Permanent Local Housing Allocation (PLHA) Program

Competitive Non-Entitlement Local Government NOFA and Application Workshop

California Department of Housing and Community Development

Welcome
and
Introduction

Hello and welcome to the Department of Housing and Community Development Webinar for the Permanent Local Housing Allocation Program Non-Entitlement Local Government Competitive Notice of Funding Availability.

Our goal is to provide you with the information and tools to ensure you submit a complete application.

Please send Competitive PLHA inquiries to: CPLHA@hcd.ca.gov

If you have any questions following this presentation, please email them to CPLHA@hcd.ca.gov and one of us will respond to you.

Topics of Discussion

- Competitive Allocation Component Overview
- Threshold Review
- Fiscal Integrity (Financial Feasibility)
- Rating & Ranking
- Application Review
- Application Submittal
- Relocation
- What's Next

The topics we will cover today are:
-Competitive Allocation Component Overview,
-Threshold Review, Fiscal Integrity,
-Rating and Ranking,
-How to complete the Application,
-Application Submittal,
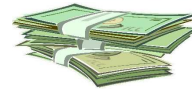-Relocation and finally, What's Next.

Competitive Allocation Component Overview

Let's look at the overview.

Funding Availability

- **Maximum application amount?**
  - $5 million (Project)
  - $1 million (Program)
- **Minimum application amount?**
  - $500,000
- **Administrative Expenses?**
  - Up to five percent of the grant amount

The total allocation amount will be distributed equally to eligible activities, based on scores relative to all other applications.

*Applicants may apply for one activity, which may include only one project or one program activity.

Please see the current NOFA on our website for the current funding amount available and the deadline for application to be submitted. This NOFA requires that half of the funding amount be offered for Activity 1 and half is offered for activity 2.

With regard to maximum application amounts, $5 million is the limit for projects which consist of the following: substantial rehabilitation or development of a new multifamily rental housing to household at or below 60 percent AMI, development of a navigation center, or a new construction, rehabilitation, or preservation of permanent or transitional housing.

$1 million is the application limit for program activities for assistance to persons who are experiencing or At risk of homelessness. Program activities include rapid rehousing, rental assistance, supportive housing and case management services, operating cost for navigation centers, and street outreach.

The minimum application amount is $500,000.
A maximum of 5 percent of the award may be used for administrative expenses.
Applicants may apply for one activity, which may include only one project or one program activity.

An applicant must be a Non-entitlement local government, which means it must be:

--A local government in an area that is NOT a metropolitan city OR part of an urban county, as determined by the United States Department of Housing and Urban Development (also known as HUD) in 2017.
or
--A local government that as of September 1, 2017 was an unincorporated city with a population of less than 50,000 or a county with an unincorporated area population of less than 200,000, and had NOT entered into a three-year Urban County Co-operation Agreement.
or
--A local government that was NOT otherwise entitled to receive CDBG funds from HUD.

Please reference Appendix A of the NOFA for a list of eligible Non-Entitlement local government entities.

Please note: if there are two general partners, both are required to be co-applicants and all the required documents must be submitted by BOTH.

- Development of new multifamily rental housing that is Affordable to households at or below 60 percent AMI

  Or

- Substantial rehabilitation of multifamily rental housing that is not currently restricted as affordable housing but after rehab will be Affordable to households at or below 60 percent AMI
  - No less than $40,000 in hard construction costs per unit

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As previously stated, applicants may apply for one activity, which may include only one project or one program activity. Eligible activities are limited to the following and must take place within the jurisdiction of the local government.

Activity 1: Development of new multifamily rental housing that is Affordable to households at or below 60 percent of AMI. The applicable sponsors must be a co-applicant with the Local Government.

Activity 1 also includes substantial rehabilitation of multifamily rental housing that is NOT currently restricted as affordable housing, but after rehabilitation, will be Affordable to households at or below 60 percent AMI. A rehabilitation project MUST complete a minimum of $40,000 in hard construction costs per unit.

All assisted rental units shall be restricted to a period of affordability of no less than 55 years. All development projects must demonstrate fiscal integrity. Please review the developer fees limits.

