

RESOURCES AVAILABLE FOR THE PROVISION OF AFFORDABLE HOUSING

Multi-Family New Construction, Acquisition, and Rehabilitation Federal Resources

Community Development Block Grant (CDBG)

Grants administered and awarded by the state on behalf of HUD to cities through an annual competitive process. HUD annually releases NOFA's for CDBG applications that can be used for Community Development, acquisition and rehabilitation, homebuyer assistance, Economic Development, public services, and infrastructure. CDBG can also be used for planning and resource development through Planning and Technical Assistance grants.

HOME Investment Partnership Act Funds

Flexible grant program for affordable housing activities awarded by the state on behalf of HUD to individual cities through an annual competitive process. HOME funds can be used for new affordable housing development, acquisition and rehabilitation, and Homebuyer Assistance programs.

HUD Section 811

Through the Section 811 Supportive Housing for Persons with Disabilities program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities. HUD releases Section 811 NOFA's as funding becomes available.

HUD Section 202

HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable. Funds are made available through the NOFA process.

Federal Low-Income Housing Tax Credit (LIHTC)

Federal Low-Income Housing Tax Credits (LIHTC) can be used to for investment in the acquisition, rehabilitation, and construction of low-income rental housing. LIHTC require that a percentage of the units are set aside for low-income households and that those units remain affordable for a minimum of 30 years. Federal LIHTC are frequently paired with State LIHTC to encourage leveraging of funds.

Community Reinvestment Act (CRA)

The CRA is intended to encourage banks and other financial institutions to help address the credit needs of low- and moderate income neighborhoods. Financial institutions are periodically reviewed to see if they are helping to meet the needs of the low- and moderate income neighborhoods that they serve. Some financial institutions make CRA funds available as grants that can be used for neighborhood improvement projects.

Federal Home Loan Bank System

Affordable Housing Programs (AHP) subsidize the interest rates for the financing of affordable housing projects and can be used for construction and rehabilitation of rental housing. At least 203 of the units must be available for very low-income households for the life of the housing, or the term of the mortgage.

State Resources

Mortgage Revenue Bond (MRB)

HCD issues bonds for projects by providing tax-exempt multifamily housing financing to support affordable rental units for very low-income households. HCD requires that projects that receive an award of HCD funding under its other financing programs which are seeking bond financing to use either HCD, the city in which the project is located, or the local housing authority as the bond issuer for the project.

State Low-Income Housing Tax Credit (LIHTC)

State LIHTC were created to supplement the Federal LIHTC program in California, where housing costs are exceptionally high. The program is operated in conjunction with the Federal credits through the Tax Credit Allocation Committee, and are available both as competitive 93 credits and over the counter 43 credits. State credits are only available to projects receiving Federal credits, and have the same restrictions and obligations.

Multi-Family Housing Program (MHP)

Deferred payment loans for new construction, rehabilitation, acquisition, and preservation of permanent and transitional rental housing. Funds are made available through a competitive NOFA process managed by HCD.

California Housing Finance Agency (CalHFA)

Permanent financing for acquisition and rehabilitation loans to qualified developers and public agencies charged with preserving affordable housing units. CalHFA also operates many programs aimed at making home-ownership more affordable and to address homes needing rehabilitation. These include Self-Help Assistance programs, low interest 1003 financing loans, and low interest loans to local governments to address local affordable housing priorities.

Emergency Shelter Grants (ESG)

ESG provides grants to non-profits and local agencies to fund projects for homeless individuals and households. These include funds for rehabilitation and conversion to provide additional affordable units. ESG is managed through HCD and funds are made available through a competitive NOFA process.

Emergency Housing and Assistance Program (EHAP)

EHAP provides grants through the State that can be used to fund services for homeless individuals and families, and that can also be used for facility operations in emergency housing and transitional housing projects.

Veterans Housing and Homelessness Prevention (VHHP)

VHHP was recently created through a partnership of HCD and CalVet to repurpose Proposition 41 funds, initially intended to fund first time homebuyer programs for veterans that had gone unused, to be used for the new construction, acquisition, and Rehabilitation of affordable permanent supportive housing for homeless veterans. VHHP can also *be* used to help supplement funding for transitional housing projects that serve homeless veterans.

