

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of El Cajon is a CDBG and HOME entitlement jurisdiction and is receiving approximately \$1,327,381 in CDBG funds and \$579,460 in HOME funds annually. El Cajon does not receive funding under the Emergency Solutions Grant (ESG) or Housing Opportunities for Persons with AIDS (HOPWA) programs.

In terms of program income, the City does not anticipate a steady stream of program income over the course of this Consolidated Plan. Program income received from the repayment of Rehabilitation (CDBG and HOME) and First Time Homebuyer (HOME) loans will automatically be re-programmed for loan activities in those same or similar programs from which the funds were originally provided to the extent possible. The City currently has on-hand approximately \$350,000 in loan repayments (HOME program income) that will be committed to additional HOME housing program activities (First Time Homebuyer loans and/or single-family rehabilitation projects). If additional program income funds are received that are not automatically re-programmed, specific projects will be identified during the Action Plan process.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,327,381	0	0	1,327,381	5,300,000	A steady funding level is anticipated over the next five years.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	579,460	350,000	0	929,460	2,300,000	A steady funding level is anticipated over the next five years.
Other	public - federal	Other	802,656	0	0	802,656	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The extent of needs in El Cajon far exceeds the available funding from the CDBG and HOME programs. Most activities to be pursued by the City with CDBG and HOME funds will be leveraged with a variety of funding sources, including: grants from State, Federal, and local governments; private foundations; capital development funds; general funds; private donations of funds or services; and other various funding sources. For example, the City actively pursues funding under the CalHome program to expand affordable homeownership for low and moderate income households. For new construction, substantial rehabilitation, and acquisition of affordable housing, the City encourages the use of Low Income Housing Tax Credits.

Federal match requirements apply to the City's HOME funds. The HOME program requires that for every HOME dollar spent, the City must provide a 25 percent match with non-federal dollars. In FY 2018, the City was granted a 100 percent match reduction such that its match requirement is waived. Nevertheless, the City still maintains an excess in match requirements from previous fiscal years of \$6.6 million. This

excess match will be sufficient to fulfill the City's HOME match requirements if not waived in the future.

Given the limited annual allocations in CDBG and HOME funds, the City may consider pursuing new Section 108 loans within the five-year Consolidated Plan period in order to support large-scale public improvements or housing projects.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City owns one building (purchased many years ago with CDBG funds), which is leased to a nonprofit homeless services provider (Crisis House) at a reduced rate (estimated at \$110,000 in value). The lease agreement with Crisis House requires the agency to continue its homeless services at the location.

The El Cajon City Council established and activated the El Cajon Housing Authority in March 2011, a new agency, and adopted a resolution to become the Successor Agency for all housing assets and functions acquired or assisted with Low and Moderate Income Housing Funds in January 2012. Although no new Low and Moderate Income Housing funds will be available, the El Cajon Housing Authority has accepted responsibility for the physical housing assets and housing loan portfolio which may continue to generate income as loans are repaid. The El Cajon Housing Authority will have responsibility for determining the direction and focus of any income generated from original Low and Moderate Income Housing Funds, now known as the Housing Asset Funds.

Discussion

See discussions above.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Decent and Affordable Housing	2019	2023	Affordable Housing	City-wide	Conserve and Improve Existing Affordable Housing Provide Homeownership Assistance Assist in Development of Affordable Housing	CDBG: \$25,000 HOME: \$579,460	Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted
2	Support Continuum of Care System for the Homeless	2019	2023	Homeless	City-wide	Support Continuum of Care for the Homeless	CDBG: \$110,000	Homeless Person Overnight Shelter: 310 Persons Assisted
3	Provide Community and Supportive Services	2019	2023	Provide Community and Supportive Services	City-wide	Provide Needed Community and Supportive Services	CDBG: \$89,107	Public service activities other than Low/Moderate Income Housing Benefit: 555 Persons Assisted
4	Provide Community Facilities and Infrastructure	2019	2023	Non-Housing Community Development	City-wide	Provide for Community Facilities & Infrastructure	CDBG: \$862,798	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 63655 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Decent and Affordable Housing
	Goal Description	<p>This goal is achieved through a variety of programs and activities, including, but not limited to:</p> <ul style="list-style-type: none"> • Rehabilitation assistance to property owners to improve single-family, mobile homes, and multi-family housing; • Acquisition and/or rehabilitation of multi-family housing projects; • Lead-based paint hazard reduction efforts; • Homeownership assistance; • Assistance with land assemblage; • New construction of affordable housing (renter-occupied and ownership); • Conversion of existing uses to affordable housing; and <p>Purchase of affordability covenants to expand affordable housing inventory.</p>
2	Goal Name	Support Continuum of Care System for the Homeless
	Goal Description	<p>The City will continue to participate in the San Diego County Regional Task Force on the Homeless (RTFH) to assess needs and coordinate efforts to address needs. Specifically, the following needs have been prioritized to serve the homeless:</p> <ul style="list-style-type: none"> • Additional Housing Navigator, Housing Locator and Outreach Coordinators in East County. • Short-term rental assistance (rapid re-housing) for homeless individuals and families to secure permanent housing. <p>Emergency services to assist those in crisis situations and supportive services to help homeless transition to self-sufficiency.</p>

