBG grant money.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Not Applicable

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Ventura County CEO's Office	The goals of the Strategic Plan overlap with the goals of each plan by ensuring homeless persons have access to adequate services to help reduce the incidences of homelessness.
Oxnard Housing Authority Agency Plan	OHA	OHA Plan presents the program procedures related to Public Housing and Section 8 housing units. This will overlap with the AAP for delivering and providing affordable housing units to Oxnard residents. OHA has set aside 15 homeless preference vouchers, received 36 VASH vouchers and applied for 10 additional VASH vouchers for the FY 2015-16.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The FY 2015-16 AAP was developed in conjunction with residents and organizations through a public participation process that included workshops and public hearings, conducted by City staff:

- 1) Two public hearings before City Council conducted by Housing Department staff;
- 2) Three workshops for CDBG, HOME and HESG programs conducted by Housing Department staff, followed up by multiple consultations as well technical assistance from the community and agencies (services providers) through e-mails, phone conversations, and meeting;
- 3) All applications are reviewed by staff for eligibility and grants compliance, then recommended for funding to a Review Panel with seven members who are from the citizen advisory groups and City's Department staff;
- 4) Two scheduled workshop meetings conducted by Housing staff for sub-recipients awardees;
- 5) Others workshop and meetings handled by Affordable Housing staff and Fair Housing staff;
- 6) Meetings attended and participated by Homeless Assistance Program staff related to CoC and Emergency Solutions Grant;
- 7) Meetings with other Citizen Advisory Groups (CAG): Parks, Recreation and Community Services Commission meetings (1/14/15 and 1/28/15), INCF (2/4/15), and Senior Services Commission (1/13/15 and 2/10/15), Commission on Homelessness (12/1/14, 2/5/15 and 3/2/15).

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>low/mod income Oxnard residents</p>	<p>Published Notice of 1st and 2nd Public Hearing meetings in VIDA (Spanish translation) and Ventura County Star newspapers on 12/11/2014 and 3/28/2015. 50 people attended the 1st meeting and 12 citizens submitted speaker card for public comment, and two written comments was received. At the second public hearing, forty-five people attended and there were four public speakers in 2015</p>	<p>1st Public Hearing comments:</p> <p>1)Education and job training2)Decreasing the homeless population in Oxnard3)Helping low-income Oxnard residents utilities bills payment4)Funding for Habitat for Humanity, Community Action, HMIS, mental health services, coordination with the VA, 5) Filling HESG vacant positions6)Concerns regarding Code Compliance program2nd Public Hearing:The majority of public comments were in support of the Grant Application Review Panel's recommendations with the exception of three people. These</p>	<p>Not Applicable</p>	21

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Entitlement Grants workshops	interested parties/application for grants funds	37 people attended the CDBG grant training workshop, 7 people attended HOME workshop and 11 attended HESG workshop.	Questions about the CDBG national objective, 2010 Census 2010 LMI Areas map, and grant application process (forms, deadlines). Review Panel: 4 representatives from CAG's and 3 City staffs.	Not Applicable	
4	Newspaper Ad	Non-English Speaking - Specify other language: SPANISH Non-targeted/broad community	Published Notice of First Public Hearing in VIDA newspaper (Spanish version) and Ventura County Star newspapers (English version)	NA	NA	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c) (1, 2)

Introduction

The City expects to receive \$2,884,196 from HUD for CDBG, HOME, and ESG grants, during the fiscal year 2015-16 for use to address the community needs. The total available resources for the three grants is \$3,034,196 detailed as follows:

	CDBG	HOME	HESG
2015-16 Entitlement	\$2,131,803	\$561,174	\$191,219
2015-16 Estimated Program Income	\$50,000	\$50,000	\$0
Reprogrammed Funds	\$0	\$100,000	\$0
Total	\$2,181,803	\$711,174	\$191,219

1. CDBG Caps Calculation

The Administration category cap is calculated as follows:

2015 Entitlement $\$2,131,803 \times 20\% = \$426,361$

2015 Estimated Program Income $\$50,000 \times 20\% = \$10,000$

Maximum Amount is \$436,361.

The amount of Public Services is calculated following the format prescribed by HUD as follows:

Annual Action Plan
2015

25

15 % of the entitlement: \$2,131,803X15%= 319,770

15% of the FY 14-15 Program Income: \$108,092X15%= 16,214

Maximum amount of the CAP is \$335,984.

2. HOME administration cap is 10% of the Entitlement of \$561,174, amounted to \$56,117.

3. HESG grant administration cap is 7.5% of \$191,219 = \$14,341.43.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,131,803	50,000	0	2,181,803	0	The City's 2015 allocation from HUD for the CDBG grant is \$2,131,803. The estimated program income is \$50,000. The total amount for the available resources is \$2,181,803, distributed as follows: (1) Admin and Planning \$436,361, (2) Public Services \$335,984 and Direct Benefits (or Capital Items) \$1,409,458.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	561,174	50,000	100,000	711,174	0	The City's 2015 allocation from HUD for the HOME grant is \$561,174. The estimated program income is \$50,000 and the reprogrammed funds is \$100,000. Total amount of available resources is \$711,174, distributed as follows: (1) Administration \$56,117, (2) CHDO \$255,057 and (3) Projects \$400,00

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	191,219	0	0	191,219	0	The City's 2014 allocation from HUD for the HESG grant is \$192,219. The total amount for the available resources is \$191,219, and is distributed as follows: (1) Administration \$14,341 (2) Projects \$176,878. Street Outreach and Shelter categories has a 60% cap which is equal to \$114,731.40

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

- HOME Grant** The Affordable Housing and Rehabilitation Division will match grant funds received for FY 2015-16 First-Time Homebuyer and Single-Family Rehabilitation programs. According to the 24 CFR 92.218, the amount of the matching contribution is calculated as follows for FY2015-16 housing activities:

	Budget	Match Requirement (25%)	Units	Calculated
MATCH First Time Homebuyer	\$200,000	\$50,000		

*Per the City's Affordable Housing policies and procedures, the First Time Homebuyer program requires homeowners to contribute a

minimum of \$5,000 per unit towards the down payment while matching requirement for the Single Family Rehabilitation program is one third of the total loans/grants, which is equaled approximately to \$66,666. Therefore, the total amount of estimated match of contributions for housing activities (\$101,666) will exceed the required match (\$100,000.00).