Affordable Housing Sustainable Communities Program {AHSC}

AHSC is a new program managed in partnership with HCD and CalEPA intended to help communities address both housing and air-quality issues at the same time. The program is funded out of the proceeds from the Cap and Trade market for carbon credits. Funds are eligible for new construction and rehabilitation of affordable housing projects that are located near public transit and that address energy efficiency and conservation efforts.

County Resources

Housing Authority Resources

Rental Assistance

The Suisun City Housing Authority implements federally funded programs that provide rental assistance to low-income households living in privately owned housing. The main program is the Section 8 Rental Assistance & Housing Choice Voucher Program. Housing Authority staff qualifies households for the program under federal HUD guidelines, regularly inspects housing units for suitability and program compliance, and initializes the issuance of payment to landlords.

Single Family Housing Preservation and Rehabilitation Resources for Homeowner and Homebuyers

Federal Resources

HUD Section 203k

Section 203(k) insurance enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

State Resources CalHOME

CalHOME is managed by HCD who provides grants to non-profits and local agencies to fund homebuyer assistance and home-owner rehabilitation programs for low- and moderate income households.

California Housing Finance Agency (CalHFA)

CalHFA also operates many programs aimed at making home-ownership more affordable and to address homes needing rehabilitation. These include Self-Help Assistance programs and low interest 1003 financing loans.

County Resources

Solano County Housing Rehabilitation Program

The goal of the County's Housing Rehab Program is to expand the supply of decent, safe, sanitary and affordable housing by providing 03 interest deferred payment loans to qualified low-income homeowners to correct health and safety hazards in deteriorated housing and to extend the useful life of existing housing units.

Mortgage Credit Certificate Program

Income tax credits available to first-time homebuyers to buy new or existing single-family housing. The County makes certificates available.

Successor Agency to the Redevelopment Agency Resources

Redevelopment Bounce-Back Funds

Proposition 87, passed in the California State Legislature in October of 2014 made provisions for Cities and local jurisdictions to regain some of the tax increment that was re-allocated during the wind-down of redevelopment in 2012. Successor Agencies may be able to work with their Oversight Boards and the State Department of Finance to obtain additional funds for affordable housing projects through the ROPS process. Dunno if this applies to Suisun or not, but I see they had RDA money going through their books, and they have an oversight board/successor agency, so it might. You would need to check with them.

Other Local Resources

Most agencies also list their various ordinances as local resources. According to ABAG Suisun has the following ordinances that could be considered "resources" to incentivize affordable housing production:

Graduated Density Bonus (parcel assembly)

Mixed-Use Zoning

Density Bonus Ordinance

Energy Efficiency Programs

PG&E

CARE (California Alternate Rates for Energy) is PG&E's discount program for low income households and housing facilities. CARE provides up to a 305 percent discount on monthly energy bills and waives recent surcharges for lower income households. The program applies to single family homeowners, tenants who are metered or billed by landlords, and group living facilities.

FERA (Family Electric Rate Assistance) is PG&E's rate reduction program for large low income households with three or more people CARE provides a discount on monthly energy bills to households meeting the size and income requirements. FERA enrollment must be updated every two years

REACH (Relief for Energy Assistance for Community Help) is a one-time energy assistance program for low income homeowners who cannot pay their utility bill because of a sudden financial hardship. The program is targeted to the elderly, disabled, sick, working poor, and unemployed. Eligibility is determined by the Salvation Army and requires a household income that does not exceed 200 percent of the federal poverty level.

Energy Assistance Savings Program is PG&E's free weatherization program. Approved contractors work with low income customers to make their homes more energy efficient. The work usually involves weather stripping, caulking, and additional insulation. The program employs the same income restrictions as the CARE and FERA programs. This list is from the Fremont Housing Element, verified through PG&E's site. I don't really know enough about the energy structure of Suisun to know if there are alternative programs or providers.

Low-Income Home Energy Assistance Program (LIHEAP)The Low Income Home Energy Assistance Program (LIHEAP) is offered through the Community Services branch of the U.S. Department of Health and Human Services and is also provided via the State Community Services & Development Department. The program is intended to help low-income households facing housing challenges due to energy costs. It can assist with costs associated with home energy bills, energy crises, and weatherization and other minor energy-related home repairs.

