El Dorado County

Permanent Housing Allocation Program Plan



Submitted to the El Dorado County Board of Supervisors on July 14, 2020

Draft Revisions January 25 June 30, 2024

In response to

Permanent Local Housing Allocation Program Final Guidelines.

Ref. Section 302(c)4

The manner in which allocated funds will be used on eligible activities:

El Dorado County intends to use Permanent Local Housing Allocation funds to focus on building the County's capacity to address the unmet housing-needs of low-income citizens with unmet housing needs. Consistent with the requirements of the Permanent Local Housing Allocation Program guidelines, the County intends to utilize funds projects in the following activity areas: 1) to make a small gap construction loan for a 81-unit multifamily rental housing project that will be occupied by households with incomes of no more than 60% AMI; 2) to make down payment assistance loans to low- and moderate-income households to buy affordable homes and to begin a new program wherein the County will make loans to homeowners to construct ADUs that will be restricted for 10 years to lower income tenants, and 3) to assist persons who are experiencing or are at risk foref homelessness, including but not limited to, providing rapid rehousing, rental assistance, supportive/case management services, utilization of funds for the operating and capital costs for navigation centers and emergency shelter, and new construction, rehabilitation, and preservation of permanent and transitional housing. and Specifically, the County of El Dorado intends to utilize these funds to move from the current temporary operations of a low-barrier, service-enriched navigation center, to a permanent location.

El Dorado County Project #1:

Section 301(a) Eligible PLHA Activity #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."

The County will dedicate PLHA funding to permanent, low income housing developments by way of subsidies to developers. Distributions of PLHA funding will be made through low interest loans to private and/or public for-profit and non-profit entities for housing-projects located in the unincorporated area of the County and include the following: creation of new deed-restricted affordable housing units; preservation of existing affordable housing; creation of new, or rehabilitation of, transitional and supportive housing, multi-family rehabilitation programs; conversion of market rate units to affordable housing units; required off-site improvements including transit stops, trail/bike path connections, and; predevelopment loans/grants to assist non-profit developers with site acquisition and preliminary design studies for affordable housing. Permitted uses of PLHA funds may also include off-setting development impact fees. The residential portions of mixed-use projects that meet the affordability requirements of this program may also be eligible for assistance.

The projected number of households to be served at each income level and a comparison to the unmet share of the Regional Housing Needs Allocation (RHNA) at each income level.

48 very-low income households or 23% of the unmet share of the RHNA for very-low income.

32 low-income households or 31% of the unmet share of the RHNA for low-income.

The project includes 80 rental units restricted for fifty five (55) years for very low and low-income tenants (earning 30% to 55% of AMI). The Project's housing composition includes 10% of the units at 30% AMI, 50% of the units at 50% AMI, and 40% of the units at 55% AMI.

A description of the major steps/actions and a proposed schedule required for the implementation and the completion of the Activity.

The PLHA funds will be used to make a gap loan for new construction of an 81 unit multifamily rental housing project. The project has all entitlements, and other soft funding committed. Sponsor is applying for 4% tax credits.

The period of affordability and level of affordability for each Activity. Rental Projects are required to have affordability periods of at least 55 years.

55 years

CHART FOR RENTAL PROJECT:

Complete the table below for each proposed Affordable Rental 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).

Activity one time (to avoid double counting).							
Funding Allocation Year		2019	2020	2021	2022	2023	-
§302(c)(4)(E)(i) Percentage of		-	30%	30%	30%	30%	-
Funds Allocated for the							
Proposed Affordable Rental							
Housing Activity							
§302(c)(4)(E)(ii) Area Median			80%	60%	80%	80%	TOTAL
Income Level Served							
§302(c)(4)(E)(ii) Unmet share			100	25	25	25	175
of the RHNA at the AMI Level							
§302(c)(4)(E)(ii) Projected			149	25	25	25	224
Number of Households							
Served							
§302(c)(4)(E)(iv) Period of			55 Years	55 Years	55 Years	55 Years	_
Affordability for the Proposed							
Affordable Rental Housing							
Activity (55 years required for							
rental housing projects)							

El Dorado County Project #2:

Section 301(a) Eligible PLHA Activity 9 "Homeownership opportunities, including, but not limited to, down payment assistance."

PLHA funds will be leveraged to expand the County's First Time Homebuyer Loan Program to provide low interest rate gap financing loans to eligible low income homebuyers to assist in the purchase of a home in the unincorporated areas of the County. The current program is funded through the Community Development Block Grant (CDBG) Program, the Home Investment Partnerships (HOME) Program, and the County's revolving loan fund and is designed as a gap financing program for incomeeligible applicants earning below 80% AMI that would not qualify for a bank loan sufficient enough to purchase a home due to limited income. The County must compete for CDBG and HOME program funds which are not guaranteed. The loan program includes interest rates at 3% and deferred payments for 30 years. Furthermore, PLHA funds will be used for a new loan program for homeowners building an ADU deed restricted to low income tenants.