2. **HSEG Grant** FY 2015-16 HESG funds will be leveraged and matched with not only federal funds awarded to other agencies, but also by state and local private funds raised by other entities as well. While the HESG mandated match is dollar-for-dollar, the overall leverage the City receives is approximately 5:1. Some of these sources include City's General Fund and CDBG, County of Ventura general fund (eviction prevention and rapid rehousing), Community Action of Ventura County (funds rising and donations), Kingdom Center (General Funds), and Turning Point Foundation general fund (emergency shelter for mentally ill individuals).
3. **CDBG Grant** does not require any matching contribution and leverage additional resources from the City's General Fund and other sub-recipients' operating funds to run the proposed activities during the next fiscal year.
4. **State Grants** The City utilizes Cal-Home funds for eligible loan recipients. The City received two Cal-Home grants: \$1,000,000 for Acquisition and Rehabilitation program in 2012 and \$1,000,000 for First Time Homebuyer program in 2013. The second Cal-Home grant has an estimated balance of \$500,000 to be available during the FY2015-16 for the First-Time Homebuyer Program.
5. **Federal funding** and other income for Public Housing, Section 8 Rental Assistance and Capital Funds programs are expected to be as follows:
 - Low-Rent Public Housing \$1,523,101 from HUD and \$6,200,000 from other income.
 - Section 8 \$17,308,944, including Veterans Affairs Supportive Housing
 - Public Housing Capital Fund \$1,464,944
 - ROSS and FSS \$216,190

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has acquired title to a parcel of land located at First and Hayes. The land will be proposed to the City's certified CHDOs, through a competitive process, for the development of a new affordable housing development.

Discussion

Locally, state-wide and nationally, the traditional funding sources for housing and community development work will be in very limited supply for the foreseeable future. Then, the City, as always, will continue to look for available public and private resources and creative ways to fund affordable housing, community development projects and homelessness. Based on the directives given by HUD on the 2015 allocation of the entitlement grants, the proposed projects recommended by the Review Panel members are classified as follows:

<i>Category</i>	<i>Amount of funds</i>	<i>Ratio of funding</i>
<i>Decent and Affordable Housing</i>	\$1,582,349	61%
<i>Suitable Living Environment-</i>	\$708,149	28%
<i>Community Development</i>		
<i>Homelessness</i>	\$286,879	11%
<i>Total</i>	<i>\$2,577,377</i>	<i>100%</i>

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Help Achieve Homeownership	2013	2017	Affordable Housing	City-wide	Housing	CDBG: \$125,000 HOME: \$200,000 ESG: \$0	Direct Financial Assistance to Homebuyers: 11 Households Assisted
3	Infrastructure and Public Facilities	2013	2017	Non-Housing Community Development	Low-Mod Areas census tract neighborhoods	Public Improvements	CDBG: \$536,981 HOME: \$0 ESG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6025 Persons Assisted
4	Public Services	2013	2017	Homeless Non-Homeless Special Needs	Low-Mod Areas census tract neighborhoods City-wide	Homeless Job Development Housing and Supportive Services	CDBG: \$335,984	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted
5	Reduce homelessness	2013	2017	Homeless	City-wide	Homeless Homeless Prevention/Rapid Re-Housing	ESG: \$176,878	Tenant-based rental assistance / Rapid Rehousing: 13 Households Assisted Homelessness Prevention: 33 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Help Achieve Housing Preservation	2013	2017	Affordable Housing	Low-Mod Areas census tract neighborhoods City-wide	Housing	CDBG: \$364,224	Homeowner Housing Rehabilitated: 7 Household Housing Unit
9	Planning and Administration	2013	2017	Planing and administrative costs	City-wide	Public Improvements Housing Homeless Job Development Housing and Supportive Services Homeless Prevention/Rapid Re-Housing Public Facilities	CDBG: \$496,819	Other: 0 Other
10	New Affordable Rental Housing Units	2013	2017	Affordable Housing	Low-Mod Areas census tract neighborhoods	Housing	CDBG: \$0 HOME: \$255,057 ESG: \$0	Rental units constructed: 42 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Help Achieve Homeownership
	Goal Description	The goal is to provide city-wide direct financial assistance to Homebuyers, specifically 15 Households.

3	Goal Name	Infrastructure and Public Facilities
	Goal Description	<p>The goal is to provide city-wide public facility or infrastructure activities other than low/moderate income housing benefit:</p> <ol style="list-style-type: none"> 1. Construction of Speed Bump at the Cypress Neighborhood \$12,000 with 89.78% of LMI 2. Installation of Playground at Southwinds Neighborhood \$350,000 with 100% LMI 3 rehabilitation of Restroom and Walking Trail at Southwinds Neighborhood \$174,981 with 100% LMI.
4	Goal Name	Public Services
	Goal Description	The goal is to provide public service activities city-wide and in low/mod area census tract neighborhoods.
5	Goal Name	Reduce homelessness
	Goal Description	<p>The goal is to provide homeless persons with street outreach services, emergency shelter, rapid rehousing and homeless prevention activities.</p> <p>HESG grant provides (1) Street Outreach-St Vincent de Paul \$44,731; (2) Emregency Shelter-Turning Point \$40,000; (3) Emergency Shelter-Kingdom Center \$30,000; (4) Rapid Re-Housing-VC Human services Agency \$33,000 (5) Homeless Prevention- VCHSA \$ 22,000 and HMIS-City of Oxnard \$7,147</p>
7	Goal Name	Help Achieve Housing Preservation
	Goal Description	

9	Goal Name	Planning and Administration
	Goal Description	<p>To ensure compliance with federal entitlement programs in terms of services offered to all residents, project monitoring and reporting requirements. Funds for this project will support the administrative functions of the CDBG, planning for and application of other grants, as well as the preparation of the Consolidated Plan, the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report of the City of Oxnard.</p> <p>CDBG \$436,361 HOME \$56,117 HESG \$14,341</p>
10	Goal Name	New Affordable Rental Housing Units
	Goal Description	<p>Etting Road is a 42-apartment affordable housing rental development. The property is located at the intersection of Etting Road and Pleasant Valley Road in the City of Oxnard. in Ventura County, California. The Etting Road Apartments will provide 42 apartments for families with extremely-low income to very-low income. General occupancy apartments will target families earning 30%, 45%, and 50% of area median income.</p>

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

It is estimated that the jurisdiction will provide affordable housing to a total of 35 extremely low, low, and moderate income families. This includes 15 under the homebuyer program and 20 under the rehabilitation program.

AP-35 Projects – 91.220(d)

Introduction

Every year, the City must submit an AAP to HUD, which serves as an annual application for three entitlement grants: Community Development Block (CDBG), HOME Investment Partnerships Act (HOME), and Homeless Emergency Solutions Grant (HESG). The FY 2015-2016 AAP, the third-year component of the FY2013-2018 Consolidated Plan, will be presented to the Council for approval of the projects to be funded on April 28, 2015 public hearing. The total amount available in CDBG, HOME, and HESG funding for projects and activities for the period from July 1, 2015 to June 30, 2016 is \$3,084,196:

	CDBG	HOME	HESG	
Entitlement	\$2,131,803	\$561,174	\$191,219	
Program Income	50,000	50,000	-0-	
Reprogrammed Funds	<u>-0-</u>	<u>100,000</u>	<u>-0-</u>	
Total Funds	\$2,181,803	\$711,174	\$191,219	Total Available Resources Amount is 3,084,196.