3	Goal Name	Provide Community and Supportive Services
	Goal Description	<p>Through Capital Improvement Planning, the City will provide for new and improve existing community facilities and infrastructure. These including the following:</p> <ul style="list-style-type: none"> • Upgrade existing park facilities, especially Wells Park. • ADA concrete projects, including new and retrofitted curb ramps, streets, sidewalks and gutters. • Improvements to streets and streetscapes in residential neighborhoods, such as neighborhood trails, lighting and other safety/security improvements. • Assistance to service providers for necessary improvements to public facilities serving special needs populations <p>Periodically assess the need for and (when determined to be warranted) pursue Section 108 loans for large-scale public improvement and revitalization projects.</p>
4	Goal Name	Provide Community Facilities and Infrastructure
	Goal Description	<p>The City will provide for a variety of community and supportive services, with special emphasis on senior services, crime awareness and prevention programs, youth and at-risk youth services, and services for new immigrants. Other services may be considered if funding is available</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

The FY 2019 One-Year Action Plan implements the first year of the FY 2019 – FY 2023 Five-Year Consolidated Plan and addresses HUD consolidated planning requirements for the Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) programs for El Cajon. The plan includes a listing of activities that the City will undertake during FY 2019 (July 1, 2019 through June 30, 2020) using CDBG and HOME funds. The City is receiving \$1,327,381 in CDBG funds and \$579,460 in HOME funds.

Projects

#	Project Name
1	CDBG Administration
2	Fair Housing Services
3	Wells Park Phase 3 (City-Public Works)
4	ADA Pedestrian Curb Ramps & Sidewalks Program
5	Security Fencing at 1527 E. Main (ECTLC)
6	HVAC Replacements (Crisis House)
7	Gymnasium Roof Replacement (Boys & Girls Club of East County)
8	Community Policing (City Police Services)
9	Emergency Shelter Program (ECTLC)
10	Rotational Shelter Program (Interfaith Shelter Network)
11	Food Delivery Program for Seniors (Meals on Wheels Greater San Diego)
12	Senior Care Coordination Program (ElderHelp of San Diego)
13	HOME Administration (City-Housing)
14	CHDO Reserve
15	Housing Programs Pool of Funds (City Housing)
18	CV-Emergency Shelter Program (ECTLC)
19	CV- Rental and Utility Assistance (Interfaith Shelter)
20	CV- Rental and Utility Assistance (CSA)
21	CV- Rental and Utility Assistance (Home Start, Inc.)
22	CV- Emergency Motel Stays (Home Start, Inc.)

Table 3 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Priority needs established in the FY 2019 – FY 2023 Five-Year Consolidated Plan, which form the basis for establishing objectives and outcomes in the FY 2019 Action Plan are as follows:

- Conserve and Improve Existing Affordable Housing;
- Provide Homeownership Assistance;
- Assist in the Development of Affordable Housing;
- Support Continuum of Care for the Homeless;
- Provide for Community Facilities and Infrastructure;
- Provide Needed Community and Supportive Services; and
- Planning and Administration.

