

Local Government Formula Allocation for Returning Applicants - Streamlined + Amendment

This streamlined application form is limited to Applicants who applied for and received an award under one or more of the previous Formula Allocation NOFA's (2020, 2021, 2022, or 2023).

*****Please note the following change was made in the Amended NOFA*****

All Applicants requesting an amendment to the 5-Year Plan with this application must redirect 40% of each allocation year being changed towards a homeownership Activity. Ownership activities are 2,3,4,7,8,9 (activities 2,3,4, & 8 will only count as ownership if the funds will go towards ownership sub activities as opposed to rental housing sub activities including ADU's)

Did Applicant receive an award under one or more of the previous NOFA's? (2020, 2021, 2022 or 2023)				Yes
Which Allocation(s) are you applying for with this application?				2022-2023
Eligible Applicant Type:		Entitlement_Returning		
Local Government Recipient of PLHA Formula Allocation:		Stockton		
2022 PLHA Formula Allocation Amount:	\$1,467,196	2022 Allowable Local Admin (5%):	\$73,360	Admin requested? Yes
2023 PLHA Formula Allocation Amount:	\$1,124,555	2023 Allowable Local Admin (5%):	\$56,228	Admin requested? Yes

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

The 302(c)(4) Plan template worksheet requires first choosing one or more of the Eligible Activities listed below. If "Yes" is clicked, the 302(c)(4) Plan worksheet opens a series of questions about what precise activities are planned. *****Please note that 40% of each allocation being requested with this application MUST be allocated to an activity that supports Homeownership in accordance with the NOFA*** Ownership activities are 2,3,4,7,8,9 (activities 2,3,4, & 8 will only count as ownership if the funds will go towards ownership sub activities as opposed to rental housing sub activities including ADU's)**

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

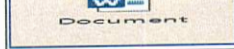
For each remaining year (2022-2023), the percentages allocated to activities must add to 100% annually including the allowable administrative costs of up to 5%.

§300 Eligible Applicants

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

Applicant:	City of Stockton						
Address:	425 N. El Dorado St.						
City:	Stockton	State:	CA	Zip Code:	95202	County:	San Joaquin
Authorized Rep Name:	Tina McCarty	Authorized Rep Title:	Economic Development Director	Authorized Rep Email:	tina.mccarty@stocktonca.gov	Authorized Rep Phone:	(209) 937-8907
Address:	425 N. El Dorado St.	City:	Stockton	State:	CA	Zip Code:	95202
Contact Name:	Juan Gonzalez	Contact Title:	Housing Manager	Contact Email:	Juan.Gonzalez@Stocktonca.gov	Contact Phone:	(209) 937-8418
Address:	425 N. El Dorado St.	City:	Stockton	State:	CA	Zip Code:	95202

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

§300(d) If Applicant answered "Yes" above, has the Applicant attached the legally binding agreement required by §300(c) and (d)? A sample agreement can be found by double clicking on the icon to the right.  N/A

File Name:	Gov't TIN	Provide a signed Gov't TIN Form	Uploaded to HCD?	Yes
File Name:	Applicant Delegation Agreement	Legally binding agreement between Delegating and Administering Local Governments.	Uploaded to HCD?	N/A

§301 Eligible Activities

§301(a) Eligible activities are limited to the following:	Select below:
§301(a)(1) The predevelopment, development, acquisition, rehabilitation, and preservation of multifamily, residential live-work, rental housing that is affordable to Extremely low-, Very low-, Low-, or Moderate-income households, including necessary operating subsidies.	Yes
§301(a)(2) The predevelopment, development, acquisition, rehabilitation, and preservation of affordable rental and ownership housing, including Accessory Dwelling Units (ADUs), that meets the needs of a growing workforce earning up to 120 percent of AMI, or 150 percent of AMI in high-cost areas. ADUs shall be available for occupancy for a term of no less than 30 days.	No
§301(a)(3) Matching portions of funds placed into Local or Regional Housing Trust Funds.	No
§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.	No
§301(a)(5) Capitalized Reserves for services connected to the preservation and creation of new permanent supportive housing.	No