On January 20, 2015, three grants application workshops were offered to potential applicants and interested parties. The application packets were submitted to Grants Management for eligibility screening by February 23, 2015 and were reviewed by a Review Panel on March 3rd and 4th , 2015. The recommended funding for CDBG, HOME and HESG projects by the Review Panel are as follows:

#	Project Name
1	CDBG15: PLANNING AND ADMINISTRATIVE COSTS
2	CDBG15:PUBLIC SERVICES
3	CDBG15:DB-CODE COMPLIANCE
4	CDBG15: DB-PUBLIC IMPROVEMENTS
5	CDBG15: DB-PUBLIC FACILITIES
6	CDBG15: DB-HOUSING SF REAHBILITATION ACTIVITIES
7	CDBG15: DB-1ST TIME HB ASSISTANCE
8	CDBG15: DB-HOUSING SERVICES FOR CDBG AND HOME HSG ACTIVITIES
9	HOME15: ADMINISTRATION
10	HOME15: CHDO SET ASIDES
11	HOME15: HB DIRECT ASSISTANCE

#	Project Name
12	HOME15: HOUSING REHABILITATION ACTIVITIES
13	HESG15: EMERGENCY SOLUTIONS GRANT

Table 8 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

All the goals were determined in the Consolidated Plan as having high priority.

CDBG:

Regarding the Public Services category, the proposed projects allocation priorities focus on the basis needs (food, shelter, clothing, jobs) of the residents such as health care, essential services, child care, as well as housing services, educational and recreational needs. This category serves the low-income persons. Approximately 80% of the Public Services funds within this category will be dedicated to serve especially the special population such as homeless individuals and families, seniors and youth.

The need for affordable housing, funded from CDBG and HOME, is present throughout the City and identified as a priority for the allocation basis. First-time homebuyer programs will assist the low-income persons to purchase a housing unit. This allocation may also cover the deteriorating and deteriorated LMI areas targeted by Code Compliance Division because homeowners will strive to improve the appearance of the neighborhood which in turn will maintain the increasing value of the owned property. The replacement of the delapidated and unsafe playground structure will comply with the ADA requirements and remove the danger and unsafe feature for the children. The rehabilitation of the walking trail and the restroom located in the Southwinds Park with 100% LMI ratio will contribute to the revitalization of this deteriorated neighborhood. Speed Bumps construction project are designed to construct the four new speed bumps located in a housing project in order to provide safety to the residents of the project.

ESG funds are allocated to diverse agencies to provide emergency shelter to homeless individuals and families. Funds are also allocated to assist with homeless prevention and rapid-rehousing assistance as prescribed in the HEARTH Act and as a positive response to the HUD's Housing First strategies.

HOME has identified a project to be allocated as CHDO set asides to Cabrillo Economic Development Corporation and the project allocation priority is for First-Time Homebuyer and Rehabilitation projects to assist Oxnard homebuyers.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	CDBG15: PLANNING AND ADMINISTRATIVE COSTS
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Housing Homeless Housing and Supportive Services Public Facilities Public Improvements
	Funding	CDBG: \$436,361
	Description	The funds for this project will provide for (1) planning activities which consist of all costs of data gathering, studies, analysis and preparation of plans and the identification of actions that will implement such plans (such as community development plans, housing including the development of a consolidated plan, reasonable costs of general environmental assessment, legal advertising...); (2) program administrative costs for overall program general management oversight and coordination (costs include but not limited to salaries and benefits, travel and training, indirect costs, monitoring program activities for progress and compliance with program requirements, coordinating the resolution of audit and monitoring findings...); (3) HOME program administrative costs to facilitate housing activities, such as monitoring for compliance of the entire HOME housing units portfolio, staff payroll expenses and other administrative expenses.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Planning and general administrative activities: (1) Prepare the ConPlan, AAP and CAPER (2) general administration of the CDBG grant such as monitoring, oversight of program activities and invoices desk reviews, (3) prepare HUD reports and update the federal IDIS system, (4) review accounting transactions and prepare journal adjustment entries to update the City accounting system, (5) prepare year-end closing process and coordinate the single audit with outside auditors and other related duties.
2	Project Name	CDBG15:PUBLIC SERVICES
	Target Area	Low-Mod Areas census tract neighborhoods City-wide
	Goals Supported	Public Services
	Needs Addressed	Homeless Housing and Supportive Services Job Development
	Funding	CDBG: \$335,984
	Description	This project will provide funds for public services including but not limited to: child care, health care, fair housing counseling, emergency and day shelter and recreational needs of the low income persons and special needs populations such as elderly person and homeless persons.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	Provide \$7,000 to Colonia Boxing; \$15,000 to Leadership Academy; \$49,669 to PAL; \$9,500 to Oxnard Housing Authority; \$60,000 to Community Action; \$50,000 to Saint Vincent de Paul; \$25,000 to Colonia Gymnasium; \$15,000 to Livingston Visiting Nursing Association; \$54,815 City-Fair Housing Program; \$50,000 to the Senior Technology Education Program.
3	Project Name	CDBG15:DB-CODE COMPLIANCE
	Target Area	Low-Mod Areas census tract neighborhoods
	Goals Supported	Help Achieve Housing Preservation
	Needs Addressed	Housing Housing and Supportive Services
	Funding	CDBG: \$200,000
	Description	This project will provide funds to pay for salaries and benefits of code enforcement inspectors, include the cost of correcting the violations: the project will include inspection for code violations and enforcement of codes in deteriorating and deteriorated areas, when such enforcement is coupled with public or private improvements, rehabilitation or services which may be expected to arrest the decline of the area.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project will begin in the Southwinds neighborhood on Cuesta Del Mar and progress to the other identified neighborhoods to address substandards housing conditions via inspections, enforcement of City ordinances and through educating the public. This promotes an atmosphere of decent housing, assuring the residents that they live in habitable safe locations
4	Project Name	CDBG15: DB-PUBLIC IMPROVEMENTS

