

2025-26 CDBG/HOME/ESG

Notice of Funding Availability Workshop

1/09/25

To view the presentation, click on the link below.

[San Joaquin CDBG/HOM/ESG NOFA Application Webinar Recording](#)

Below is the Power Point Presentation for your reference.

If you have issues accessing the recording, please contact:

Neighborhood Preservation at (209) 468-3175.



San Joaquin County

HSA

Human Services Agency

2025 CDBG/HOME/ESG

Notice of Funding Availability Workshop

1/9/25



Welcome

Introductions

Funds received from the U.S.
Department of Housing and
Urban Development (HUD)

CDBG - Community
Development Block Grant

HOME – HOME Investments
Partnership Program

ESG - Emergency Solutions
Grant

Urban County Area

- Unincorporated San Joaquin County
- City of Escalon
- City of Lathrop
- City of Ripon
- City of Manteca
- City of Mountain House
- City of Tracy

HUD 2024 Income Limits
Stockton-Lodi CA Metropolitan Statistical Area

Household Size	Extremely Low-Income (30% of AMI)	Very Low-Income (50% of AMI)	CDBG Low- and Moderate-Income (80% of AMI)
1 Person	\$20,250	\$33,750	\$54,000
2 Persons	\$23,150	\$38,600	\$61,700
3 Persons	\$26,050	\$43,400	\$69,400
4 Persons	\$28,900	\$48,200	\$77,100
5 Persons	\$31,250	\$52,100	\$83,300
6 Persons	\$33,550	\$55,950	\$89,450
7 Persons	\$35,850	\$59,800	\$95,600
8 Persons	\$38,150	\$63,650	\$101,800

Source: U.S. Department of Housing and Urban Development (HUD), effective April 1, 2024.

**FOR INCOME DETERMINATION RULES SEE THE HUD EXCHANGE
 CPD INCOME ELIGIBILITY CALCULATOR
 CPD INCOME ELIGIBILITY CALCULATOR MANUAL**

***ESTIMATED* ANNUAL FUNDING**

County and Participating Cities:

- Community Development Block Grant (CDBG) - \$2,900,000
- *Multiple types of activities*
- HOME Investment Partnerships Program (HOME) - \$1,200,000
- *Affordable housing activities only*

County administers:

- Emergency Solutions Grant (ESG) - \$245,000
- *Homeless activities only*

FEDERAL REQUIREMENTS

All Grant Awards will Require:

- Environmental review (completed by the jurisdiction)
- Registration in SAM.gov and Unique Entity Identifier (UEI)
- Status check on the federal debarment list
- Single audit if agency spends more than \$1,000,000 in federal funds in a fiscal year
- Reporting of beneficiaries served
- Federal procurement, documentation of expenses
- Monitoring
- Compliance with Fair Housing laws and Affirmative Marketing

Depending on the Type of Activity:

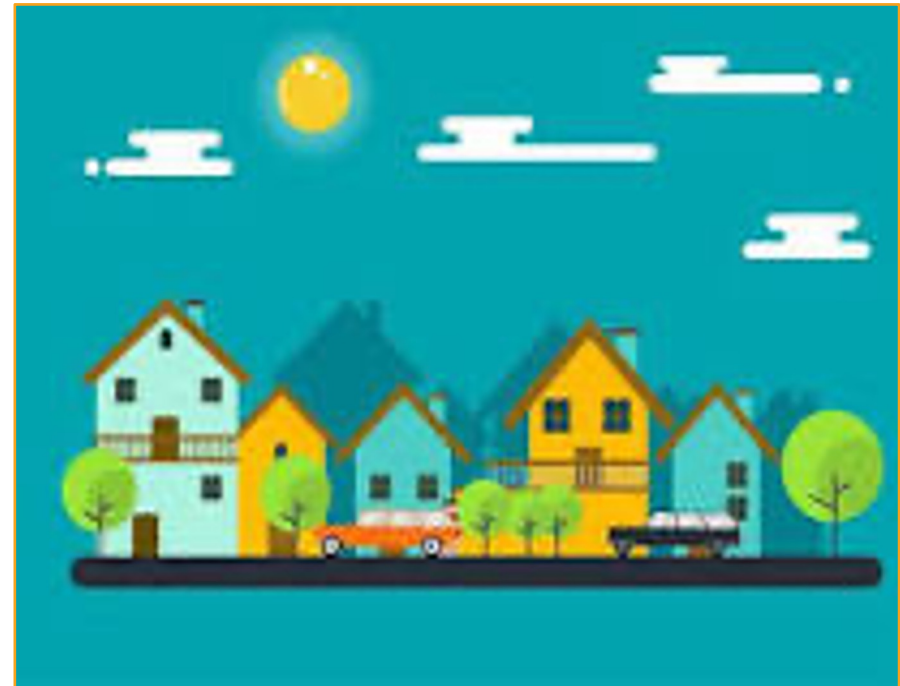
- Documentation of eligibility of beneficiaries (usually income determination, but other requirements may apply)
- State and Federal prevailing wage for construction projects
- Section 3 for construction over \$200,000
- Uniform Relocation Assistance (URA), if applicable
- Build America Buy America (Buy America Preference) for infrastructure materials over \$250,000 or de minimus of 5% up to \$1 million