§301(a)(6) Assisting persons who are experiencing or At-risk of homelessness, including, but not limited to, providing rapid re-housing, rental assistance, supportive/case management services that allow people to obtain and retain housing, operating and capital costs for navigation centers and emergency shelters, and the new construction, rehabilitation, and preservation of permanent and transitional housing.	No
§301(a)(7) Accessibility modifications in Lower-income Owner-occupied housing.	No
§301(a)(8) Efforts to acquire and rehabilitate foreclosed or vacant homes and apartments.	No
§301(a)(9) Homeownership opportunities, including, but not limited to, down payment assistance.	Yes
§301(a)(10) Fiscal incentives made by a county to a city within the county to incentivize approval of one or more affordable housing Projects, or matching funds invested by a county in an affordable housing development Project in a city within the county, provided that the city has made an equal or greater investment in the Project. The county fiscal incentives shall be in the form of a grant or low-interest loan to an affordable housing Project. Matching funds investments by both the county and the city also shall be a grant or low-interest deferred loan to the affordable housing Project.	No

§302 Threshold Requirements

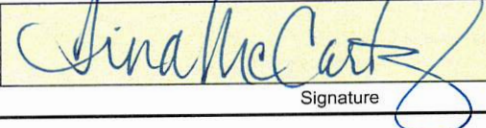
§302(a) The Applicant's Housing Element and Delegating Local Government's Housing Element (if applicable) was/were adopted by the Local Government's governing body by the application submittal date subsequently determined to be in substantial compliance with state Housing Element Law pursuant to Government Code Section 65585.	Yes
§302(b) Applicant or Delegating Local Government has submitted the Annual Progress Report(s) to the Department of Housing and Community Development pursuant to Government Code Section 65400 for the allocations being requested.	Yes
§302(c)(2) Applicant certified in the Resolution submitted with this application that submission of the application was authorized by the governing board of the Applicant.	Yes
§302(c)(3) Applicant certified in the Resolution submitted with this application that, if the Local Government proposes allocation of funds for any activity to another entity, the Local government's selection process had no conflicts of interest and was accessible to the public.	Yes
§302(c)(4) Applicant certified in the Resolution submitted with this application that the application include a Plan in accordance with §302(c)(4)?	Yes
§302(c)(4)(D) Applicant certified in the Resolution submitted with this application that the Plan was authorized and adopted by resolution by the Local Government and that the public had an adequate opportunity to review and comment on its content.	Yes
§302(c)(5) Is the applicant submitting a plan amendment with this application? (If you wish to reallocate more than 10 percent of funds among Activities from the previously approved 5-Year Plan included in the PLHA program Standard Agreement, Exhibit E you must submit an updated plan and resolution approving the new plan) 40% of each allocation being changed must go towards an ownership activity.	Yes
If a reallocation of more than 10 percent of funds was made (and Applicant is amending their plan with this application). Applicant has completed the 302(c)(4) Plan tab and had it discussed and approved at a publicly-noticed meeting of the governing body.	Yes

File Name: Application and Adopting the PLHA Plan (2022-2023 Allocations) Resolution	§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. PLHA webpage for Application and Plan Adoption Resolution Document	Uploaded to HCD?	Yes
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§503(b) Applicant certifies that they are in compliance with the State Grants Management Section and are current with any required PLHA Annual Reporting Requirements.	Yes		
§302(c)(8) Has Applicant attached a program income reuse plan describing how repaid loans or accrued interest will be reused for eligible activities specified in Section 301?	Yes		
File Name: Reuse Plan	Provide Program Income Reuse Plan describing how repaid loans or accrued interest will be used for eligible activities in Section 301.	Uploaded to HCD?	Yes

Certifications

On behalf of the entity identified below, I certify that: The information, statements and attachments included in this application are, to the best of my knowledge and belief, true and correct and I possess the legal authority to submit this application on behalf of the entity identified in the signature block.

Tina McCarty	Economic Development Director		2/19/26
Authorized Representative Printed Name	Title	Signature	Date

End of Document

§302(c)(4) Plan

Revised: 01/09/2025

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

The City of Stockton will use year 2022 and 2023 funds for the activities 1, and 9 as follows:

Activity (1): Predevelopment, development, acquisition, rehabilitation, and preservation of multifamily, residential live-work, rental housing affordable housing for: extremely low-, very low-, or moderate- income households. The City of Stockton will use funds under this activity to provide gap financing loan assistance to eligible housing developers to assist in the development of multifamily rental housing for income eligible households. PLHA funded projects will be in the form of low-interest loans with a 55-year loan term with 55-year rent restrictions. PLHA funding will provide gap-financing for new construction, rehabilitation, and infill projects, for the development/construction of multifamily rental housing for income eligible households. PLHA funds may supplement other financing sources such as the HOME Investment Partnership (HOME) and Community Development Block Grant (CDBG) programs to provide greater financial leveraging.