	Target Area	Low-Mod Areas census tract neighborhoods
	Goals Supported	Infrastructure and Public Facilities
	Needs Addressed	Public Improvements
	Funding	CDBG: \$12,000
	Description	Funds for this project will provide for the reconstruction of public improvements such as neighborhood street and alleys located within the low and moderate income areas.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	To construct four street humps on Squires drive located in the housing project located in the Pleasant Valley Neighborhood with the census tract 4503 and block group 01 and the LMI ratio is 89.78.
5	Project Name	CDBG15: DB-PUBLIC FACILITIES
	Target Area	Low-Mod Areas census tract neighborhoods
	Goals Supported	Infrastructure and Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$524,981
	Description	Funds for this project will provide for the rehabilitation of public facilities such as public buildings, parks...
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
6	Project Name	CDBG15: DB-HOUSING SF REAHBILITATION ACTIVITIES
	Target Area	Low-Mod Areas census tract neighborhoods
	Goals Supported	Help Achieve Housing Preservation
	Needs Addressed	Housing
	Funding	CDBG: \$364,224
	Description	Funds for this project will assist eligible Oxnard residents with loans up to \$25,000 for the rehabilitation of housing units and also provide funds for housing services provided by staff, eligible under 570.201(k)
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	CDBG15: DB-1ST TIME HB ASSISTANCE
	Target Area	Low-Mod Areas census tract neighborhoods
	Goals Supported	Help Achieve Homeownership
	Needs Addressed	Housing
	Funding	CDBG: \$125,000
	Description	Funds for this project will assist eligible Oxnard residents with loans up to \$25,000 for the 1st time purchase of housing units and also provide funds for housing services provided by staff, eligible under 570.201(k)

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Review applications for HUD income limits compliance. Assist the applicants with direct assistance in the form of a loan up to \$25,000 per housing units towards the down payment and closing costs.
8	Project Name	CDBG15: DB-HOUSING SERVICES FOR CDBG AND HOME HSG ACTIVITIES
	Target Area	City-wide
	Goals Supported	Help Achieve Homeownership New Affordable Rental Housing Units Help Achieve Housing Preservation
	Needs Addressed	Housing
	Funding	CDBG: \$183,253
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Staff will (1) prepare environmental review (2) process loans up to \$30,000 per loan to assist the first time buyers to purchase affordable housing units as well as to assist homeowners to rehabilitate their housing units, (3) perform necessary inspections and monitoring, and close out the transactions when the process is done.

9	Project Name	HOME15: ADMINISTRATION
	Target Area	City-wide
	Goals Supported	Planning and Administration
	Needs Addressed	Housing
	Funding	HOME: \$56,117
	Description	General personnel and administrative expenses for the HOME grant (10% of the annual allocation plus program income)
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide staff support and administrative services to administer, manage, coordinate and monitor the HOME grant.
10	Project Name	HOME15: CHDO SET ASIDES
	Target Area	Low-Mod Areas census tract neighborhoods
	Goals Supported	New Affordable Rental Housing Units
	Needs Addressed	Housing
	Funding	HOME: \$255,057
	Description	Funds for this project is to provide set asides funds to be awarded to a local CHDO to develop, acquire and rehabilitate affordable housing units.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	To request additional funding to construct rental project located in the Mar vista neighborhood.
11	Project Name	HOME15: HB DIRECT ASSISTANCE
	Target Area	City-wide
	Goals Supported	Help Achieve Homeownership
	Needs Addressed	Housing
	Funding	HOME: \$200,000
	Description	Funds for this project will assist eligible Oxnard residents with financial assistance up to \$30,000 per loan to defray down-payment and closing costs toward the purchase of a home as a first-time homebuyer.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide housing services assistance to LMI residents in the form of loan up to \$30,000 to acquire affordable housing units.
12	Project Name	HOME15: HOUSING REHABILITATION ACTIVITIES
	Target Area	City-wide
	Goals Supported	Help Achieve Housing Preservation
	Needs Addressed	Housing

	Funding	HOME: \$200,000
	Description	Funds for this project will assist eligible Oxnard homeowners with financial assistance up to \$30,000 per loan to rehabilitate the housing units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide assistance to Oxnard low-income homeowners in form of loan up to \$30,000. Affordable staff will perform development of scope of work, competitive bidding process to establish a contractors listing, conduct progress inspections and final clearance inspections, underwriting the loans and monitoring the execution of the rehabilitation contracts.
13	Project Name	HESG15: EMERGENCY SOLUTIONS GRANT
	Target Area	City-wide
	Goals Supported	Reduce homelessness
	Needs Addressed	Homeless
	Funding	ESG: \$191,219
	Description	Funds will provide financial assistance to various services providers for emergency shelter, homeless prevention, rapid re-housing and HMIS activities to serve the homeless persons and families, as well as, those at-risk of becoming homeless households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	Per the Fy 2015-16, the proposed activities for the HESG grant are as follows: Turning Point \$40,000; Kingdom Center \$30,000; VCHSA-Homeless Prevention \$22,000; VCHSA-Rapid Rehousing \$33,000; Community Action \$44,731; HMIS \$7,147 and City of Oxnard-Administration \$14,341. The total amount for Shelter and street Outreach activities is amounted to \$114,731 and represents 60% of the entitlement (\$191,219 X 60% = \$114,731.40).

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Because the primary national objectives of the Consolidated Plan programs are to benefit low-income and moderate-income residents, the City's CDBG funds will be targeted to extremely low, low, and moderate income persons and businesses that provide jobs to low or moderate income individuals. The City has traditionally dedicated 100 percent of its CDBG resources on activities that exclusively benefit low/moderate income persons. CDBG funds will be used to serve the LMI person citywide and LMA neighborhoods. This trend is expected to continue in FY 2014. Therefore, the City will continue to assist the low-income people citywide with HOME and ESG funds. The target areas are (1) Citywide has 67% of the total entitlement funds and (2) the LMA Census Tract Neighborhood has 33%. The total entitlement includes the administration and planning funding.

Geographic Distribution

Target Area	Percentage of Funds
Low-Mod Areas census tract neighborhoods	10
City-wide	41

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The need for affordable housing (funded from CDBG and HOME) is present throughout the City. CDBG funds for direct benefit category-capital improvements and code enforcement are allocated based on the percentage of LMI persons within the LMA neighborhoods. Regarding the Public Services category of the CDBG funds, the proposed projects will focus in the basic needs of the residents such as health care, essential and supportive services, as well as housing services. The special population such as seniors, homeless and youth will continue to receive their funding for the healthcare needs, child care, nutrition needs, education needs, shelter support and recreational needs.

ESG allocations are based on the limited clientele are distributed citywide.

HOME funds are distributed based on the income eligibility of the clients and citywide basis. These allocations also cover designated areas targeted by Code Compliance efforts to reduce and eliminate the deterioration of the areas through the Homeownership program as well as the Housing Rehabilitation program: homeowners will improve the beautiful appearance of the home and the safety of the neighborhood.

Discussion

As always, the City of Oxnard will continue to look for available public and private resources and creative ways (Measure O) to fund the needy programs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Lower-income households continue to pay high percentage of their income for housing, compared to other income groups. A large percentage of lower-income renters tend to experience overcrowding and inadequate housing conditions as housing problems. In order to help provide decent and affordable housing, and improve the social and economic status for the LMI households in Oxnard, the following programs will be available during the next program year:

1. First Time Homebuyer Assistance Program
2. Rehabilitation of Single-Family Housing Units
3. Rehabilitation of Mobilehome Housing Units
4. Construction of new units for rent
5. Preservation of 666 public housing rental units and 1798 Section 8 vouchers.

