

ATTACHMENT A

**County of Fresno
CDBG Funding Levels**

Project Activity	Grant Funding 2023-24	Grant Funding 2024-25
Sheriff's Area Based Policing	\$ 337,142	\$ 320,000
Community-Based Social Service Programs	\$ 128,526	\$ 128,526
Housing/Commercial Rehabilitation (HARP/FACE)	\$ 90,000	\$ 100,000
Unincorporated Area Public Facility/Infrastructure Improvement Projects	\$ 390,000	\$ 669,220
Participating Cities Public Facility/Infrastructure Improvement Projects	\$1,161,394	\$ 2,102,249
HARP Program Delivery Costs (incl. HOME Projects)	\$ 576,503	\$ 300,000
CDBG Entitlement Admin	\$ 670,891	\$ 641,054
Fowler City-Generated Program Income Admin*	n/a	\$ 191,000
Total*	\$3,354,456	\$ 4,562,995

*** The totals include an anticipated \$250,000 of program income (derived from expected repayments of existing CDBG loans) in addition to the CDBG Allocation for the respective year, but as borrowers can repay the entire loan balance at any time, the actual amount of program income cannot be predicted exactly. The dollar amount for Fowler City-Generated Program Income is approximate and the County will utilize 20% of any City-Generated Program Income for its administrative costs, estimated here as \$191,000.**

ATTACHMENT B

**COMMUNITY DEVELOPMENT BLOCK GRANT
2024-25 PARTICIPATING CITIES' ACTIVITIES**

<u>City/Activity</u>	<u>CDBG Amount</u>
Fowler – Activities for City-Generated Program Income*	
Fowler – Residential Rehabs within Fowler City Limits	\$ 141,000
Fowler – Merced Street ADA	\$ 425,000
Fowler – Panzak Park ADA	\$ 200,000
Kingsburg – Mariposa Street Reconstruction	\$ 115,016
Mendota – Rojas Park Improvements, Phase II	\$ 240,963
Reedley – Rupert and Church Reconstruction	\$ 424,530
Sanger – Medrano Park Improvements	\$ 322,944
Selma – Sidewalk Connectivity, Phase III	\$ 232,796
Total	\$ 2,102,249

The cities of Fowler, Kerman, Kingsburg, and Orange Cove also participate in the Urban County Area project jurisdiction and also received CDBG allocations, but the cities have loaned their FY 2024-25 allocations to other cities' CDBG projects in order to increase their available CDBG funds for a future project year.

****The dollar amount for Fowler City-Generated CDBG Program Income is approximate and the City of Fowler will utilize 80% of any City-Generated Program Income for its activities, estimated here as \$766,000.***

ATTACHMENT C

**COMMUNITY DEVELOPMENT BLOCK GRANT
PUBLIC FACILITY AND INFRASTRUCTURE IMPROVEMENT PROJECTS
UNINCORPORATED AREA
2024-25**

RECOMMENDED FOR FUNDING

<u>Rank</u>	<u>Project Name</u>	<u>Project Amount</u>
1	Biola Fire Hydrant Replacement	\$300,000
2	Del Rey Fire Hydrant Replacement	\$300,000
3	Malaga Wastewater Treatment Plant Screw Pump Replacement	\$300,000
4	Fresno County Fire Protection District Station 96 Water Tender Refurbishment	\$300,000
5	Caruthers Well 7 Standby Generator	\$300,000
6	Sierra Oaks Senior Center Renovation	\$177,800

Based on receipt of projected program income, \$669,220 of CDBG funding is recommended for Public Facility and Infrastructure Improvement Projects in the Unincorporated Area. These funds will be used for at least two individual infrastructure projects as well as the County's direct project delivery costs. Additional projects are then funded from the back-up list in the proposed priority order as funds become available during the course of the year.

ATTACHMENT D

**HOME INVESTMENT PARTNERSHIPS GRANT
Project Year 2024-25**

	HOME Funding <u>2024-2025</u>
Owner-Occupied Housing Rehabilitation Loans	\$ 65,938
Homebuyer Assistance Loans for First-Time Homebuyers	\$ 150,000
Affordable Housing Development Loans (Single Family & Multi)	\$ 1,200,000
HOME Program Administration (10% ceiling)	\$ 177,700
Community Housing Development Organization Reserve (15% floor)	\$ 185,000
Total:	\$ 1,778,638

The funding levels for these programs, although assigned a funding amount, are considered potential as funds are committed to specific activities on a client-requested first-come, first-served basis, in order to comply with the selection process in the County's Consolidated Plan.