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

Authorized by Title I of the Housing and Community Development Act of 1974 (HCDA)

The goal of the CDBG program is to assist Low/Mod income persons and neighborhoods by providing:

- Decent and affordable housing;
- A suitable living environment; and
- Expanded economic opportunities.



CDBG FUNDS MAY BE USED FOR A WIDE RANGE OF ACTIVITIES

- Public Services
- Affordable Housing
- Public Facilities
- Public Infrastructure
- Economic Development (not eligible under this NOFA)

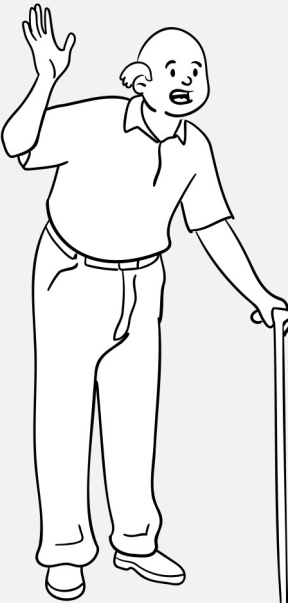


CDBG - PUBLIC SERVICES LIMITED TO 15% OF FUNDS

Examples

- Youth programs
- Senior services
- Homeless services
- Domestic violence or sexual assault services
- Food assistance/food banks
- Health or mental health
- Others

*NOTE – cannot supplant
other existing funding*



CDBG - AFFORDABLE HOUSING



- Homebuyer assistance
- Homeowner housing rehabilitation
- Residential energy efficiency improvements
- Affordable rental housing acquisition and/or rehabilitation

Ineligible - Construction costs for new housing development

CDBG - PUBLIC FACILITIES

SERVING LOW/MOD PERSONS OR NEIGHBORHOODS

USUALLY DETERMINED BY CENSUS DATA

Examples

- Emergency shelter
- Community centers
- Parks
- Recreational facilities
- Youth centers
- Senior centers
- Healthcare centers



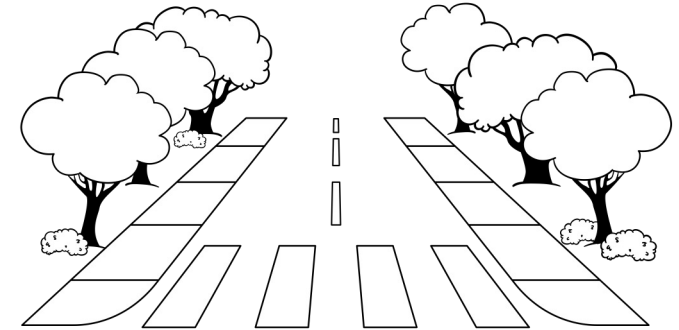
CDBG - PUBLIC INFRASTRUCTURE

SERVING LOW/MOD NEIGHBORHOODS

USUALLY DETERMINED BY CENSUS DATA

EXAMPLES

- Drainage/flood control
- Street and sidewalk improvements
- Water and sewer improvements





CDBG QUESTIONS?