Eligible Activity #2

Assisting persons who are experiencing or At risk of homelessness, including, but not limited to:

- Rapid rehousing or rental assistance
- Supportive services and case management services that allow people to obtain and retain housing
- Operating costs for navigation centers
- Development of navigation centers
- Construction, rehab, or preservation of permanent or transitional rental housing

  Note: At least 10% of the units in the project have to be restricted to tenants who are homeless or at risk of homelessness

Eligible activity #2 is assistance to persons who are experiencing or at risk of homelessness, including:
rapid rehousing, rental assistance, supportive services and case management services, operation cost for navigation centers, and street outreach.

Activity #2 also includes: capital costs for navigation centers, or new construction, rehabilitation, or preservation of permanent or transitional rental housing. This means development or rehabilitation of permanent or transitional housing projects.

Please note that homeless providers are not required to be a co-applicant, but they are permitted to be. If the local government is not developing the navigation centers themselves and they apply without the owner of the property, then the required supporting documentation will not be in the name of the local government and will not be acceptable.

Loan Terms

- Assistance must be in the form of a low-interest, deferred loan to the Sponsor of all rental projects
- Loan shall be evidenced through a Promissory Note, secured by a Deed of Trust
- Regulatory Agreement shall restrict occupancy and rents for all rental projects for at least 55 years

PLHA allocations used for creating loans for rental projects must be in the form of a low-interest deferred loan to the sponsor. Loans shall be evidenced through a Promissory Note and secured by a deed of trust. Rental housing project occupancy and rents must be restricted for no less than 55 years.

Threshold

Now I'll go over threshold requirements.

We'll start with the threshold requirements both for Activities #1 and #2.

First, let's talk about the Housing Element compliance. Applicants must have a Housing Element that has been adopted by the local government's governing body before the application deadline and subsequently determined to be in substantial compliance with state Housing Element Law.

When completing your application, you'll find the Housing Element compliance requirement located in the "Overview" tab.

To find the local government's current Housing Element compliance status, please visit the website provided on this slide.

Threshold Requirements
at time of Application – Activity #1 & Activity #2

(b) Annual Progress Report for Housing Element
– APR for current year or prior year
– The Department will not accept other reports in lieu of the APR

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Applicants must also submit to HCD the Annual Progress Report (or APR) required by General Code section 65400. Please note, there will be no document substitutions to the APR – it must be *this* report.

(c) Application is authorized by the governing board   of the Applicant **and** by the co-applicant(s), if any.

– Certification in the Resolution that if Local Government proposes to sub-grant funds, the selection process shall avoid conflicts of interest and shall be accessible to the public

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Applicants must submit a complete application. The application submission must be authorized by the governing board of the Applicant and by the co-applicant, if any. You will also include certification in the resolution that if the Local Government proposes allocation of funds for any activity to another entity, the selection process shall avoid conflicts of interest and shall be accessible to the public.

Threshold Requirements

at time of Application – <u>Activity #1</u>

1. (c) *(continued)*

Demonstration of readiness (<u>development projects</u>)

- Site control
- Land use Entitlements
- Environmental review
- Commitments of other funding and other resources required

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Demonstration of readiness for Activity #1 will include site control for development projects.
For all projects, demonstration of readiness will include: land use entitlements, environmental review, and commitments of other funding and resources.
At least 40% of all permanent funding sources must be committed.

Rental Project Underwriting Requirements
(for any project under either activity)

1.(c) *(continued)*

Underwriting Requirements

- UMRs and MHP Guidelines incorporated by reference
- Section 8312(c) amended (NOFA, pp. 4-5)
- Section 8312(d) doesn't apply
- UMR Section 8314(a)(1)(A) amended (NOFA, p. 5)
- Period of affordability: All assisted rental units shall be restricted for not less than 55 years.
- Development projects must demonstrate fiscal integrity

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Applicants applying for a project under either activity must also follow the underwriting requirements provided in section II: Program Requirements, sub section (D)(5) of this NOFA. Included in these requirements is a minimum of 55 years of affordability restriction for all assisted rental units. Also, development projects must demonstrate fiscal integrity, which we will discuss in further depth on the next slide.

Threshold Requirements
at time of Application –
(for any project under either activity)

1.(c) *(continued)*

Documents used to demonstrate fiscal integrity (rental housing development projects).