Activity (9): Homeownership opportunities, including, but not limited to, down payment assistance. The City of Stockton will use funds under this activity to provide gap financing loan assistance to eligible first time homebuyers with incomes at or below 120% of the AMI. The program will provide gap financing in the form of deferred payment, second-priority loans to be used toward the purchase and closing costs of a housing unit that will be occupied by the homebuyers as their primary residence.

§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).

Whenever possible, the City of Stockton will partner on projects that increase the supply of housing for households with incomes at or below 60% of the AMI. This may include partnering on housing projects (new construction and/or rehabilitation) that specifically expand the inventory of affordable housing stock for at or below 60 percent of Area Median Income households. This may also include assisting households at or below 60% of the AMI under the City's owner occupied housing rehabilitation program.

§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 City of Stockton's Housing Element includes policy goals to expand the supply of affordable housing units for all income types. The Housing Element specifically identified affordable rental housing, home-buyer assistance, housing rehabilitation programs as strategies to address the goal of expansion or preservation of housing supply in Stockton. The City plans to use 100% of its PLHA funds for activities that address these three programs.

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

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

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

The funds will be used to make available gap financing opportunities for developers, to better promote the advancement of new construction, rehabilitation and preservation of multi-family rental housing and infill housing development activities city wide for pre-development, construction, and permanent uses. The loan will be evidenced through a Promissory Note secured by a Deed of Trust, and Regulatory Agreements restricting occupancy and rents creating long-term affordability restrictions of 55 years.

Complete the table below for each proposed Affordable Rental Housing Activity to be funded with 2022-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the highest AMI to be served.

Funding Allocation Year	2022	2023																
Type of Eligible Activity	New Construction of Affordable Rental Housing	New Construction of Affordable Rental Housing																
§302(c)(4)(E)(i) Percentage of Funds Allocated for the Proposed Affordable Rental Housing Activity	55%	55%																
§302(c)(4)(E)(ii) Area Median Income Level Served	80%	80%																TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at the AMI Level. Note: complete for years 2022 and 2023 only	2572	2572																5144
§302(c)(4)(E)(ii) Projected Number of Households Served	100	100																200
§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	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 releases competitive NOFAs open to eligible housing developers to solicit applications for funding available. Developers will be selected based on a set of criteria established by the City to promote affordable housing in the City.

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

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

The City of Stockton is bringing back a first time homebuyer assistance program, consistent with activity 9. The Program will provide gap financing in the form of deferred payment, second-priority loans to be used toward the purchase price and closing costs of a housing unit that will be occupied by the homebuyers as their primary residence.

Complete the table below for each proposed Activity to be funded with 2022-2023 PLHA allocations. If a single Activity will be assisting households at more than one level of Area Median Income, please list the highest AMI to be served.

Funding Allocation Year	2022	2023																
Type of Eligible Activity	Homebuyer Assistance	Homebuyer Assistance																
§302(c)(4)(E)(i) Percentage of Funds Allocated for Each Affordable Housing Activity	40%	40%																
What Percentage of the Percentage Above Will be Used for Ownership Housing?	100%	100%																
§302(c)(4)(E)(ii) Area Median Income Level Served	120%	120%																TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at the AMI Level. Note: complete for years 2022 and 2023 only	2572	2572																5144
§302(c)(4)(E)(ii) Projected Number of Households Served	30	30																60
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity	30	30																

§302(c)(4)(E)(iii) A description of major steps/actions and a proposed schedule for the implementation and completion of the Activity.
 The City of Stockton is bringing back a first time homebuyer assistance program. The City is in the process of updating the program to align with today's housing market conditions including but not limited to determining the level of subsidy it will provide so that no more than the gap needed and/or the necessary amount of funds needed for down payment is provided and ensuring that all assisted households are set up for success including but not limited to ensuring that each household served has an affordable monthly mortgage payment under the senior loan.

File Name:	Application and Adopting the PLHA Plan (2022-2023 Allocations) Resolution	§302(c)(4)(D) Evidence that the Plan was authorized and adopted by resolution by the Local Jurisdiction and that the public had an adequate opportunity to review and comment on its content.	Uploaded to HCD?	Yes
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Total Percentage of Funds Allocated Calculator (2022 - 2023)

2022 Allocation - Year 4	
Admin Requested	5%
Funds Allocated	95%
Total Percentage of Funds Allocated (2022)	100%

2023 Allocation - Year 5	
Admin Requested	5%
Funds Allocated	95%
Total Percentage of Funds Allocated (2023)	100%

Please note: In order for Allocated Calculator to calculate correctly, "Admin Requested" must be answered "Yes" or "No" in the PLHA Application tab.