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)



- Created to address affordable housing needs through the Cranston-Gonzalez National Affordable Housing Act of 1990 (NAHA)

- Affordable Housing Activities Only**

HOME - ELIGIBLE ACTIVITIES



Owner-occupied housing rehabilitation



Homebuyer downpayment assistance



Rental housing development, **new construction**, acquisition and/or rehabilitation



Tenant based rental assistance (TBRA)

HOME – ALL PROJECTS

- Must be Permanent Housing (no shelter or transitional housing)
- Manufactured Housing must be on permanent foundation with all utility hook-ups
- Unit must be in compliance with all applicable state/local building codes and ordinances (after Rehab)
- New Construction and Rehabilitation requires progress and final inspections

- Jurisdiction cannot charge administrative fees to participants (except for homebuyer counseling)
- HOME Maximum per Unit Subsidy Limits apply
- HOME 25% Match required for all expenditures except for admin and CHDOs (local, public or private match)

HOME - HOMEOWNER PROGRAMS

Homebuyer Assistance

- Homeownership Value Limits apply.
- Homes must be inspected no more than 90 days before the commitment of assistance,
- Long-term Affordability
- Underwriting is required for Loans
- Estimated value of the property (after Rehab) must not exceed 95% median area purchase price.

Owner-Occupied Housing Rehabilitation

- Rehab must bring home into compliance with all state/local building codes.
- Underwriting is required for Loans
- When complete, unit must meet applicable building codes and ordinances

HOME - HOMEOWNER REQUIREMENTS

Must include either Resale (resale restrictions) or Recapture (repayment) provisions

Period of Affordability

- Under \$15,000 = 5 Years
- \$15,000-\$40,000 = 10 Years
- Over \$40,000 = 15 Years

HOME – RENTAL HOUSING

DEVELOPMENT/ACQUISITION/REHABILITATION

- Must be complete within 4 years
- Must be permanent housing
- HOME RENT Limits apply
- Tenants may not exceed 80% AMI
- Loan Underwriting and Subsidy Layering Reviews required
- Ongoing monitoring required
- May not be used for a unit previously assisted with HOME funds during the period of affordability established by the participating jurisdiction.

Initial Occupancy: At least 90% of tenants must be at or below 60% of AMI by family size.

Projects with 5 or more HOME assisted units:

- At least 20% of the units must be tenants at or below 50% of AMI at LOW HOME RENT.
- Remaining units may not exceed HIGH HOME RENT.

COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs)

- HOME requires 15% of funds to be Set Aside for CHDOs (CHDO Reserve)
- The County must certify a CHDO's capacity based on the specific role of the CHDO and the scope of the proposed project
- The CHDO must be an owner, sponsor, or developer of rental housing, or a developer of homebuyer housing
- A CHDO must meet standards of financial accountability at 2 CFR 200.302 and 303

HUD MULTIFAMILY UNDERWRITING TEMPLATE FOR THE HOME PROGRAM

May use a different method if
desired

Sample MF Underwriting Template • Saved

File Home Insert Draw Page Layout Formulas Data Review View Help Acrobat

G38

Development Costs		Enter data in green cells only		
Project Name - Sample Project : 20 Units				
	Cost	Amount	Cost Per Unit	Cost Per Square Foot
Acquisition Costs				
	Land	\$200,000	\$10,000	\$17
	Existing Structures	\$100,000	\$5,000	\$8
			need data	need data
Site Work Costs (not included in construction contract)				
	Demolition/Clearance		need data	need data
	Site Remediation		need data	need data
	Off-Site Costs (these are not HOME eligible)	\$1,000		
	Improvements		need data	need data
	Construction Equipment (HOME eligible portion)		need data	need data
	Construction Equipment (non-HOME eligible portion)		need data	need data
			need data	need data
			need data	need data
Construction / Rehabilitation Costs (construction contract)				
	Site Work Included in Construction Contract		need data	need data
	Construction Equipment (HOME eligible portion)	\$2,000	\$100	\$0
	Construction Equipment (non-HOME eligible portion)	\$8,000	\$400	\$1
	New Construction		need data	need data
	Rehabilitation	\$800,000	\$40,000	\$67
	General Requirements	\$40,000	\$2,000	\$3
	Builder's Overhead	\$15,000	\$750	\$1
	Builder Profit	\$50,000	\$2,500	\$4
	Performance Bond Premium		need data	need data
	Construction Contingency	\$120,000	\$6,000	\$10
			need data	need data
			need data	need data
Architectural and Engineering Fees				
	Architect Fee -- Design	\$30,000	\$1,500	\$3
	Architect Fee -- Construction Supervision		need data	need data
	Engineering Fees		need data	need data
			need data	need data

