

§302(c)(4) Plan

Rev. 5/20/20

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

The City of Oxnard plans to use PHLA funds for the following activities: 1) To provide gap-financing loans for the creation of affordable housing. PHLA funds will be made available for new construction, acquisition, or rehabilitation of multi-family affordable rental housing including new Permanent Supportive Housing Developments that will be occupied by households with incomes at or below 80% of the Area Median Income (AMI) and at or below 60% AMI. 2) The construction of a new mixed-use navigation center development that will include a permanent location for the City's 110 bed Navigation Center and development of approximately 56 permanent supportive housing units. However, PLHA funding directed to this activity will be used for the cost associated with the development of the navigation center and will not include the costs associated with the development of the PSH units. Funding for the construction of a new mixed-use navigation center development will serve households at or below 50%. 3) To pay for operating costs for the City of Oxnard's existing Navigation Center at its temporary location and will serve households at or below 50% AMI.

§302(c)(4)(B) Provide a description of the way the Local government will prioritize investments that increase the supply of housing for households with incomes at or below 60 percent of Area Median Income (AMI).

All funding directed towards gap-financing for PHLA-funded rental units will be restricted to households at or below 80% AMI (30% of the funds) and at or below 60% AMI (70% of the funds). Priority for funding may be given to projects providing permanent supportive housing. Funding for the construction of a new mixed-use navigation center development will serve households at or below 50% AMI. Funding directed to operating expenses for the City's existing Navigation Center at its temporary location will service households at or below 50% AMI.

§302(c)(4)(C) Provide a description of how the Plan is consistent with the programs set forth in the Local Government's Housing Element.

The following programs identified in the City's Housing Element are related to the activities proposed to be funded with PLHA funds: 1) Program 10: Inclusionary Housing Program, requires new housing developments to reserve a portion of units for lower-income households or provide payment of in-lieu fees as a condition of approval. Through the payment of inclusionary program fees, PLHA funds and in-lieu funds can be leveraged together to produce more affordable units throughout the City than would otherwise be possible with just one funding source and will assist the City in meeting its RHNA requirements. 2) Program 14: Homeless Shelter Development, involves developing a plan to address homelessness in the City including amended the Zoning Code to define and permit supportive and transitional housing as residential uses and to allow emergency shelters with a Special Use Permit throughout the City. 3) Program 15: Homeless Assistance, modeled after the Federal Continuum of Care program this program is to be implemented by the City in phases and includes providing homeless people with housing and services appropriate to their range of needs including providing homeless people with supportive services, emergency shelter, and permanent supportive housing. 4) Program 23: Special Needs Housing, involves identifying funding and assisting in addressing the housing needs of special needs groups including the City's homeless population and facilitating the provision of emergency shelters.

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

§301(a)(1) The predevelopment, development, acquisition, rehabilitation, and preservation of multifamily, residential live-work, rental housing that is affordable to extremely low-, very low-, low-, or moderate-income households, including necessary Operating subsidies.

§302(c)(4)(E)(i) Provide a description of how allocated funds will be used for each proposed Affordable Rental Housing Activity.

The PLHA funds will be used to issue gap-financing loans to housing developers for the creation of multifamily affordable rental housing projects that will be occupied by mixed income households with incomes at or below 80% of the Area Median Income. A minimum of 70% of the total funds allocated to this activity will be restricted to households making no more than 60% of the Area Median Income.

Complete the table below for each proposed Affordable Rental Housing Activity to be funded with 2019-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the Activity as many times as needed to capture all of the AMI levels that will be assisted, but only show the percentage of annual funding allocated to the Activity one time (to avoid double counting).

Funding Allocation Year	2020	2020	2021	2021	2022	2022	2023	2023								
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Affordable Rental Housing Activity	40.00%		40.00%		95.00%		95.00%									
§302(c)(4)(E)(ii) Area Median Income Level Served	80%	60%	80%	60%	80%	60%	80%	60%								TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at the AMI Level	20%		20%		20%		20%									0.8
§302(c)(4)(E)(ii) Projected Number of Households Served	1	2	1	2	3	5	3	5								22
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Affordable Rental Housing Activity (55 years required for rental housing projects)	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	55 Years	

§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.