Energy Upgrade California is a statewide program administered by the Bay Area Regional Energy Network (BayREN) lead by the Association of Bay Area Governments (ABAG) that offers rebates when a property owner hires a participating BayREN Contractor make to energy saving improvements to their home, such as: furnace replacement, attic insulation and air sealing, windows replacement, hot-water heater replacement, roof duct Sealing, insulation and replacement, wall Insulation and air conditioner replacement. Suisun City is working with the Association of Bay Area Governments to bring the Energy Upgrade California Program to the cities and unincorporated areas of Solano County. The Bay Area Regional Energy Network program promotes energy efficiency and green building upgrades for existing residential properties in all of the nine counties in the Bay Area. BayREN is funded by the California utility ratepayers under the auspices of the California Public Utilities Commission (CPUC) in partnership with PG&E.

Rising Sun Energy Center (Rising Sun) is a Bay Area nonprofit workforce development organization established in 1994. Since 2000, Rising Sun has promoted local resource conservation via a young adult employment program, California Youth Energy Services (CYES). As the residential program arm of the East Bay, Marin, San Joaquin, Solano, and Sonoma County Energy Watch partnerships, the CYES program trains and employs young adults ages 15-22 to provide energy and water conservation assessments and installations to local residents at no cost to the customer. This service, called a Green House Call, is offered to both homeowners and renters, and checks homes for efficiency, installs equipment, and provides personalized recommendations for further savings.

CYES has two goals that set it apart from other youth programs. Rising Sun Energy Center provides direct-install energy and water-efficiency services to the community at no cost, with a focus on hard-to-reach households. These include: non-English speakers, who often miss out on services due to language barriers, renters, moderate-income households, multifamily dwellings and senior citizens.

CYES Energy Specialists are local youth (age 15 to 22), who often struggle to find paid work experience on a meaningful career track. At the end of the program, the participants receive a letter of recommendation and numerous new job skills they would be unlikely to learn otherwise. Rising Sun operates the CYES program by setting up satellite CYES site offices in partner cities. Youth Energy Specialists are hired locally from the partner city and serve the local community. The average total cost of running of a CYES satellite office is approximately \$150,000 per site. This cost includes youth salaries, manager salaries, site set-up and breakdown, outreach and marketing, equipment and materials, transportation, planning, coordination, and all overhead costs. All costs will be covered by the Program.

Rising Sun Energy Center will operate and manage a California Youth Energy Services program site office in Suisun City during the 2015 summer season (approximately June to August) out of the Burdick Center. "Green House Calls" would begin on June 30, 2015 and run through August 6, 2015. The City would not be providing the Program with any space beyond the space at the Burdick Center. The County of Solano has volunteered to provide the Program with laptops for the length of the program in Solano County. The City would not be providing any equipment to the Program beyond what is currently available at the Burdick Center. Funding for Rising Sun Energy Center is provided by PG&E and a participating city.

Property Assessed Clean Energy (PACE): Assembly Bill (AB) 811 was signed into law on July 21, 2008, and AB 474, effective January 1, 2010, amended Chapter 29 of Part 3 of Division 7 of the Streets & Highways Code of the State of California ("Chapter 29") and authorizes a legislative body to designate an area within which authorized public officials and free and willing property owners may enter into voluntary contractual assessments to finance the installation of distributed generation renewable energy sources, energy efficiency, and/or water conservation improvements that are permanently fixed to real property, as specified. The financing for these improvements has come to be known as Property Assessed Clean Energy (PACE).

If a property owner chooses to participate, the installed improvements will be financed by the issuance of bonds. The bonds are secured by a voluntary contractual assessment levied on such owner's property, with no recourse to the local government or other participating jurisdictions. Participation in the program is 100% voluntary. Property owners who wish to participate in the program agree to repay the amount borrowed through the voluntary contractual assessment collected together with their property taxes. The City of Suisun City currently participates in PACE programs sponsored and managed by CaliforniaFIRST, HERO, Ygrene and Figtree which provide similar services on a nonexclusive basis.