    A.   Sponsor's organizational documents

    B.   Market study – **dated no earlier than 12 months prior to application due date**

    C.   Appraisal - **no earlier than 24 months prior to application due date**

    D.   A preliminary title report

    E.   New construction – Phase I Environmental Site Assessment (no earlier than 12 months prior to application due date).

    F.   Rehabilitation projects – lead-based paint, mold, and asbestos reports.

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Demonstration of fiscal integrity is a requirement for all development projects. This includes, but is not limited to:

a. The Sponsor's organizational documents;

b. A market study prepared in accordance with California Tax Credit Allocation Committee (aka TCAC) requirements prepared or updated no earlier than 12 months prior to the application due date, which demonstrates a market for the non-Assisted Units and documents the anticipated need for the Assisted Units;

c. An appraisal prepared or updated at the Sponsor's expense no earlier than 24 months prior to the application due date.

d. A preliminary title report;

e. For new construction projects, a Phase I Environmental Site Assessment prepared or updated no earlier than 12 months prior to the application due date, and a Phase II environmental report if recommended by the Phase I;

f. For rehabilitation projects, lead-based paint, mold, and asbestos reports.

1. (c) *(continued)* : Demonstration of readiness <u>based on the selected activity</u>

- Program Activities
  - Timeline for the implementation of the activity
  - A written plan describing how funds will be used
  - Guidelines for determining amount of funds to be provided
- Development Projects or Navigation Centers
  - Site control
  - Land use Entitlements
  - Environmental review
  - Commitments of other funding and other resources required

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To demonstrate readiness for Activity #2 if you've selected a program activity, the applicant must provide the timeline for the implementation of the activity. This must include a written plan describing how funds will be utilized and guidelines for determining the amount of funds to be provided based on the activity you've selected.

Development projects or navigation centers will need to demonstrate readiness by including land use entitlements, environmental review, and commitments of other funding and resources. Development projects will also need to provide proof of site control.

Fiscal Integrity
(Financial Feasibility)

When reviewing the Development Budget, you must verify the following:

Contractor Overhead and Profit cannot exceed 14% of the cost of site work plus structures, excluding builder's general liability insurance.

Hard-cost contingencies are limited to 5% for New Construction projects and 10% for Rehab projects.

If amounts exceed these limits, a letter of explanation or comments must be provided.

Development Budget
Required for all Rental Housing Projects

"Other" costs specified

Other: (**Specify**)

- Other costs need to be specified in the Universal Application (UA). Anytime you add an "Other" cost, please remove the "(Specify)" in parentheses and state what is the cost.

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Anytime you add an "Other" cost, please remove the (Specify) in parentheses and state what the cost is.

Additionally, if there are multiple costs included in a single line item, please break them out in the comment section to the right of the spreadsheet.

Development Budget continued
Required for all Rental Housing Projects

- Capitalized Operating Reserve required:

Tax Credit Projects - 3 months of the following
(other Projects 4 months) of the following:

- – Required replacement reserve deposits
- – Non-contingent debt service payments
- – Projected operating expenses

An Operating Reserve is required to cover operating shortfalls resulting from Department-approved Operating Expenses exceeding Operating Income beyond the rent-up period.

The operating reserve is calculated from replacement reserve deposits, Non-contingent debt service, and Projected operating expenses (excluding the cost of on-site Supportive Service Coordination).

For Tax Credit Projects, the Department requires 3 months reserves and Non-Tax credit projects require 4 months reserves.

Total Development Cost
Required for all Rental Housing Projects

High Cost Verification (TBL and High Cost

Test tab in the UA)

- If exceeds 160%, explanation is required
- May result in disqualification

	TOTAL HCD ADJ. THRESHOLD BASIS LIMIT:	$0	
	Adjusted Threshold Basis Limit multiplied by 160%:	$0	
	HCD HIGH COST TEST RESULT:	0%	
(j) Total Eligible Basis (Dev Budget F117)		$0	

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There is a High cost Verification calculator as part of the Application on the Threshold Basis Limit (TBL) and High Cost Test tab.

If the High Cost Verification exceeds 160%, an explanation is required and may result in disqualification.

Operating Budget
Required for all Rental Housing Projects

The Department will review the Operating Budget for completion of the following:

- Employee Information
- Bookkeeping/Accounting Services
- Annual Bond Issuer Fee
- Mandatory Debt Service

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The Department will review the Operating Budget for, but not limited to, the following:

The Employee Information section
Bookkeeping/Accounting Services
Annual Bond Issuer Fee, and
Mandatory Debt Service

Operating Budget
Rental Housing Projects

In the past, Applications were submitted without completing the following:
- Number of employees
- FTE (Full Time Equivalent) hours
- Payroll Taxes
- Workers Compensation
- Employee Benefits

I want to specifically point these out, as they are the most common items missed in the application and must be completed.