One Year Goals for the Number of Households to be Supported	
Homeless	25
Non-Homeless	2,314
Special-Needs	150
Total	2,489

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2,464
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	15
Total	2,499

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

Affordable Housing Division will continue to provide homeownership programs including the owner-occupied rehabilitation loans for repairs and first time homebuyer grants for down payment assistance to acquire existing units or new units. In addition, the Housing Department Development Team is working on two development projects to deliver affordable housing to the Oxnard community:

1. Terraza de Las Cortes project, located at 201, 225, 245 and 255 Carmelita Court, will deliver 64 (32 two-bedroom and 32 three-bedroom) new affordable rental units to Oxnard community by using the LIH tax credit, In-lieu of fees loan (approximately \$3.3 millions), and Revenue Bond. On April 2014, City Council adopted a resolution authorizing the issuance of multifamily housing revenue bond in an aggregate amount not to exceed \$11 million for the purpose of financing the acquisition, construction, rehabilitation and development of Terraza De Las Cortes set on a 4.22 acre site. The project is developed by the Las Cortes LLP, a non-profit partnership formed between OHA and Las Cortes Inc. The estimated construction completion date is August 2015

2. The demolition and replacement of 260 public housing units located at the Court is at the phase one stage: Relocation of 114 households has started and will be finished by December 2014. The expected completion date for the construction is December 2015. Phase II will start in January 2016 with the relocation of 146 households and the expected completion date for the construction is August 2016. The developer for this project is Urban Housing Community Developer. The Courts project, located on a 28 acres site, will replace 260 public housing units and construct additional 52 affordable housing units for family rental.

AP-60 Public Housing – 91.220(h)

Introduction

OHA currently administers 772 public housing units and over 1,800 rental assistance vouchers, plus 36 Veterans Affairs Supportive Housing vouchers. It is anticipated that the number of Public Housing units will decrease to 666 after the demolition of 106 units in the Colonia Village area, which has been approved by U.S. Department of Housing and Urban Development (HUD) for disposition. OHA will also continue to address needs of public housing residents through its Resident Services Program which offers a variety of services to families on-site including youth programs. OHA also operates a Family Self-sufficiency (FSS) program to public housing and Section 8 families which promotes homeownership and economic self-sufficiency. The FSS Program provides one-on-one counseling and individual assistance to families that participate in this program.

Actions planned during the next year to address the needs to public housing

Oxnard Housing Authority will continue to administer the 772 public housing units which number will be 666 by June 2016.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

OHA has promoted homeownership by partnering with homeownership counseling agencies such as Cabrillo Economic Development Corporation (CEDC) and offer homeownership services to public housing families. In addition, families are informed of these services through its Family Self-Sufficiency Program and distribution of fliers to all households. Also, OHA received the recommendations of CDBG grant funds of \$9,500 to run and monitor the Journeyman Apprentice Program, which is designed to give the opportunity to five public housing residents to become self-sufficient and to break the chain of long-term unemployment. This project will promote the self-sufficiency program and help the residents to save money towards homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

In order to respond to the increasing need for affordable housing units within the community, OHA and the Housing Department are always looking for new resources to finance new housing development projects and will continue partnering with various developers, owners, and CHDO's.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City (the City), as with other jurisdictions across the country that receive federal funds for homeless assistance, is required to conduct a Point In Time Count (PIT) of homeless persons each year. The 2015 PIT count results indicated that 603 homeless persons identified Oxnard as their home. Of those, 322 were unsheltered adults, 7 intact families identified as chronically homeless, and 16 unsheltered families with a total of 44 children. Of the 322 unsheltered homeless adults, 31 self-identified as veterans.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The one year goal and actions for reducing and ending homelessness for reaching out to and assessing individuals is to implement the regional Coordinated Assessment as directed by HUD. The pilot program began April 1, 2014. This system will allow agencies to provide immediate referrals to homeless persons both electronically and with hard copies. Additionally, certain information will be entered into the regional HMIS and clients can be tracked as they keep appointments and matriculate through the system towards ending homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The emergency shelter and transitional housing needs of homeless persons are currently being addressed by several service providers throughout Ventura County. The emergency shelter needs in the area are met by the following providers: Ventura County Rescue Mission - single men over the age of 18 with rotating stay schedule, 10 nights in/5 nights out; Kingdom Center - emergency shelter for single women and women with children; Lighthouse Mission for Women and Children - single women and women with children; and Turning Point Foundation - mentally ill individuals.

Transitional housing needs are currently being met by the following providers: Kingdom Center - single women and women with children; Khepera House - single men; Many Mansions - transition aged youth, single women and women with children; Turning Point Foundation - single mentally ill persons; Salvation Army - families, single parents and single persons; VC-HSA - families, single parents and children, and single persons; Project Understanding - families and single parent households.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

There are many providers that are working diligently to assist homeless persons from not only finding housing, but also to prevent further incidences of homelessness. The Ventura County Human Services Agency utilizes both County General Funds and the City's Emergency Solutions Grant to provide eviction prevention and rapid re-housing services to all of these populations. Additionally, Ventura County Veterans Services, Homeless Health Care and Ventura County Behavioral Health all work closely with the service providers to provide other supportive services to assist in reducing the incidents of homelessness. OHA works in conjunction with the Veteran Administration to administer 46 vouchers housing for homeless veterans under the VASH program. This program targets chronically homeless veterans.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The CoC has documented discharge policies of all of the above mentioned services that spell out various directions to ensure persons are not discharged into homelessness. Additionally, as stated earlier, HSA works with qualifying low-income persons and families to avoid homelessness. This is done with the utilization of HESG and Ventura County allocated general fund dollars. Under the CoC discharge policy, in fulfilling the State Mandated Policy (state law related to the discharge protocol), the following are found:

1. Health Care Facilities: the County health care system describes the discharge policy as interdisciplinary responsibility. For the persons who require ongoing medical and nursing care and who have no identifiable address they may be discharged to a respite program at the RAIN project, a County operated transitional housing project. Others, upon discharge routinely go to group homes, board and care facilities, or reunite with families and friends.
2. Mental Health Facilities: the Ventura County Medical Center Psychiatric Inpatient Unit with the collaboration of Ventura County Behavioral Health and various community agencies provide discharge planning and placement assistance to patients, when leaving the mental health facilities.
3. Foster care and other youth facilities: the goal is to provide assisted services to eligible youth and young adults between the ages of 16 and 21 in making a successful transition from foster

care to independent living and achieve self-sufficiency. In addition to the County Children and Family Services, a Transitional Age Youth (TAY) center, operated by Pacific Clinic is also available.

4. Corrections programs and institutions: upon release, inmates are able to obtain housing in transitional and permanent housing programs, group homes, and sober living homes as well as family and friends.