The major obstacle to addressing the underserved needs is the lack of adequate funding, especially for affordable housing activities. With the dissolution of redevelopment in California and reduced State and Federal funding levels, the City's ability to address the extensive needs in the community is seriously compromised.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	City-wide
	Goals Supported	Provide Decent and Affordable Housing Support Continuum of Care System for the Homeless Provide Community Facilities and Infrastructure Provide Community and Supportive Services
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$240,476
	Description	Funding to the City's Housing Division for continued administration of both the CDBG and HOME Programs, including internal and external costs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Citywide
	Planned Activities	The City will undertake a number of planning and administration activities, including program delivery, monitoring, and reporting.
2	Project Name	Fair Housing Services
	Target Area	City-wide
	Goals Supported	Provide Decent and Affordable Housing
	Needs Addressed	Provide Needed Community and Supportive Services
	Funding	CDBG: \$25,000 HOME: \$5,000
	Description	Funding to CSA San Diego County (formerly Center for Social Advocacy) for provision of fair housing services. An additional \$5,000 in HOME Admin funds was awarded for a total contract of \$30,000. Contract objective: To serve 400 people with fair housing services.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 400 persons will be assisted with fair housing services.
	Location Description	Citywide
	Planned Activities	Fair housing activities include outreach and education, counseling, mediation, advocacy, investigation of fair housing complaints and referrals to enforcement agencies.
3	Project Name	Wells Park Phase 3 (City-Public Works)
	Target Area	City-wide
	Goals Supported	Provide Community Facilities and Infrastructure
	Needs Addressed	Provide for Community Facilities & Infrastructure
	Funding	CDBG: \$500,000
	Description	
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 7,450 individuals may benefit from this project.
	Location Description	This project is administered by Public Works at Wells Park and will benefit residents in low-income census tracts surrounding the park.
Planned Activities	Improvements will address recreational features, security features, lighting, parking lot enhancements, security gates and fencing, restroom enhancements, irrigation and landscaping.	
4	Project Name	ADA Pedestrian Curb Ramps & Sidewalks Program
	Target Area	City-wide
	Goals Supported	Provide Community Facilities and Infrastructure
	Needs Addressed	Provide for Community Facilities & Infrastructure
	Funding	CDBG: \$235,213
	Description	This program will help to construct and retrofit curb ramps and sidewalks in the City.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 63,655 individuals may benefit from this project.
	Location Description	This program is administered by the Public Works Department and will benefit residents citywide.
	Planned Activities	This project will construct new pedestrian curb ramps and sidewalks in different areas of the City and will also retrofit existing pedestrian curb ramps with yellow truncated raised domes to help visually impaired pedestrians. Funding may also be used to modify City facilities to ensure accessibility.
5	Project Name	Security Fencing at 1527 E. Main (ECTLC)
	Target Area	City-wide
	Goals Supported	Provide Community Facilities and Infrastructure
	Needs Addressed	Provide for Community Facilities & Infrastructure
	Funding	CDBG: \$25,000
	Description	Funds will be used to construct a security fence at the East County Transitional Living Center.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 500 individuals may benefit from this project.
	Location Description	This project will be administered by the East County Transitional Living Center and will benefit their clientele.
Planned Activities	Fabricate and install over 500 feet of iron fence and one fence gate to prevent unauthorized individuals from the property that may vandalize, steal or harm program participants as well as keep youth from leaving the property unescorted.	

6	Project Name	HVAC Replacements (Crisis House)
	Target Area	City-wide
	Goals Supported	Provide Community Facilities and Infrastructure
	Needs Addressed	Provide for Community Facilities & Infrastructure
	Funding	CDBG: \$48,500
	Description	Funds will be used to replace and install 3 new HVAC units at the Crisis House facility.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 4,900 individuals may benefit from this project.
	Location Description	This project will be administered by Crisis House and will benefit their clientele.
Planned Activities	Install a new HVAC system, which includes one carrier 5 ton rooftop package unit, two carrier 3 ton rooftop package units, ducting replacement and two roof curb adapters. Current utilities and existing thermostats will be utilized.	
7	Project Name	Gymnasium Roof Replacement (Boys & Girls Club of East County)
	Target Area	City-wide
	Goals Supported	Provide Community Facilities and Infrastructure
	Needs Addressed	Provide for Community Facilities & Infrastructure
	Funding	CDBG: \$54,085
	Description	Funds will be used to complete the gymnasium roof replacement.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 512 individuals may benefit from this project.
	Location Description	This project will be administered by the Boys & Girls Club of East County and will benefit their clientele.

	Planned Activities	Funds will be used to complete the renovation/rehabilitation of the gymnasium roof and remaining lower roofs that cover the El Cajon Boys & Girls Clubhouse.
8	Project Name	Community Policing (City Police Services)
	Target Area	City-wide
	Goals Supported	Provide Community and Supportive Services
	Needs Addressed	Provide Needed Community and Supportive Services
	Funding	CDBG: \$49,107
	Description	Funds will be used for the provision of the Crime Free Multi Housing Program which serves residents citywide by reducing crime and increasing safety in neighborhoods.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 2,000 individuals may benefit from this program.
	Location Description	This program will be administered by Police Services and will benefit residents citywide.
Planned Activities	Activities include outreach and education, as well training for crime prevention activities.	
9	Project Name	Emergency Shelter Program (ECTLC)
	Target Area	City-wide
	Goals Supported	Support Continuum of Care System for the Homeless
	Needs Addressed	Support Continuum of Care for the Homeless
	Funding	CDBG: \$100,000
	Description	Funds will be used to provide emergency shelter for the homeless.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 280 individuals may benefit from this program.