The City of Oxnard has an existing affordable housing development program that provides gap-financing loans to developers for the production of new affordable rental housing within the City of Oxnard. Existing funding for this program comes from the Federal Home Investment Partnerships Program (HOME) and the City's Affordable Housing In-Lieu funds (collected via the City's Inclusionary Housing Ordinance). Funding applications are accepted and funds are awarded year-round by the City's Housing Department. However, funding is based on available funds and City Council approval of funding recommendations for specific projects. PLHA funds will be used as an additional source of funding for the City's existing gap-financing program. Priority may be given to projects proposing to provide permanent supportive housing

§301(a)(2) The predevelopment, development, acquisition, rehabilitation, and preservation of Affordable rental and ownership housing, including Accessory Dwelling Units (ADUs), that meets the needs of a growing workforce earning up to 120 percent of AMI, or 150 percent of AMI in high-cost areas. ADUs shall be available for occupancy for a term of no less than 30 days.

§301(a)(3) Matching portions of funds placed into Local or Regional Housing Trust Funds.

§301(a)(4) Matching portions of funds available through the Low- and Moderate-Income Housing Asset Fund pursuant to subdivision (d) of HSC Section 34176.

§301(a)(5) Capitalized Reserves for Services connected to the preservation and creation of new permanent supportive housing.

§301(a)(6) Assisting persons who are experiencing or At risk of homelessness, including, but not limited to, providing rapid rehousing, rental assistance, supportive/case management services that allow people to obtain and retain housing, operating and capital costs for navigation centers and emergency shelters, and the new construction, rehabilitation, and preservation of permanent and transitional housing.

§302(c)(4)(E)(i) Provide a description of how allocated funds will be used for the proposed Activity.

PLHA funds will be used for the construction of a mixed-use Navigation Center development that will include 110 shelter beds, provide supportive services to clients, office space, and up to 56 permanent supportive housing (PSH) rental units that will be restricted to households at or below 50% AMI. PLHA funding directed to this activity will be used for the cost associated with the development of the navigation center and will not include the costs associated with the development of the PSH units. PLHA funds will also be used for a separate activity that will include payment of a portion of the operating costs for the City's existing Navigation Center at its temporary location until the new Navigation Center mixed-use development is completed. The City's existing contracted homeless service provider is Mercy House, they operate the City's existing Navigation Center. During their stay at the existing and new Navigation Center, clients will be offered a robust package of supportive services designed to transition them to permanent housing and cope with underlying issues that are preventing them from becoming housed.

Complete the table below for each proposed Activity to be funded with 2019-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the Activity as many times as needed to capture all of the AMI levels that will be assisted, but only show the percentage of annual funding allocated to the Activity one time (to avoid double counting).

Funding Allocation Year	2019	2019	2020	2021														
Type of Activity for Persons Experiencing or At Risk of Homelessness	Navigation Centers	Navigation Centers	Navigation Centers	Navigation Centers														
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Activity	30.00%	65.00%	55.00%	55.00%														
§302(c)(4)(E)(ii) Area Median Income Level Served	50%	50%	50%	50%														TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level	N/A	N/A	N/A	N/A														0
§302(c)(4)(E)(ii) Projected Number of Households Served	110	110	110	110														440
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity (55 years required for rental housing projects)	N/A	N/A	N/A	N/A														

§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.

The new mixed-used Navigation Center development will be built on City-owned property and will be located within a mixed-use, multi-level building that will also include approximately 56 permanent supportive housing (PSH) units, and office space. PLHA funds will be used for costs attributed to development of the new Navigation Center but will not include costs associated with the development of the PSH units. The City estimates executing a Development and Disposition Agreement with the a developer for construction of the property by Fall 2020, securing all other funding commitments by Fall 2021, starting construction by Spring 2022, and complete construction by July 2023. Once completed the Navigation Center will be owned by the developer of the site and will be managed by the City's existing homeless services provider at its existing Navigation Center, Mercy House. The City will also use PLHA funds to continue to pay for operating costs of the City's existing Navigation Center at its temporary location for the next three program years until the City's new mixed-use Navigation Center development is complete. The City will use other funding sources to in addition to PLHA funds to fully fund operating costs of the existing Navigation Center at its temporary location in program years 2019-2021 and the new Navigation Center after it is built.

§301(a)(7) Accessibility modifications in Lower-income Owner-occupied housing.

§301(a)(8) Efforts to acquire and rehabilitate foreclosed or vacant homes and apartments.

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

§301(a)(10) Fiscal incentives made by a county to a city within the county to incentivize approval of one or more affordable housing Projects, or matching funds invested by a county in an affordable housing development Project in a city within the county, provided that the city has made an equal or greater investment in the Project. The county fiscal incentives shall be in the form of a grant or low-interest loan to an affordable housing Project. Matching funds investments by both the county and the city also shall be a grant or low-interest deferred loan to the affordable housing Project.

File Name:	Plan Adoption	§302(c)(4)(D) Evidence that the Plan was authorized and adopted by resolution by the Local jurisdiction and that the public had an adequate opportunity to review and comment on its content.	Attached and on USB?	Yes
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