Discussion

The CoC has incorporated each of the following goals of Opening Doors into its 20-year plan to end homelessness:

1. Finishing the job of ending chronic homelessness by 2015 through targeted street outreach (CDBG-Community Action-One Stop Shelter, CoC-Oxnard Homeless Outreach Program, VCHSA-Rapid Re-housing, HESG-Winter Warming Shelter), discharge planning, implementation of a housing first approach (CDBG-RAIN child care program)
2. Preventing and ending homelessness among veterans by 2015 through a recent increase in permanent supportive housing beds, access to HUD VASH vouchers
3. Preventing and ending homelessness for families, youth, and children by 2020 through rapid rehousing program (HESG-Rapid re-housing project, VCHSA-RAIN program) The CoC set a path to ending all types of homelessness in its 10-year plan by implementing a coordinated assessment system. As a result, the number of chronic homeless, veterans, families, and youth has significantly decreased.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

Barriers or constraints to the affordability of housing exist in many forms. A particular building code that to one sector might be interpreted as a “negative” public policy that acts as a barrier to affordable housing may to another sector be seen as a life-saving necessity – for example, seismic safety construction requirements. The same can be said for zoning and land use regulations. It should be noted that in Ventura County, local growth limitations have been adopted by direct ballot measures. Some of these measures entail costs which can affect housing supply and the cost of housing that is produced.

Barriers to exit homelessness include the lack of a permanent, year round shelter and the lack of housing units for those at the very low and low income spectrum. Because of the high cost to develop housing for these populations, developers are choosing to pay the in-lieu fees instead of losing money. When this occurs, badly needed units go undeveloped, thus further limiting housing opportunities for those hardest to house.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Environmental review, general planning, zoning, and related local land use regulations and development standards are all extensions of local government police powers to protect life and property, minimize nuisances, and achieve a desired quality of life as expressed through a participatory democratic process. Certain barriers to affordability, then, can be required by State Law (such as preparing and adopting a General Plan and conducting environmental review), adopted for safety or civil rights reasons (such as the imposition of seismic construction standards in quake-prone areas, or requiring compliance with accessibility or visitability design standards), or enacted to remedy or prevent a specific local issue (such as requiring landscaping to deter graffiti). The term “barrier” should not be interpreted in the context that local development standards and development review procedures are inhibiting the provision of quality affordable housing that would otherwise be developed.

Discussion

The City strives to consistently implement all policies and procedures, to review local development

standards and development review procedures in such a way as to avoid and ensure that such do not have unintended negative consequences, and to improve policies and procedures so as to increase the opportunities and feasibility of developing affordable housing, especially for special needs and very low- and low-income units). The City will continue to engage in these efforts to identify and minimize any barriers over which the City has legal authority, in accordance with applicable law.

AP-85 Other Actions – 91.220(k)

Introduction

The City will implement the goals and strategies of the Consolidated Plan to achieve the other actions listed below.

Actions planned to address obstacles to meeting underserved needs

The City will continue to utilize available resources to fund administrative support activities to meet the underserved needs in the community. One challenge facing all cities is the elimination of redevelopment agencies. The City will continue to work with the appropriate state agencies to administer the assets of the former redevelopment agency in the appropriate manner, and to the benefit of the LMI community whenever possible and feasible. Limited availability of funding from federal, state and other sources;

- High cost of housing and provisions in the area which increases the difficulty of meeting affordable housing needs;
- Reduced or frozen funding from state and other sources due to inadequate state revenue; the housing and credit crisis causing a negative effect;
- High rate of unemployment and foreclosures continue to strain the ability to meet affordable housing needs; and,
- Credit crisis has limited the availability of capital to develop housing for low-and moderate-income households and special needs groups.

City staff will address the challenges of existing of existing and new obstacles in 2015 by focusing on the following programmatic and administrative areas:

- Staff will continue to research availability of future funding resources and will apply for grants for such funding when appropriate, aiming to leverage funding when possible.
- CDBG and other funds will be used to fund administrative support for programs that serve the needs of LMI citizens citywide. This is especially critical now that no redevelopment agency funding is available, given that redevelopment agencies no longer exist in California.
- Staff will continue to collaborate with private-sector partners when appropriate in the development and construction of affordable housing.

Staff will continue to collaboratively work with the service provide community, non-profit organizations, and neighboring cities and local governmental agencies within the County of Ventura to identify projects that also meet federal community development program eligibility and which can comply with timely draw-down requirements.

Actions planned to foster and maintain affordable housing

Please refer to AP 55 for discussion on the City-Affordable Housing's strategies and goals.

Actions planned to reduce lead-based paint hazards

The City will coordinate activities with the County of Ventura Department of Health and Human Services to reduce lead-based paint hazards in accordance with federal regulations. Any rehabilitation activities on housing units constructed prior to 1978 will have lead hazards identified and actions taken to remove the hazard. City's Affordable Housing Division does not own or manage any housing units. All units for which HOME and CDBG assistance is provided for homebuyer assistance or homeowner rehabilitation are administered in compliance with HUD's HOME or CDBG regulations for lead-based paint, as applicable inspections requirements. Furthermore, OHA has zero incidents or reports of a poisoned child or child with "Environmental Intervention Blood Lead Level"(EIBLL) from Public Housing tenants and/or Section 8 participants.

With respect to units owned or assisted by the Oxnard Housing Authority, there have been no cases of Public Housing tenants and/or Section 8 participant households reporting or having been discovered to have poisoned children or any child with "Environmental Intervention Blood Lead Level"(EIBLL). OHA staff provides a brochure related to lead based paint hazards to all new tenants. Maintenance staff attends training and seminars to stay current with the State of California Lead Awareness Training requirements

Actions planned to reduce the number of poverty-level families

Eliminating poverty is a clear concern in Oxnard and the Ventura County in general. Efforts are constantly underway to improve the quality of life and economic well-being of the residents through collaborative efforts of the following agencies and their programs provide needed skills for individuals seeking jobs and thereby getting them out of poverty:

- EDCO
- City Corp
- Community Action of Ventura County
- Oxnard Housing Authority
- County of Ventura-Human Services Agency
- City's youth programs such After-School programs, Police Activities League programs, Colonia Gymnasium and Boxing programs...

Actions planned to develop institutional structure

<p align="left">Extensive public and private partnerships have been established and organized to

address the City's housing, homeless, and community development needs: Entitlement Grants workshops and training, Affordable Housing workshops for homeowners, Relocation meetings for residents, Fair Housing training and other scheduled meetings (such as Pre-construction meetings, Commission on Homelessness meetings, and meetings with County Continuum of Care Council, Housing Committee meetings,...).

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to collaborate with public and private housing and social service agencies to meet the goals and objectives of the Consolidated Plan. This could be from ongoing meetings, special meetings and/or task force.