Please make sure Payroll Taxes, Workers Compensation, and Employee benefits are all broken out as much as possible.

For the employee units section, be sure to include the Job title, Unit type and Square Footage for all employees living on-site.

Operating Budget continued
Rental Housing Projects

If the <u>rental</u> project funding includes another type of Operating Reserve than the Department requires, please include documentation or a letter of explanation providing the following information:

- The purpose of the Reserve
- The source of the funding
- The amount of the funding
- The terms for disbursement

If the project funding includes another type of Operating Reserve than the department requires, please include documentation or a letter of explanation providing the following information:

The purpose of the Reserve
The source of the funding
The amount of the funding
The terms for disbursement

Operating Budget
Rental Housing Projects continued…

Replacement Reserve Requirement

• New Construction - the lesser of 0.6% of structure cost or $500 per unit

• Rehab - Initially $500 per unit

Replacement Reserves cover the cost of repairing or replacing failed or damaged capital items and extraordinary maintenance expenses, as approved by the department.

For New construction it is the lessor of:
- 0.6% of the estimated construction costs, (which excludes construction contingency, general contractor profit, overhead, and general requirements)
or
- $500 per unit.

For Rehabilitation, it is initially $500 per unit and is subject to change at permanent loan closing.

Operating Expenses
Rental Housing Projects

Finance Expenses

- Mandatory Debt
  - Balloon Payments not allowed on senior debt
  - Annual debt service
  - Bond Issuer Fees

- Asset Management Fee

Finance Expenses should include Mandatory Debt.

As a reminder, **generally,** balloon payments are not allowed on senior debt, **EXCEPT** where the Department's regulatory agreement is recorded in a position that is senior to the debt with a balloon payment.

Balloon payments are allowed on junior debt during the term of the Program loan only where the Department determines that the balloon payment will not jeopardize project feasibility.

Asset Management, partnership management, and similar fees are not to exceed the amount allowed

Cash Flow Analysis
Rental Housing Projects

					Cash Flow Analysis			
Is Income from Restricted Units based on Restricted or Proposed Rents?								
INCOME FROM HOUSING UNITS	Inflation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Restricted Unit Rents	2.5%	0	0	0	0	0	0	0
Unrestricted Units	2.5%	0	0	0	0	0	0	0
Tenant Assistance Payments								
Program:	2.5%	0	0	0	0	0	0	0
Program:	2.5%	0	0	0	0	0	0	0
Operating Subsidies	2.0%	0	0	0	0	0	0	0
Other: (Specify)	2.5%	0	0	0	0	0	0	0
GROSS POTENTIAL INCOME - HOUSING		0	0	0	0	0	0	0

- Application will be underwritten to Restricted Rents
- Regulatory Agreement will be based on Proposed Rents

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For projects that require Proposed Rents: Please select the Proposed Rents drop-down as illustrated here on the cash flow analysis.

The application will be underwritten by the Department using Restricted Rents and the Regulatory Agreement will reflect proposed rents.

The project will need to be feasible under both the Proposed Rents and Restricted Rents.

The Project must demonstrate a positive cash flow for 15 years utilizing assumptions of an annual 2.5% increase in gross income and 3.5% increase in operating expenses.

The **first year Debt Service Coverage Ratio** should not be less than 1.10 or greater than 1.20, although there are **limited exceptions** to exceeding the 1.20.

Two examples are:

- Cash Flow after debt service does not exceed 12% of operating expenses, also known as "the 12% rule" **OR**

- A project must project a 20-year positive cash flow using the assumptions under UMR 8310 (i) to assure project feasibility.

Residual Receipts and Sponsor distributions are paid 50/50. The Department may share with other public entity Residual Receipt lenders on a pro rata basis.

Private (Sponsor) loans are paid from the Sponsors Distribution.

Rating and Ranking

Rating and Ranking: Scoring the Applications

- Point Criteria: See Guidelines Section 403 and the NOFA.

Applications will be reviewed for Selection and Evaluation points based on criteria set forth in Guidelines Section 403 and the NOFA.

Let's look at this criteria in further detail.