The projected number of households to be served at each income level and a comparison to the unmet share of the RHNA at each income level.

Over the five year PLHA planning period, up to 10 low income work force households could be assisted with the homebuyer loan program. The ADU loan program is projected to assist 5 eligible homeowners over the 5 year period.

A description of the major steps/actions and a proposed schedule required for the implementation and the completion of the Activity.

There are 47 households on the waiting list for the County's First Time Homebuyer Loan program that meet the eligibility requirements. It is anticipated that 10 households that can be assisted with the PLHA funds will be able to close on their home purchase over the course of the plan.

The County also plans to implement an ADU loan program, for which guidelines are in development. Sample pre-approved plans are being designed with SB2 grant funding, and the County is providing the plans to contractors by June 2021. LEAP grant funded outreach and marketing to homeowners is scheduled for August 2021. A waiting list will be developed in January 2021, and pre-qualification performed on the top 10 households in March 2022.

The projected number of households to be served at each income level and a comparison to the unmet share of the RHNA at each income level.

10 low-income households or 10% of the unmet share of the RHNA for low income.

5 moderate income households or 3% of the unmet share of the RHNA for moderate income.

The period of affordability and level of affordability for each Activity. Rental Projects are required to have affordability periods of at least 55 years.

Homebuyer Assistance Program affordability period is 15 years. The new ADU loan program for homeowners building an ADU deed restricted to low-income tenants would follow a similar underwriting process with a 10-year affordability period and 15-year loan term with deferred payment for eligible low-income homeowners.

CHART FOR FTHB/ADU LOAN PROJECT

for the Proposed
Activity (55 years
required for rental
housing projects)

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** 2019 2020 2021 2022 2022 2023 2023 Type of Affordable Owner Owner Owner ADU Owner **ADU Housing Activity** 80% \$302(c)(4)(E)(ii) Area 80% 80% 120% 80% 120% TOTAL Median Income Level Served §302(c)(4)(E)(ii) 2 3 1 1 11 Unmet share of the RHNA at AMI Level §302(c)(4)(E)(i) 25% 25% 25% 25% Percentage of Funds **Allocated for Each Affordable Housing** Activity §302(c)(4)(E)(ii) 4 3 2 2 2 15 **Projected Number of Households Served** §302(c)(4)(E)(iv) 15 15 15 10 15 10 Period of Affordability

- El Dorado County Project #3

Section 301(a) Eligible PLHA Activity #6 — "Activities to assist persons who are experiencing or <u>aAt risk of risk for</u> homelessness, including but not limited to, providing rapid rehousing, 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 new construction, rehabilitation, and preservation of permanent and transitional housing."

A description of each proposed activity, pursuant to Section 301, and the percentage of funding allocated to it:

County citizens—residents are experiencing economic hardships due to the unwinding of the COVID-19 health and economic emergency, the 2021 Caldor Fire, and the 2022 Mosquito Fire that has that reduced the number of residential units in the county, -resultinged in increased homelessness. Individuals experiencing or at risk for homelessness need connections to existing services through targeted interventions (Housing Support Program – CalWORKs, Public Housing Authority, TANF, etc.). -As a result of the continuing economic crisis, the County has added new programs to new programs have been added to the Homeless Response system. The County has added case management resources to connect the increased at-risk foref homeless population with new housing resources developed as a result of because of the Caldor and Mosquito fires, in order toto prevent a continued increase in homelessness.

The County opened a temporary -a 60-bed Navigation Center (Nav Center) on February 7th, 2023. The Navigation Center represents the community's first operates under a Housing-Firstocused, low-barrier adult shelter. -model, and The Nav Center focuses on provides additional case management, and access to services, and providing pathways to housing for participants. The County contracted with Volunteers of America to operate the Navigation Center. Volunteers of America provides the case management necessary to help support connecting unsheltered individuals and households with permanent housing and other necessary services.

