

**§302(c)(4) Plan**

Rev. 2/16/22

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

The Town of Yountville has selected the City of Napa as its delegated entity. The City of Napa will ensure that Yountville's share of funds will be used for two purposes in the Town limits. (1) 60% of funds will be used to fund the development of a Junior Accessory Dwelling Unit/Accessory Dwelling Unit Loan Program. The program will model the City of Napa's program and provide forgivable loans and technical assistance to homeowners to create Accessory Dwelling Units or Junior Accessory Dwelling Units. Each participating homeowner is required to either rent the ADU or the primary unit as an affordable rental unit for households at or below 80% of median income which is enforced by a recorded regulatory agreement for a period of 10 years. (2) The City of Napa currently administers an owner-occupied rehabilitation program for the Town of Yountville. The projects eligible for these funds must be related to rehabilitation, such as improving the structural integrity of a dwelling unit in order to meet building codes, correcting health and safety issues, and correcting code violations. If the homeowner can prove adequate financial need, they will be granted a loan to assist in the funding of the project. To qualify for the project, the applicant must be an income eligible homeowner. The owner's total household income must be at or below 80% of the area median income. PLHA funds will be utilized to expand the program and assist additional homeowners with zero interest loans up to \$60,000.

**§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).

The Junior and Accessory dwelling unit loan program requires ADUs to be rented to households at or below 80% of Area Median Income. It is anticipated that some of these households will be at or below 60% of median income.

**§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 Town's Housing Element includes policy HO 4.4: Encourage second dwelling units on single-family lots and HO 4.4a: Continue to provide information to property owners and developers regarding the Town's second unit regulations and continue to assess further means of facilitating development of second units. The proposal to utilize PLHA for the creation of junior and other accessory dwelling units supports these policies. In terms of owner occupied rehabilitation, policy H.O. 8.6: Work with the Housing Authority of the City of Napa to provide rehabilitation loans to lower-income households. This will assist homeowners maintain and stay in their existing housing without increasing their mortgage payments.

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

**§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.

<b>§302(c)(4)(E)(i)</b> Provide a detailed and complete description of how allocated funds will be used for each proposed Affordable Rental and Ownership Housing Activity.	<b>Enter Percentage of Funds Allocated for Affordable Owner-occupied Workforce Housing</b>	<b>95%</b>
---	--	------------

60% of funds will be used to fund the development of a Junior Accessory Dwelling Unit/Accessory Dwelling Unit Loan Program. The program will model the City of Napa's program and provide forgivable loans and technical assistance to homeowners to create Accessory Dwelling Units or Junior Accessory Dwelling Units. Each participating homeowner is required to either rent the ADU or the primary unit as an affordable rental unit for households at or below 80% of median income which is enforced by a recorded regulatory agreement for a period of 10 years. (2) The City of Napa currently administers an owner-occupied rehabilitation program for the Town of Yountville. The projects eligible for these funds must be related to rehabilitation, such as improving the structural integrity of a dwelling unit in order to meet building codes, correcting health and safety issues, and correcting code violations. To qualify for the project, the applicant must be an income eligible homeowner. The owner's total household income must be at or below 80% of the area median income. PLHA funds will be utilized to expand the program and assist additional homeowners with zero interest loans up to \$60,000.

Complete the table below for each proposed Affordable Rental and Ownership 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	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023					
Type of Affordable Housing Activity	ADU	ADU	ADU	ADU	ADU	Ownership : Rehabilitation	Ownership : Rehabilitation	Ownership : Rehabilitation	Ownership : Rehabilitation	Ownership : Rehabilitation					
§302(c)(4)(E)(i) Percentage of Funds Allocated for Each Affordable Housing Activity	60%	60%	60%	60%	60%	35%	35%	35%	35%	35%					
§302(c)(4)(E)(ii) Area Median Income Level Served	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%					<b>TOTAL</b>
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level <b>Note: complete for years 2019, 2020, 2021 only</b>	0	0	0	N/A	N/A	See 2022 for Remaining Unmet Need	See 2022 for Remaining Unmet Need	1	N/A	N/A					1
§302(c)(4)(E)(ii) Projected Number of Households Served	2	2	2	2	2	3	3	3	3	3					25

<b>§302(c)(4)(E)(iv)</b> Period of Affordability for the Proposed Activity ( <b>55 years required for rental housing projects</b> )	10	10	10	10	10	N/A	N/A	N/A	N/A	N/A					
<b>§302(c)(4)(E)(iii)</b> A description of major steps/actions and a proposed schedule for the implementation and completion of each Affordable Rental and Ownership Housing project.															
The owner occupied rehabilitation program is an existing program that is funded through other sources. PLHA funds will allow for the expansion of the program and to shorten the length of time someone must wait to be served. Therefore, at least 35% of funds will be available immediately. The Town of Yountville will model it's Junior and Accessory Dwelling Unit program after a program currently run by the City of Napa. Therefore it will take less than six months to launch this program.															