Selection Criteria – 1. Priority Points – 25 points

A. Population – 5 points
  (i) If the Applicant is a county that has a population of 200,000 or less within the unincorporated areas of the county, the Applicant shall receive all points.

B. Prior Award – 5 points
  (i) If the Applicant did not receive an award based on the formula specified in 42 USC, Section 5306 in 2016, the Applicant shall receive all points.

And either C (i) or C (ii) or C (iii) below:

C. Activity
  (i) Assistance for Homeless Persons through Program Activities **-15 points**
    (a) Applications to assist persons experiencing or At risk of homelessness, including but not limited to, through programs providing rapid rehousing, or rental assistance, or operating assistance to navigation centers shall receive all points.

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The first opportunity is Priority Points with a total worth of 25 points MAXIMUM.

To earn the 5 Population points, your jurisdiction must be within a county that has a population of 200, 000 or less within the unincorporated areas of the county.

To earn the 5 Prior Award points, the applicant must not have receive an award based on the formula specified in 42 USC, Section 5306 in 2016.

There are 15 Activity points available for meeting one of the following three activities:

(i) Assisting Homeless persons through Program activities such as rapid rehousing, rental assistance, or operating assistance to navigation centers.

Selection Criteria (cont.)

Or

(ii) Assistance to Homeless Persons through Development of Navigation Centers – **15 points**

a) Applications for construction of navigation centers shall receive all points.

Or

(iii) Assistance for Homeless Persons through Rental projects – **15 pts.**

a) Applications for the new construction, rehabilitation, or preservation of permanent or transitional rental housing in which all or at least 10 percent of the units are restricted to occupancy by tenants who are homeless or At risk of homelessness shall receive all points.

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(ii) Or by developing navigation centers

(iii) Or by assisting Homeless persons through rental projects which would be the application for new construction, rehabilitation, or preservation of permanent or transitional housing in which all or at least 10 percent of the units are restricted to occupancy by tenants who are homeless or at risk of being homeless.

Selection Criteria (cont.) –
2. Evaluation Criteria – 75 points
Part A

A. **Community Need – 30 points**
   (i) Applicants will receive up to a maximum of 30 points based on the rate of households experiencing the most severe housing need according to the most recent HUD CHAS dataset in the Applicant Local Government. Applicants will receive points in proportion to this percentage.
   - 0% to 19% ~ 10 points
   - 20% - 35% ~ 20 points
   - 36% - 50% ~ 30 points

The next category is Evaluation Criteria for 75 possible total points.

Community Need is worth a maximum of 30 points and is determined by using HUD's most recent CHAS data.

Applicants will receive points based on the percentage of households experiencing the most severe housing need.

As you can see from the slide, the percentage your jurisdiction's report has will directly coincide with how many points your application will receive for this category. So, at a minimum each applicant will receive 10 points.

Selection Criteria – (cont.)
Evaluation Criteria Part B

B. Applicant Administrative Experience – 15 points
  (i) Applicants with prior experience **during the past five years** administering local, state or federal affordable housing or community development programs or who have entered into a contract with an entity with prior experience **during the past five years** in the implementation of local, state, or federal affordable housing or community development programs will receive up to 15 points.
  - Applicants with experience administering three to five programs as described above ~ 5 points
  - Applicants with experience administering six to eight programs as described above ~ 10 points
  - Applicants with experience administering more than eight programs as described above ~ 15 points

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The next section of Evaluation Criteria is the Applicant's Administrative Experience, which is worth 15 points.

This requirement is about experience in administering a local, state or federal affordable housing or community development programs.

The applicant must either have or must be contracting with an entity that has the required experience during the past 5 years between September 14, 2018 and September 14, 2023. **Please note, each time this 5 year period is referenced in the Rating and Ranking section, this is the time period it is indicating.**

An additional factor is the number of programs that have been administered in the last 5 years. In order to receive the minimum of 5 points, you or your co-applicant will need to have administered 3-5 programs, 6- 8 programs to receive 10 points, or 9 or more programs to receive the full 15 points.

Selection Criteria (cont.)
Evaluation Criteria Part C

C. Demonstrated Capacity – 30 points
  (i) Capacity points will be based on:
      (a) Sponsor experience in Affordable Rental Housing
          Development and Ownership **in the past five years** (up
      to 30 points)

        - Sponsor has completed and owns two Affordable
          Rental Housing projects – 10 points
        - Sponsor has completed and owns four Affordable
          Rental Housing projects – 20 points
        - Sponsor has completed and owns six Affordable
          Rental Housing projects – 30 points
                              Or

The next category is Demonstrated Capacity. It is worth a total of 30 points and has 3 subcategories . Each applicant is evaluated for points in only one of these subcategories based on the activity applied for.