	Location Description	This program will be administered by the East County Transitional Living Center and will benefit individuals citywide.
	Planned Activities	Assist homeless families and individuals with their immediate needs of shelter, meals and case management resources. The goal of the program is to assist them with locating a suitable program, locating permanent housing and employment if needed.
10	Project Name	Rotational Shelter Program (Interfaith Shelter Network)
	Target Area	City-wide
	Goals Supported	Support Continuum of Care System for the Homeless
	Needs Addressed	Support Continuum of Care for the Homeless
	Funding	CDBG: \$10,000
	Description	Funds will be used to provide seasonal, night time emergency shelter to homeless and other supportive services.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 individuals may be assisted from this program.
	Location Description	This program will be administered by the Interfaith Shelter Network and will benefit individuals citywide.
	Planned Activities	Provide seasonal night-time emergency shelter to homeless families and individuals and services to assist moving them towards transitional or permanent housing. Shelter guests will be referred to sub-contracted social service agencies for case management and then put into facilities for shelter, meals and support.
11	Project Name	Food Delivery Program for Seniors (Meals on Wheels Greater San Diego)
	Target Area	City-wide
	Goals Supported	Provide Community and Supportive Services
	Needs Addressed	Provide Needed Community and Supportive Services
	Funding	CDBG: \$25,000
	Description	Funds will be used for the provision of meals to low-income, homebound seniors within the City.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 125 seniors will benefit from this program.
	Location Description	This program will be administered by Meals on Wheels Greater San Diego and will benefit seniors citywide.
	Planned Activities	Funding will be used to provide meals to low income, home-bound seniors in the City.
12	Project Name	Senior Care Coordination Program (ElderHelp of San Diego)
	Target Area	City-wide
	Goals Supported	Provide Community and Supportive Services
	Needs Addressed	Provide Needed Community and Supportive Services
	Funding	CDBG: \$15,000
	Description	Funds will be used to implement a Care Coordination program to deliver in home assistance options to seniors.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 180 seniors will benefit from this program.
	Location Description	This program is administered by ElderHelp of San Diego and is available to seniors citywide.
	Planned Activities	Provide the Care Coordination Program that gives seniors in home assistance options to address the health and logistical challenges they face. Seniors are paired with a Care Coordinator who will provide an evaluation and implement a coordinated care plan. Care coordinators will connect the client with appropriate resources, provide physician advocacy and coordinate all in home services.
13	Project Name	HOME Administration (City-Housing)
	Target Area	City-wide
	Goals Supported	Provide Decent and Affordable Housing

	Needs Addressed	Planning and Administration
	Funding	HOME: \$52,946
	Description	Funding to the Housing Division for administration of the HOME Program, including internal and external costs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Citywide.
	Planned Activities	Planning and administration activities include program management and delivery, monitoring, and reporting.
14	Project Name	CHDO Reserve
	Target Area	City-wide
	Goals Supported	Provide Decent and Affordable Housing
	Needs Addressed	Conserve and Improve Existing Affordable Housing Assist in Development of Affordable Housing
	Funding	HOME: \$86,919
	Description	15 percent of the HOME funds to be reserved for future allocation to one or more CHDOs. Staff will return with recommendations for a specific CHDO and project at a later time once a specific project has been identified.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	A specific project has not been identified yet. Furthermore, multi-year CHDO funding may be needed to pursue a project. Overall, the Consolidated Plan has a goal of achieving 10 affordable ownership units over five years, or an average of two units per year.
	Location Description	Citywide.
	Planned Activities	Staff will identify a project to pursue with a CHDO. Eligible activities include new construction, acquisition/rehabilitation, or substantial rehabilitation.