The County will dedicate approximately 95% from Year 1, and 40% from years 2 to 5 to -and approximately 40% of funding from Years 2 – 5 to-build and maintain the County's capacity for assisting low and extremely--low income individuals and households in obtaining and retaining permanent housing, and preventing families from entering homelessness through case management support, housing navigation, and and rapid rehousing efforts. Building this capacity will include staffing 2.0 FTE internal Housing and Homelessness Social Worker positions and an Extra Help Office Assistant for the Housing and Homelessness program, paying for a portion of a manager position to oversee the program and assist with system/resource coordination, and funding operations of the El Dorado County Temporary Navigation Center. These positions will be tasked with providing supportive case management services to persons who are experiencing homelessness or at risk for homelessness and assisting qualifying households obtain and retain housing. Case management will be prioritized for households who are homeless or at risk for homelessness. The County will dedicate approximately 55% of years 2-5 towards the capital costs and construction of a new permanent Navigation Center. Building this capacity will include staffing 2.0 FTE internal Housing and Homelessness Social Worker positions and

an Extra Help Office Assistant for the Housing and Homelessness program, paying for a portion of a manager position to oversee the program and assist with system/resource coordination, and funding operations of the El Dorado County Navigation Center. These positions will be tasked with providing supportive case management services to persons that are experiencing homelessness or at risk of homelessness and to assist qualifying households obtain and retain housing. Case management will be prioritized for households who are homeless or at risk of homelessness.

The County opened a 60-bed Navigation Center on February 7th, 2023. The Navigation Center operates under a Housing First, low barrier model, and provides additional case management and access to services for participants. The County contracted with Volunteers of America to operate the Navigation Center. Volunteers of America provides the case management necessary to help support connecting unsheltered individuals and households with permanent housing and other necessary services. —

The projected number of households to be served at each income level and a comparison to the unmet share of the RHNA at each income level.

Similar homeless and prevention efforts targeted at helping families earning less than 60% AMI retain and obtain permanent housing indicate a single dedicated position would result in approximately 17 households served per year; it is estimated two positions would result in 34 households (at less than 60% AMI) served and/or placed in permanent housing or remaining in permanent housing per year with coordination of services between available housing programs and resources being served through a portion of the Program Manager. Thirty-four (34) households would represent 32% of the RHNA at 60% AMI income level.

A description of the major steps/actions and a proposed schedule required for the implementation and the completion of the Activity.

The County of El Dorado Navigation Center opened on February 7, 2023. Services to support persons within the navigation Center, including connecting the positions with the-coordinated Entry System for rehousing homeless-services within the County as well as existing service providers engaging in outreach activities. Social Workers are connecting vulnerable households to community-based-resources-including-public-benefits-assistance, document readiness assistance, providing rehousing case <a href="mailto-mai

This activity is active and on-going, <u>funding provided should funding be available</u>, until no low-income population in need of housing exist<u>sed</u> within the County. The activity could be further enhanced in the future as more short—term, transitional, and permanent housing options and resources become available. Additional housing resources, including resources dedicated to rapid rehousing and rental assistance efforts, will further bolster the options available to the case management positions to help tailor services to meet client needs.

The period of affordability and level of affordability for each Activity. Rental Projects are required to have affordability periods of at least 55 years.

Transitional and supportive housing development would be required to have affordability periods of at least 55 years. N/A this is not a rental housing project.

CHART FOR HOMELESS PROJECT- DRAFT

Complete the table below for each proposed 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).

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Funding Allocation	2019	2020	2021	2022	2023	
Year	_					
Type of Activity for	nt.	nt.	nt.	띮	띮	
Persons Experiencing	/gr	//gr	/gr	M	\mathbb{Z}	
or At Risk of Risk for	Case Mgmt.	Case Mgmt.	Case Mgmt.	₫ و ظ	Case Mgmt Mgm <u>L</u> ∵-	
Homelessness	Cas	Gas	Cas	Case Mgmt Mgm <u>L</u>	Case Mgm L.:-	
§302(c)(4)(E)(i)	95%	40%	40%	40%	40%	
Percentage of Funds						
Allocated for the						
Proposed Activity						
§302(c)(4)(E)(ii) Area	60%	60%	60%	60%	60%	TOTAL
Median Income Level						
Served						
§302(c)(4)(E)(ii)	N/A	N/A	N/A	N/A	N/A	0
Unmet share of the						
RHNA at AMI Level						
§302(c)(4)(E)(ii)	60	60	60	60	60	300
Projected Number of						
Households Served	\					
\$202/a\/4\/E\/iv\	N/A	N/A	N/A	N/A	N/A	
§302(c)(4)(E)(iv) Period of Affordability	IN/A	IV/A	IN/A	IN/A	IN/A	
for the Proposed						
Activity (55 years						
required for rental						
housing projects)						

El Dorado County Project #2:

Section 301(a) Eligible PLHA Activity #6 – "Activities to assist persons who are experiencing or at risk for homelessness, including but not limited to, providing rapid rehousing, 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 new construction, rehabilitation, and preservation of permanent and transitional housing."