The first sub-category is in regard to an Affordable Housing Activity –
Sponsors who have completed AND own 2 Affordable Rental Housing Projects over the last 5 years will earn 10 points.

Sponsors who have completed AND owned 4 Affordable Rental Housing projects in the last 5 years will earn 20 points.

Sponsors who have completed AND owned 6 Affordable Rental Housing Projects will earn 30 points.

Application Submittal

• Applications and supporting documentation must be submitted by:

4:00 P.M. PST

Technical support available until 4:00 P.M.

Submit your application via our online portal. You'll find the link for this and the current NOFA on the PLHA Website.

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You'll submit your applications and supporting documentation using our online portal located on the PLHA website. Please be aware that technical support will only be available until 4:30 PM the day applications are due, so please do not wait until the last minute to submit your application. Refer to the current NOFA for application due date.

Disclosure of Application

- Use discretion - Sponsor is waiving any claim of confidentiality and consents to the disclosure of all submitted material upon request

- Information becomes public record available for review by the public

Remember that you are waiving any claim of confidentiality and consenting to the disclosure of all material upon request.

It is important to note that the information included in your application becomes a public record which is available for review by the public.

Please only provide information specifically requested in the application.

Relocation

Now I'll go over Relocation

Relocation

Does the **Rental Project** trigger State Relocation Assistance Law (CA Gov Code 7260-7277)?

• If **NO:** Provide a narrative explanation that supports why relocation is not required

• If **YES:** An Initial Relocation Plan is required

Relocation Law provides important protections and assistance to displaced persons and entities affected by the acquisition, rehabilitation, or demolition of real property for Government funded projects.

If your project is not subject to the State Relocation Assistance Law, you must provide a detailed narrative on the "Development Info Tab," Row 11. Simply stating "Not Applicable" or "Vacant Land" will not be sufficient, so please provide a detailed answer.

If your project is subject to the State Relocation Assistance Law, you must provide an initial Relocation Plan. Please see Guidelines Section 7315 for more details.

The Relocation Plan is subject to review and approval by The Department prior to the disbursement of program funds.

If the Relocation Plan that is submitted is equal to or greater than a year old, the Department may ask for an update.

What's Next

So let's talk about what comes next in the process.

What's Next?

Presented to Internal Loan Committee

- Award letters will be sent

- Standard Agreements Issued

- Hand project/program off to Grants Management

Upon completion of application reviews (including Threshold Review and Scoring), PLHA staff will take our recommendations for funding to our Internal Loan Committee to receive award approval.

Once our Internal Loan Committee approves these projects, award letters will be sent out, and the applicant will also receive a notification via email. After these steps, the award package is submitted to our Contracts team, and they start the process of issuing standard agreements. Once standard agreements are signed and returned, the applicant will work with the Grants Management team regarding funding and any next steps.

Contact

Additional questions about THIS NOFA may be
sent to the Competitive-PLHA mailbox

CPLHA@hcd.ca.gov

Please note – the NON competitive formula PLHA program has a separate email address.

Please address any questions about this COMPETITIVE NOFA at CPLHA@hcd.ca.gov

Thank you.

Resources

Permanent Local Housing Allocation (PLHA) Website
https://www.hcd.ca.gov/permanent-local-housing-allocation#:~:text=PLHA%20provides%20funding%20to%20local,needs%20of%20their%20local%20communities.

Senate Bill 2, Atkins. Building Homes and Jobs Act
https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201720180SB2

Health and Safety Code – HSC Division 31. Housing and Home Finance [50000-54034] Part 2. Department of Housing and Community Development [50400-50899.7]
https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=HSC&division=31.&title=&part=2.&chapter=2.5.&article=1.

PLHA Final Guidelines
https://www.hcd.ca.gov/grants-funding/active-funding/docs/PLHA-Final-Guidelines-11-19.pdf

Housing Element Compliance
https://www.hcd.ca.gov/housing-elements-hcd

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Here are some links to resources you may find useful pertaining to this program.

If you haven't already, you can sign up for HCD updates on our website. You can select multiple programs on which to receive emailed news and updates.

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