15	Project Name	Housing Programs Pool of Funds (City Housing)
	Target Area	City-wide
	Goals Supported	Provide Decent and Affordable Housing
	Needs Addressed	Conserve and Improve Existing Affordable Housing Provide Homeownership Assistance
	Funding	HOME: \$434,595
	Description	Funding to be allocated to the Housing Programs Pool of Funds (H0720) for continuing authorized housing activities including the HOME-funded Rehabilitation Programs and the First Time Homebuyer Program. Funds may be moved from the Housing Programs Pool of Funds to these HOME Entitlement programs on an as-needed basis based on market conditions and demand.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates assisting in the rehabilitation of four mobile home units and one single-family home, as well as providing assistance to four first time homebuyers to achieve homeownership.
	Location Description	Citywide.
	Planned Activities	Authorized programs include the HOME-funded rehabilitation programs and First Time Homebuyer Program.
16	Project Name	CV-Emergency Shelter Program (ECTLC)
	Target Area	City-wide
	Goals Supported	Support Continuum of Care System for the Homeless
	Needs Addressed	Support Continuum of Care for the Homeless
	Funding	CDBG-CV: \$185,294
	Description	Funds will be used to provide emergency shelter for the homeless.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 325 individuals may benefit from this program.

	Location Description	East County Transitional Living Center. 1527 East Main Street, El Cajon, CA 92021
	Planned Activities	Assist homeless families and individuals with their immediate needs of shelter, meals and case management resources during the COVID-19 pandemic.
17	Project Name	CV- Rental and Utility Assistance (Interfaith Shelter)
	Target Area	City-wide
	Goals Supported	Provide Community and Supportive Services
	Needs Addressed	Provide Needed Community and Supportive Services
	Funding	CDBG-CV: \$200,000
	Description	Funds will be used to provide rental and utility assistance to individuals who are facing eviction due to loss of income associated to COVID-19.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 36 households will be assisted with this program.
	Location Description	This program will be administered by Interfaith Shelter Network and benefit residents citywide.
	Planned Activities	This program will provide emergency grants for the payment of rent or utilities for no more than 3 months to help those at risk for homelessness due to job loss or a reduction of income.
18	Project Name	CV- Rental and Utility Assistance (CSA)
	Target Area	City-wide
	Goals Supported	Provide Community and Supportive Services
	Needs Addressed	Provide Needed Community and Supportive Services
	Funding	CDBG-CV: \$200,000
	Description	Funds will be used to provide rental and utility assistance to individuals who are facing eviction due to loss of income associated to COVID-19.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 30 families will benefit from this program.
	Location Description	This program will be administered by CSA San Diego County and will benefit families citywide.
	Planned Activities	Funds will be used to provide rental and utility assistance for up to 3 months to low income families.
19	Project Name	CV- Rental and Utility Assistance (Home Start, Inc.)
	Target Area	City-wide
	Goals Supported	Provide Community and Supportive Services
	Needs Addressed	Provide Needed Community and Supportive Services
	Funding	CDBG-CV: \$172,362
	Description	Funds will be used to provide rental and utility assistance to individuals who are facing eviction due to loss of income associated to COVID-19.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 30 households will benefit from this program.
	Location Description	This program will be administered by Home Start, Inc. and will benefit residents citywide.
Planned Activities	Funds will be used to provide rent and utility assistance to low income families facing eviction.	
20	Project Name	CV- Emergency Motel Stays (Home Start, Inc.)
	Target Area	City-wide
	Goals Supported	Support Continuum of Care System for the Homeless
	Needs Addressed	Support Continuum of Care for the Homeless
	Funding	CDBG-CV: \$45,000
	Description	Funds will be used to provide homeless individuals with overnight stays in a motel.

Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 individuals may benefit from this project.
Location Description	This program will be administered by Home Start, Inc. and will benefit individuals citywide.
Planned Activities	Funds will be used to secure emergency motel rooms for low income individuals without shelter. Case management will also be provided to help individuals achieve housing stability.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City has not established any specific target areas for the use of CDBG and HOME funds. Most public services are available to low and moderate income/special needs residents citywide. Direct assistance such as housing rehabilitation assistance will be available to income-qualified households citywide. Public improvements will be undertaken primarily in low and moderate income neighborhoods, except for ADA improvements, which are not limited to the low and moderate income area.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Priority needs established in the FY 2019 – FY 2023 Five-Year Consolidated Plan, which form the basis for establishing objectives and outcomes in the FY 2019 Action Plan are as follows:

- Conserve and Improve Existing Affordable Housing;
- Provide Homeownership Assistance;
- Assist in the Development of Affordable Housing;
- Support Continuum of Care for the Homeless;
- Provide for Community Facilities and Infrastructure;
- Provide Needed Community and Supportive Services; and
- Planning and Administration.

These priorities were established after consultation with the community, City staff, and service providers.

Discussion

See discussions above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City plans to utilize CDBG funds to support housing activities including the City’s Housing Rehabilitation Programs and First Time Homebuyer Program. Funds may be moved from the Housing Program Pool of Funds to these programs on an as-needed basis based on market conditions and demand. These programs are expected to rehabilitate four mobile homes and one single family home, along with homebuyer assistance to four first time homebuyers.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	9
Special-Needs	0
Total	9

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	4
Total	9

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

See discussions above.