The total includes \$561,664 in program income (derived from repayments of existing HOME loans received between June 1, 2023 and March 31, 2024) in addition to the actual HOME allocation of \$1,216,974. The amount of program income varies each year as any borrower can repay their entire loan balance at any time.

In past years, the mandatory 15% Community Housing Development Organization (CHDO) Reserve set-aside (from the HOME allocation, not including program income) was grouped with the Affordable Housing Development Loans.

ATTACHMENT E

County of Fresno Unincorporated Area CDBG Programs

Housing Assistance Rehabilitation Program (HARP): Provides funds for no-interest, affordable payment loans for rehabilitating homes occupied by eligible low- and moderate-income homeowner families countywide in the unincorporated area. Funds are frequently combined with other Federal and State grant programs to maximize opportunities to maintain and improve the affordable housing stock in Fresno County.

Façade And Commercial Enhancement Program (FACE): Provides funds for no-interest loans to property owners for rehabilitating the façades of neighborhood commercial structures in eligible low- and moderate-income unincorporated area communities. Loan funds may be matched with private funds for additional façade improvements, all of which are designed to correct code deficiencies and revitalize the community.

Public Facility and Infrastructure Improvement Projects: Provides grant funds for improvements to public facilities and public infrastructure such as water and sewer systems, streets, drainage systems, and neighborhood parks and community centers in designated low- and moderate-income communities and neighborhoods within the unincorporated area. Specific projects are recommended to the Board for approval by the Housing and Community Development Citizens Advisory Committee (CAC) and are included as part of the annual Action Plan approved by the Board.

Area Based Policing: Provides funds for Sheriff's community service officers for eligible crime prevention, community education and intervention activities in designated unincorporated neighborhoods and communities. These funds are used for school programs such as Cops in Schools and the Sheriff's Activity League (SAL), as well as other related neighborhood-based crime prevention services such as Neighborhood Watch.

Community-Based Social Service Programs: Provides funds for grants to non-profit community-based social service agencies that provide CDBG-eligible services in the designated urban county area (participating cities and unincorporated area). Social service agencies apply for this funding through DSS, and individual programs and funding amounts are reviewed and recommended to the Board through a citizen participation process convened by DSS every 3-5 years.

ATTACHMENT F

County of Fresno HOME Programs for Unincorporated Areas and JPA Participating Cities

Housing Assistance Rehabilitation Program (HARP): Provides funds for no-interest, affordable payment loans for rehabilitating homes occupied by eligible low- and moderate-income homeowner families in the unincorporated areas and participating cities. The goal of the program is to maintain and improve the affordable housing stock in Fresno County. The County's allocation is calculated, in part, on the number of homes built pre-1950.

First-Time Homebuyer Assistance Program (HAP): Provides up to 20% in downpayment assistance plus eligible closing costs for qualified low-income homebuyers who provide a 1.5% downpayment. Homes must be purchased in the unincorporated areas of the County or in participating cities. HUD limits the maximum allowable home purchase price to 95% of the area median purchase price for the County. HUD has not yet released the limit for FY 2024-25. The limit for FY 2023-24 (effective July 1, 2023) for all locations in Fresno County is \$364,000. The HAP program allows its funds to be blended with other State, Federal, and Private assistance programs if permissible to those funding sources.

Note: This program has not been able to assist any households in several years due to the combined impact of HUD income limitations, HUD property standards, rising home prices, rising interest rates, and the inability of the low-income borrowers to qualify for a primary mortgage of 78.5% of the home purchase price. The Board last authorized changes to this program in 2011. Under the HOME income limits effective June 1, 2024, a 4-person household would need an income lower than \$70,300 to qualify for assistance through this program, but at today's interest rates the maximum sales price of the home they can afford when including HAP assistance (without support from other affordable housing programs) is approximately \$275,000. Homes that are priced at or below the point of the borrowers' affordability typically cannot pass HUD's property standards. Staff are still evaluating possible program modifications to sustain the goals of the program in the current housing environment. If any recommended changes are identified, they will be brought to your Board for consideration.

Affordable Housing Development Program (AHDP): Provides gap-financing loans to non-profit organizations and other eligible developers (including for-profit corporations and limited partnerships) to construct new affordable housing, including both multi-family rental housing projects and single-family owner-occupied housing projects, or to substantially rehabilitate existing affordable housing projects. Applications for the program are solicited through a Notice of Funding Availability (NOFA) and recommended projects are brought before the Board for approval.

Community Housing Development Organization Reserve: Similar to AHDP, but reserved for at least 24 months for the exclusive use of non-profit organizations who qualify as a Community Housing Development Organization under Federal law.