Discussion

Other actions that the City of Oxnard will continue to implement for being in compliance with the federal regulations are as follows: **1. Monitoring:** program, performance and financial monitoring; **2. Environmental review:** each project is reviewed for compliance with the National Environmental Protection Act. The City has a consulting agreement with Rincon to assist and perform the environmental review for larger, more complicated, and time consuming projects; **3. Labor Compliance Act:** the City has also contracted with Labor Compliance Providers (LCP) to review and perform the contract administration of all CDBG-funded construction projects; **4. Section 3 Compliance:** this function is also performed by LCP; **5. Procurement and Purchasing:** The City has its own procurement and purchasing policies managed by staff in the Finance Department; **6. Citizen Advisory Groups:** Inter-Neighborhood Council Forum, Commission on Homelessness, and Community Relations commission.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction

In addition to the 20% cap for Administration, the City of Oxnard also allocates 15% of 2014 CDBG funds for community services including youth services and fair housing activities. The balance of the funds will be allocated to housing activities, code compliance and public facilities. In the event of an emergency (such as an earthquake, flooding, or hurricane ...) the City will cut the non-committed funds from other existing projects in order to fund the urgent need within the allowable range. However, the urgent need must meet the following tests: (1) the existing conditions pose serious and immediate threat to the health and welfare of the community, (2) the existing conditions are recent or recently became urgent, generally 18 months, (3) the City cannot finance on its own, (4) and when other funding sources are not available.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

100.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City has other forms of resources that will address the needs identified in this Action Plan, such as funds received from the state for three CalHome programs. On September 2012 the City was awarded \$1,000,000 for acquisition/rehabilitation of single-family homes. This program will provide assistance towards the purchase and rehabilitation of the property. This will allow houses previously not eligible to be considered to be brought up to code and improve the neighborhood's appearance and quality of life. Each borrower could receive up to \$55,000 combined total for acquisition and rehabilitation of the house. On November 2013 the City was awarded \$1,000,000 to assist low-income families purchase their first home by providing mortgage assistance funds to ensure affordable monthly housing costs. This program has spent \$404,000 having a current balance of \$596,000. On 2014 the City was awarded \$900,000; \$600,000 of these funds are to assist low-income families purchase their first home and; \$300,000 is to assist low-income homeowners in the rehabilitation of their existing property. The City will start spending these funds upon receiving the executed Standard Agreement. The City will continue to market the availability of both of these CalHome programs in FY 2015-16.

The City also has two Reuse Accounts for previously expended CalHome and BEGIN Homebuyer Programs respectively. Both programs require that funds be repaid (no forgiveness) upon sale, transfer, or default on the property. The repaid funds must be used deposited in these Reuse Accounts and be available to use for eligible homebuyer down payment assistance, which was the original eligible use of the funds. The CalHome account has a current balance of \$25,887 and the BEGIN \$19,199. Only five percent (5%) the repaid funds is permitted for activity delivery and admin use.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Please see Recapture and Resale Provision Attachment.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City uses a promissory note secured by trust deed and recorded with the Ventura County Recorder's office to secure the recapture provisions.

Annually, staff sends a Certification of Owner-Occupancy, which requires a utility bill, mobile home space rental statement, and/or property tax or insurance bill confirming that the homeowner's name and address is the same as the property address. If non-owner occupancy or an unauthorized sale is reported, the homeowner is notified in writing and given a time to cure; the report is also investigated by staff through other means to verify the allegation. If the homebuyer/homeowner does not cure the default, staff sends a follow up demand letter. In the case of a default of a senior lien on the property, staff sends a default letter for the HOME-funded loan along with a loan modification/foreclosure prevention advisory by the Ventura County District Attorney, which includes local HUD-certified housing counselors. Staff tries to work with the homeowner to have a positive outcome if possible. Staff will attempt to or contact the lender to negotiate retaining the resale restriction agreement in place if the unit is an inclusionary unit for the City.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Oxnard does not include refinancing of existing debt secured by single-family or multifamily housing that is rehabilitated with HOME funds as an activity that is considered for funding. For multifamily housing which may have multiple federal funding sources for assistance in the construction of the units, 24 CFR 92.206(b)(2)(vi) does not permit refinancing of any loans made or insured with federal funding, including CDBG funds.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City does not provide any direct assistance under the ESG program any longer. All written standards vary by service providers and assistance type. However, all providers must ensure recipients meet the minimum qualifications established by HUD for each eligible funded activity.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CoC is implementing a pilot coordinated assessment as of April 1, 2014. Because it is only a pilot program the system's details will be provided at a later date.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The process for making all sub-awards for ESG recipients are as follows:

1. The City formally posts the RFP in the regional newspaper, on the City's website and GATV, and emails and paper mail are sent to all existing and potential service providers from Santa Barbara to Los Angeles.
2. All interested agencies are required to attend a information workshop/application training on the process, which includes all deadline dates and times.
3. Interested agencies then submit their letter of interest, project overview and qualifications. Those agencies meeting all of the minimum qualifications are then asked to submit a full proposal.
4. The Review Committee, which is comprised of 1 city staff person, a selected member of the Continuum of Care Collaborative, a member of the general public, and 2 selected members of the City's Commission on Homelessness.
5. The Review Committee reviews all proposals and makes award/funding recommendations. These recommendations are then submitted to the Commission on Homelessness for final review and recommendations to the Mayor and City Council.
6. All applicants are contacted and urged to attend the City Council meeting in which the items fall on the agenda. All supporting comments and grievances are done at this time.
7. The Mayor and City Council directs the City Manager and staff to move forward with final processing.
8. Staff prepares all contracts and routes for execution. Additionally, all internal processes are completed in order to encumber funds to each individual agency.
9. Contracts are completed and services can begin provided July 1 (even if the contracts are executed after July 1).

10. All ESG contracts are two (2) year contracts, with the start date beginning on July 1 of the awarded grant year.
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City meets the homeless participation requirement by having a homeless and a formerly homeless person serve on the City's Commission on Homelessness.

5. Describe performance standards for evaluating ESG.

PERFORMANCE MEASURES

Performance measures are in place to ensure the efficient administration of all ESGP funded activities. Additionally, along with the utilization of the HMIS, these measures will hopefully help to reduce the length of time of family and individual homelessness, reduce the overall incidences of homelessness, and monitor the overall use of emergency shelters. Some of the activity measures are as follows:

- Emergency Shelters: Excluding winter shelters, emergency shelter must be able to document placement of a minimum of 10% of the homeless households served in the Program Year into transitional or permanent housing.
- Transitional Housing: must be able to document placement of a minimum of 50% of the households who completed the transitional housing program in the Program Year into permanent housing. "Household" is defined as all clients including single individuals and families.
- Rapid Re-housing: must show continued housing of clients receiving assistance for at least three (3) months after receiving assistance. This should be done via case management of clients, documentation and HMIS entry and exit dates.
- Eviction Prevention: must show continued housing of clients receiving assistance for at least three (3) months after receiving assistance. This should be done via case management of clients, documentation and HMIS entry and exit.
- All clients, with the exception of victims of domestic violence, must be entered into the Regional HMIS within fifteen (15) days of receiving service(s), and must be exited from the system within thirty (30) day of program completion or termination.