AP-60 Public Housing – 91.220(h)

Introduction

No public housing is located in the City of El Cajon.

Actions planned during the next year to address the needs to public housing

Not applicable.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Not applicable.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

See discussions above.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

As a service hub in the East County area, El Cajon participates in the Regional Task Force on the Homeless (which merged with the former Regional Continuum of Care Council (RCCC)), comprised of 18 cities and the County of San Diego, non-profit service providers, and stakeholders. The RTFH coordinates and oversees the annual CoC application process, and develops and vets programs to address issues regarding homelessness in the region. The RTFH also oversees the collection of regional homeless data, serves as a clearinghouse for regional information on homeless data and resources, identifies gaps in services, and leads strategic planning initiatives to move people from homelessness to permanent housing. The City is an active member of the RTFH and will continue to work with them to support services and apply for funding to address (and end) homelessness in our region.

The City also actively participates in the San Diego East County Homeless Task Force which meets regularly to identify solutions to homelessness problems by working collaboratively with all sectors of our communities

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City uses its CDBG funds to complement the RTFH strategy. For FY 2019, the City has allocated funding for the East County Transitional Living Center's Emergency Shelter Program, and Interfaith Shelter Network's Rotational Shelter Program. Together, these programs are expected to serve approximately 310 homeless persons in FY 2019.

Addressing the emergency shelter and transitional housing needs of homeless persons

For FY 2019, the City plans to allocate funding for the East County Transitional Living Center's (ECTLC) Emergency Shelter Program and the Interfaith Shelter Network's Rotational Shelter Program. The ECTLC program serves the homeless population either through direct case management services, shelter beds, the provision of motel vouchers, referrals to other agencies or other direct assistance. The Emergency Shelter program is expected to serve 280 persons. The Interfaith Shelter Network is expected to assist 30 persons.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

El Cajon participates in the RTFH's efforts in ending chronic and other categories of homelessness. The RTFH coordinates services and funding for the homeless to move people from homelessness to permanent housing. Chronically homeless persons often require rehabilitation services, employment training and placement, health services, and case management to move from homelessness to transitional housing, and then to supportive/permanent housing. The Continuum of Care Strategy coordinated by the RTFH offers a full range of services and facilities to address the needs of families with children, veterans and their families and unaccompanied youth. The City supports the RTFH's strategy for constructing housing facilities that help transition homeless persons to a stable housing situation and to receive supportive services that would improve their employment skills.

The City will continue to provide in-kind support for Crisis House, a local non-profit agency that serves the homeless population, in the form of in-lieu rent of a publicly-owned building for the provision of services to the homeless, and the assignment of cell tower revenue for operational support. Several years ago, the City acquired and renovated a building using CDBG funds. The building is currently leased to Crisis House, a non-profit agency providing case management, family reunification and food pantry services to the homeless, for \$1 per year. This rent reduction is estimated to be equivalent to approximately \$110,000 per year in support to this agency for services to the homeless and those at risk of becoming homeless. Additionally, a cellular phone relay tower was installed on this property. The rent paid by the cellular phone company is provided directly to Crisis House for operational support.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The County and the 18 incorporated cities have made a long- term commitment to defeating chronic homelessness. In September of 2006, the Plan to End Chronic Homelessness in the San Diego Region (PTECH) was adopted by the City of San Diego, followed shortly thereafter with adoption by the County and the many cities in the region, including the City of El Cajon. Implementation of the Plan began in 2007 and a number of committees were formed with the United Way as the convener. The PTECH is comprised of five main goals, including Housing First (permanent supportive housing), Housing Plus (wraparound

services and support), Prevention, Enhanced Data Collection and Securing Mainstream Resources.

Discussion

See discussions above.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of El Cajon works to remove barriers to affordable housing and the financial impact of efforts to protect public health and safety by taking actions to reduce costs or provide off-setting financial incentives to assist in the production of safe, high quality, affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

For FY 2019, the City has allocated \$434,595 in HOME funds to the Housing Programs Pool of Funds (H0720) for continuing authorized housing activities including the HOME-funded Rehabilitation Programs and the First Time Homebuyer Program. Funds may be moved from the Housing Programs Pool of Funds to these HOME Entitlement programs on an as-needed basis based on market conditions and demand. In addition, the City currently has on-hand approximately \$350,000 in loan repayments (HOME program income) that will be committed to additional HOME housing program activities (First Time Homebuyer loans and/or single-family rehabilitation projects).