Intro Requirements Rents and Income **Development Costs** Repl Reserve Const Schedule LI

HOME - TENANT BASED RENTAL ASSISTANCE (TBRA)

Eligible costs

- Rental deposits
- Security deposits
- Monthly rent subsidy

- Assistance is linked to the Tenant, not the Unit
- Tenants may select any eligible unit in the jurisdiction and may opt to move to a new unit
- Term of assistance contract may not exceed 24 months, but may be renewed
- Rent must be “reasonable” and comply with other HOME requirements
- Unit must be inspected before occupancy and annually. Must meet HUD Housing Quality Standards (HQS)

HOME – 25% MATCH LIABILITY

Non-federal sources only

Must be a permanent contribution

Not required for Admin or CHDO expenses

Must be contributed by the end of the FEDERAL fiscal year (Sept 30)

ALLOWABLE

Cash

Donated construction materials, volunteer labor, value of donated land or real property

Value of foregone interest, taxes, fees, or charges levied by public or private entities

Investments in onsite or offsite improvements for a HOME eligible project

Cost of supportive services provided to families living in HOME units

Cost of homebuyer counseling for families purchasing HOME-assisted units

NOT ALLOWED

- Tenant's portion of rent
- Foregone interest, taxes, fees or charges other than those directly related to a HOME assisted project
- Infrastructure investments other than those directly related to a HOME assisted project
- Owner equity or investment in the property



HOME
QUESTIONS?

EMERGENCY SOLUTIONS GRANT (ESG)

Authorized by the McKinney-Vento
Homeless Assistance Act as amended by the
Homeless Emergency Assistance and Rapid
Transition to Housing (HEARTH) Act of 2009.

Administered by the County only.



ESG

ASSIST PERSONS
EXPERIENCING OR
AT RISK OF
HOMELESSNESS



Street outreach



Emergency shelter



Rapid Rehousing and
Homeless Prevention

*Prevention is
capped at 10% and
cannot be a stand-
alone activity



Homeless Management
Information System (HMIS)

Capped at 10%



ELIGIBLE
ACTIVITIES

24 CFR
576.101 –
576.104

- STREET OUTREACH
 - Engagement, case management, emergency health and mental health services, transportation, and services for special populations
- EMERGENCY SHELTER
 - Renovation
 - Essential Services
 - Shelter Operations
- Rapid Rehousing and Homeless Prevention
 - Rental Assistance
 - Financial Assistance
 - Services

ESG
CASH MATCH
\$1 TO \$1

Allowable:

Federal funds (other than ESG),
state, local, or private funds

Not eligible for Match:

SNAP

Housing Vouchers

Tenant's portion of the rent

SAN JOAQUIN URBAN COUNTY HOMELESS POPULATION BY JURISDICTION

Jurisdiction	Unsheltered	Sheltered	Total	Percentage
Escalon	1	0	1	0.08%
Lathrop	10	0	10	0.78%
Manteca	235	70	305	23.66%
Mountain House*	-	-	-	-
Ripon	21	0	21	1.63%
Tracy	102	98	200	15.52%
Unincorporated	387	365	752	58.34%
Total Urban County	756	533	1239	100.00%

Source: San Joaquin Continuum of Care 2024 Point-in-Time (PIT) Count conducted 1/29/24

**City of Mountain House was not incorporated at the time of the 2024 PIT Count*

ESG QUESTIONS?



San Joaquin County Applications are Due by 4:00 PM, February 7, 2025

Submit in person to:

SAN JOAQUIN COUNTY

Neighborhood Preservation Division

400 E. Main Street Stockton, CA 95202

OR VIA Email:

neighborhood@sjgov.org

- Call (209) 468-3175 to confirm your application was received via email.
- Faxed copies will not be accepted.
- Proposals received after the deadline, regardless of postmarked date, will not be accepted.
- Applications submitted without the required attachments will not be accepted.

County Grant Applications:

<https://www.sjgov.org/departments/hsa/neighborhood-preservation/home>

To apply for City Allocations of CDBG or HOME funding, please contact the City your project will serve.