MINIMUM STANDARDS

Subgrantees are expected to have taken steps to meet the "Minimum Standards"

for Homeless

Programs within thirty (30) days of executing the Program Year contract. The Minimum Standards are provided as Attachment I to this document.

BUILDING AND HABITABILITY STANDARDS

Any building for which ESGP funding is used for renovation, major rehabilitation or conversion must meet local government safety and sanitation standards. In addition, the following are a number of basic standards to ensure that shelter and housing facilities funded through the ESGP program are safe, sanitary and adequately maintained.

MONITORING

CITY staff will monitor the use of grant funds through a combination of a thorough review of all submitted reports, review of audit or financial statements, monitoring and site visits.

Resale Provision

To date the City of Oxnard has less than 26 units that are under this category.

A resale restriction agreement is used for a period of 20 years for HOME period of affordability for new construction. The resale restriction agreement contains the following provisions:

- Limits the ownership of the property to a homebuyer who is eligible and qualified as low income at the time of the sale who will occupy the property as a principle residence for 270 cumulative days within a calendar year.
- The purchase price is within an affordable housing cost affordable for a low-income household at approximately 80% of the area median income. The monthly housing cost for principal, interest, taxes, insurance, HOA fees, utilities, and maintenance should not be more than 30% of the monthly income for the household.
- The Owner may transfer the Home only to a Low-Income Family as described above for the entire period of affordability. Each successor in interest to the Owner shall acquire the Home only subject to the continuation of restrictions on the Home provided in the resale restriction agreement through an assumption agreement.

The resale price is the **lower** of two calculation methods:

1. Determined as the *affordable housing cost* for a family at 80% of AMI paying no more than 30% of the monthly income for the household or in accordance of California Health And Safety Code 50025.5, **whichever is lesser, but not less than the original price paid by homebuyer, or**

2. Determination using a *CPI method* to calculate the increase (or decrease) in value of the property. The U.S. Bureau of Labor Statistics Consumer Price Index – All Urban Consumers for the Los Angeles-Riverside- Orange Counties Area (all items based 1982-1984=100) provides the CPI on the date of the calculation and the CPI on the purchase date. The calculation is the CPI on the date of the calculation minus the CPI on the purchase date, plus the cost of improvements to property evidenced with receipts, less 7% depreciation, plus the costs of bringing the housing unit up to current building codes and in a salable condition.

Both calculations allow for the owner to receive a fair return on his investment on the property; however it does not guarantee a return of the investment in periods of declining real estate.

Improvements to the property would be for example changing the flooring type to another modest floor choice such as vinyl to laminate; laminate or ceramic tile countertops to concrete or quartz countertop, or energy efficient windows. Improvements are different from maintenance, even costly maintenance.

The amount of per unit CHDO Set Aside HOME Subsidy used in the development of the homeownership housing units which is an indirect subsidy may be converted at the end of the construction period to provide direct homebuyer HOME subsidy up to the amount that the HOME Homebuyer Down Payment Assistance limit of \$30,000. Any amount of indirect homebuyer subsidy and interest above the \$30,000 must be repaid by the CHDO to the City of Oxnard.

Violation of any of the terms of this agreement may result in foreclosure of the Deed of Trust.

Recapture Provision

The homebuyer activity that the City of Oxnard uses HOME funds for is the Citywide Homebuyer Down Payment Assistance Loan. During the period of affordability (which may be from 5 to 10 years) depending upon the amount used for gap financing, the City will recapture the entire amount of HOME funds as allowed in 24 CFR 92.254 (a)(5)(ii)(A)(1).

In the case of the Hacienda Guadalupe development, a CHDO set-aside HOME-funded homeownership development, resale provisions were used. During the period of affordability which is 45 years because the redevelopment loan and the HOME loans were combined, a resale restriction agreement is used. The resale restriction agreement contains owner occupant requirements, annual reporting for verification, formula for determining the resale value of the affordable housing unit for refinance or resale purposes which is based upon affordable housing cost, and when refinances or transfers are permitted. The affordable housing cost is based upon the definition of an affordable housing cost found in the resale restriction agreement and only permits the sale to an eligible and qualified low-income household.

The City uses a promissory note secured by trust deed and recorded with the Ventura County

Recorder's office to secure the recapture provisions for the homebuyer down payment assistance programs.

Recapture Provisions

- If the homebuyer defaults or fails to satisfy requirements during the term of the loan, City will exercise its rights under promissory note and deed of trust to recover the loan provided with HOME funds to the maximum extent permitted by law.
- If the recapture provisions are triggered by a sale of the housing unit or other default, the City shall take all necessary steps to recover the full amount of HOME funds from the net proceeds. The phrase "net proceeds" is defined as the sales price, minus the loan repayment of the first trust deed or superior liens (other than HOME funds) and any closing costs."
- The City will recover the entire HOME subsidy unless net proceeds do not cover the entire HOME subsidy; City will forgive unrepaid balance per HOME regulations.
- Non-owner occupancy of a HOME –assisted homebuyer housing unit or where the homeowner does not use as a principal residence is due and payable immediately.
- These policies only refer to HOME loans made directly to the homebuyer/homeowner but do not apply to homeownership units developed by Community Housing Development Organizations (CHDOs).

Discussion

The City will continue to develop and implement eligible activities using the three grants funds and through the monitoring and review processes and techniques in order to comply with the federal specific requirements:

1. In the area of CDBG grant, the City will continue to track the expenditures of all activities and projects which principally benefit low-income persons for compliance with the CDBG primary objective. In the past years, the City has maintain 100 percent as percentage of the overall benefit while the minimum required ratio is 70%. Also, with the scheduled monitoring of the rate of expenditures using the IDIS report PR 56, the City is in compliance with this requirement (the unspent amount of CDBG grant should be less than 1.5 time the program year entitlement amount) to avoid recapture of funds from HUD.
2. Affordable Housing and Rehabilitation Division within the Housing Department, strives to comply with the HOME Final Rule by issuing new guidelines related to First Time Homebuyer and CHDO recapture and resale provisions as well as others new requirements. Staff continue to manage the activities with a very tight schedule to commit and expend the funds in order to deliver the proposed housing units through the First-Time Homebuyer, Homeowner Rehabilitation or CHDO programs.
3. Homeless Assistance Division continues to fund all the activities prescribed in the HEARTH act except for the Street Outreach component due to the limited funding for the ESG grant. With the sub-

recipients cooperation, the City's ESG will continue to provide substantial additional leverage funds to invest in the various programs in order to assist the homeless population toward the goal of reduction and ending homelessness.