The City's Housing Element identifies a number of steps the City will take during FY 2019 to facilitate the development of affordable housing, including:

- Continue to streamline the environmental review process for housing developments, using available state categorical exemptions and federal categorical exclusions, when applicable.
- Annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in El Cajon for lower income households (including extremely low income households), such as seniors, disabled, the homeless, and those at risk for homelessness.
- Amend the Zoning Code to provide zoning incentives for affordable housing projects, such as increases in density, height and/or lot coverage (this has been completed).
- Amend the Zoning Code to address the ministerial approval of accessory dwelling units, to remove the requirement for separate water meters, and to allow the required parking be accommodated on driveways (this has been completed).
- Achieve five second units annually.
- Evaluate the need for a Citywide Affordable Housing Ordinance by June 30, 2019.

Discussion:

See discussions above.

AP-85 Other Actions – 91.220(k)

Introduction:

Priority needs established in the FY 2019 – FY 2023 Five-Year Consolidated Plan, which form the basis for establishing objectives and outcomes in the FY 2019 Action Plan are as follows:

- Conserve and Improve Existing Affordable Housing;
- Provide Homeownership Assistance;
- Assist in the Development of Affordable Housing;
- Support Continuum of Care for the Homeless;
- Provide for Community Facilities and Infrastructure;
- Provide Needed Community and Supportive Services; and
- Planning and Administration.

Actions planned to address obstacles to meeting underserved needs

The major obstacle to addressing the underserved needs is the lack of adequate funding, especially for affordable housing activities. With the dissolution of redevelopment in California and reduced state and Federal funding levels, the City's ability to address the extensive needs in the community is seriously compromised.

The City's 2013-2021 Housing Element includes a commitment to annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in El Cajon for lower income households. The new SB 2 planning and affordable housing grant is a potential new funding source. In addition, the leveraging of available funds, to the greatest extent possible, will continue.

Actions planned to foster and maintain affordable housing

The City works to remove barriers to affordable housing and the financial impact of efforts to protect public health and safety by taking actions to reduce costs or provide off-setting financial incentives to assist in the production of safe, high quality affordable housing.

For FY 2019, the City plans to allocate \$434,595 to the Housing Programs Pool of Funds for continuing authorized housing activities including the HOME-funded Rehabilitation Programs and the First Time Homebuyer Program. Funds may be moved from the Housing Programs Pool of Funds to the HOME Entitlement programs on an as-needed basis based on market conditions and demand. These programs assist the City with meeting the goals and objectives as adopted in the Five-Year Consolidated Plan and

Housing Element for the City of El Cajon. In addition, for FY 2019, \$86,919 must be set aside for future allocation to one or more CHDOs.

Actions planned to reduce lead-based paint hazards

The City will continue to inform all residents applying for loans or grants through the Housing Rehabilitation Programs about the hazards of lead-based paint. Code enforcement and building inspectors will continue to identify lead-based paint hazards as part of their ongoing activities, if the scope of the complaint allows them into the unit, or if it is a part of an ongoing investigation. The Building Division will continue to be alert to units that may contain lead-based paint. They will inform tenants and landlords as part of their inspections.

For the First Time Homebuyer Programs, lead abatement is the responsibility of the seller, and the City will not participate in down payment/closing cost assistance on any house containing lead.

Actions planned to reduce the number of poverty-level families

While the City has little control over the majority of the factors affecting poverty, it may be able to assist those living below the poverty line. The City supports other governmental, private, and non-profit agencies involved in providing services to low and moderate income residents and coordinates efforts with these groups where possible to allow for more efficient delivery of services.

During FY 2019, the City will continue to implement its strategy to help impoverished families achieve economic independence and self-sufficiency. City residents may utilize existing County job training and social service programs to increase employment marketability, household income and housing options. The City will allocate 15 percent of CDBG funds to public service agencies that offer supportive services in the fight against poverty.

Actions planned to develop institutional structure

The City of El Cajon works with a wide range of public and community social service agencies to meet and address the various needs of the community. In FY 2019, City staff will continue to collaborate internally, as well as with local non-profit advocacy group and other County, State and Federal organizations. Specifically, the City participates in various regional efforts that involve the collaboration of local jurisdictions, private organizations, and other public and quasi-public agencies to address homelessness, fair housing, and affordable housing issues.

Actions planned to enhance coordination between public and private housing and social service agencies

The City maintains a contact list of over 100 interested parties/potential applicants. Letters or notices announcing the availability of funds are mailed to these interested agencies at least annually, in addition

to notices being published multiple times in the local newspaper and the posting of notices at the City's two libraries, in the City's public kiosk and on the City's website. Applications for public service and public facility projects are accepted after notification for a minimum of a 30-day availability period. In addition, staff attends several local and regional meetings, which include service providers, neighboring agencies and elected officials to keep abreast of issues impacting the quality of life for El Cajon's low income residents. The City maintains a web presence and is proactive in providing technical assistance throughout the year to assist interested citizens and agencies in understanding and applying for El Cajon's CDBG and HOME funds.

The City is developing enhancements and strengthening its coordination and consultation processes with other agencies, including State and local public agencies, the Regional Continuum of Care Council and others, to ensure that needed services and funding for homeless and other services are directed to the East County region and to El Cajon residents specifically. The City will continue to work with agencies and organizations to strengthen coordination, assess gaps in the delivery of services, develop strategies to overcome those gaps, and to carry out the goals and objectives of the Annual Action Plan.

Discussion:

See discussions above.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following sections present information on other program-specific requirements.

For Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan: 2019

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
None.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of El Cajon will invest its HOME funds in accordance with the forms of assistance listed in §92.205(b)(1). The City will use its HOME funds to assist income eligible single-family, mobile home and/or multi-family owners with loans for rehabilitation (or replacement) of their units to conserve and improve existing affordable housing. The assistance will be in the form of deferred payment, non-interest-bearing loan(s) with provisions for recapture of the principal amount upon non-owner occupancy of the unit for a specified affordability period. The City will also use its HOME funds to assist first time homebuyers to purchase a new or existing single-family or condominium home in the City.

In the First Time Homebuyer Program, assistance provided by the City will be in the form of deferred payment, non-interest-bearing loan(s) with provisions for recapture of the principal amount and equity-sharing in lieu of interest upon non-owner occupancy of the unit for the specified affordability period. The principal amount is never forgiven and must be repaid upon non-owner occupancy.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

To ensure affordability, the City imposes recapture requirements on the borrower in order to recoup all or a portion of the HOME assistance provided, along with a share of any equity as outlined above, should the housing unit not continue to be the borrower's principal place of residence for the duration of the period of affordability. The following is reprinted directly from the HOMEOWNER'S REGULATORY AGREEMENT FOR HOME PROGRAM PARTICIPATION, which is recorded against the property at the close of escrow when HOME funds have been used to assist with the purchase.

“Pursuant to 24 CFR 92.254(a)(ii), the City of El Cajon requires that HOME funds be recaptured if the housing does not continue to be the principal residence of the family for the duration of the Period of Affordability. If all or any part of the Property or any interest in it is sold, rented, refinanced, conveyed or transferred (of if a beneficial interest in Borrower is sold, rented, refinanced, conveyed or transferred and Borrower is not a natural person), the Equity, as hereafter defined, in the Property shall be shared between the Borrower and the City on the following basis. The maximum equity to be shared by the City shall not exceed the amount equal to the percentage of the value of the residence financed by the CalHome and HOME Program Loan(s). That is, if the loan equals twenty

percent of the Original Purchase Price of the residence, a maximum of twenty percent of the Net Appreciation may be charged by the City.

In the event that no Net Appreciation exists at the time of transfer or sale, the CalHome and HOME/ADDI funds will still be due and payable. In the event that a negative Net Appreciation situation exists, and the full amount of the HOME/ADDI funds are not available to be recaptured, the amount of HOME/ADDI funds required to be repaid to the City will be as set forth in 24 CFR 92.254(a)(ii)(A)(3). The formulas are as follows:

$$\frac{\text{HOME/ADDI Investment X Net Proceeds}}{\text{HOME/ADDI Investment + Homeowner Investment}} = \text{HOME/ADDI amount to be recaptured}$$

HOME/ADDI Investment + Homeowner Investment

$$\frac{\text{Homeowner Investment X Net Proceeds}}{\text{HOME/ADDI Investment + Homeowner Investment}} = \text{Amount to Homeowners}$$

HOME/ADDI Investment + Homeowner Investment

Provided that the Borrower is not in default under the terms of the Note, the Note interest, equity share shall be forgiven in its entirety and interest in the equity of the Property shall be relinquished by the City THIRTY (30) years from the date of the execution of the Note, as provided by the loan documents.

Under no circumstances can the City (American Dream FTHB Program) recapture more than is available from the Net Proceeds of the sale."

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

None.

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(I)(5)

1. Distribution of Funds

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or

employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

<TYPE=[section 9 end]>

Discussion:

See discussions above.