A description of each proposed activity, pursuant to Section 301, and the percentage of funding allocated to it:

On February 7th, 2023 The County opened a temporary 60-bed Navigation Center (Nav Center). The Nav Center represents the community's first Housing-Focused, low barrier adult emergency shelter.

Currently, the Nav Center is in a temporarily vacant County-owned building. Year two through five PLHA funds will be used for the construction of the El Dorado County Permanent Navigation Center, located in Placerville, California. The Permanent Nav Center will be a Housing-Focused, low-barrier emergency shelter with adult only facilities, and a separate space designated for families with children under age 18. This site will have indoor and outdoor space for pets, to accommodate service animals, emotional support animals, and keeping animals inside during inclement weather. The Permanent Nav Center will continue the focus on individual case management, and community engagement for employment linkage, public benefits assistance, life skills classes, and behavioral health partnerships. The near one acre site offers laundry and shower sites, as well as opportunities for a community garden and connections to walking trails which connect to local grocery stores, pharmacies, and a County Health and Human Services office.

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% of the Area Median Income (AMI).

The low-barrier, housing-focused navigation center will be occupied by persons experiencing literal homelessness referred either by persons with knowledge of their homelessness in an encampment setting or through the coordinated entry system. The focus is on extremely low-income households with an AMI of 30% or lower. The County of El Dorado is working across the county to form new partnerships and funding for the development of several new affordable housing complexes. For those experiencing homelessness, especially chronic homelessness, intensive case management and stabilization services are necessary to prepare them for the transition to permanent housing.

The projected number of households to be served at each income level and a comparison to the unmet share of the RHNA at each income level.

Not applicable- Homelessness projects are excluded from RHNA

A description of the major steps/actions and a proposed schedule required for the implementation and the completion of the Activity.

November 2021 the El Dorado County Board of Supervisors directed the Health and Human Services

Agency (HHSA) to work with the El Dorado Opportunity Knocks Continuum of Care to assess and identify potential sites for a Navigation Center with Emergency Shelter Component.

January 2022- The El Dorado County Chief Administrative Office (CAO) Procurement and Contracts
Division released Request for Qualifications (RFQ) 22-952-033 for Homeless Outreach, Prevention,
Housing Supports and Supportive Services. Activities listed under this RFQ include Meals and Interim
Housing- Operations to include Emergency Shelter

April 2022- The El Dorado County Board of Supervisors (the Board) Adopted Resolution 061-2022 declaring a Shelter Crisis in the County. Same day, the Board heard a presentation of potential sites for short-term and long-term navigation center locations.

<u>June 2022- The Board approved agreement with Volunteers of America Northern California Northern Nevada, contingent on the Navigation Center opening, to provide Operations and Case Management Services at the County's Navigation Center.</u>

<u>September 2022- The Board approved use of the temporarily dormant juvenile hall for a temporary navigation center until a permanent one could be constructed. The Board instructed staff to explore 300 Fair Lane as a potential site.</u>

<u>January 2023- The Board approved the agreement with Upper Room Dining Hall for the provision of Navigation Center Meals in accordance with RFQ 22-952-033.</u>

<u>February 2023- The Temporary Navigation Center opened at 299 Fair Lane.</u>

March 2024- The El Dorado County Chief Administrative Office (CAO) Procurement and Contracts

Division released Request for Qualifications (RFQ) 24-952-0339 Navigation Center Operations and Meal

Services, with an initial award term of three years, with an option to extend for an additional two years.

September 2024- The Board approved agreement with Volunteers of America Northern California Northern Nevada, to provide Operations and Case Management Services at the County's Navigation Center. Agreement is an initial three-year term with option to extend for an additional two-year term. The Board also approved agreement with Upper Room Dining Hall to provide Meals to participants at the County's Navigation Center. Agreement is an initial three-year term with an option to extend for an additional two-year term.

The period of affordability and level of affordability for each Activity. Rental Projects are required to have affordability periods of at least 55 years.

N/A. This is not a rental housing project.

CHART FOR HOMELESS PROJECT- DRAFT

Complete the table below for each proposed 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	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	-
<u>Year</u>						
Type of Activity for						_
Persons Experiencing		<u>[6]</u>	=1	=1	=1	
or At Risk for		Capital osts.	apita osts.	Capital Costs.	oita sts.	
<u>Homelessness</u>		Ca	Cap	Cap	Capital Costs.	
§302(c)(4)(E)(i)	<u>0%</u>	<u>55%</u>	<u>55%</u>	<u>55%</u>	<u>55%</u>	_
Percentage of Funds						
Allocated for the						
<u>Proposed Activity</u>						

§302(c)(4)(E)(ii) Area Median Income Level Served	60%	60%	60%	60%	60%	TOTAL
§302(c)(4)(E)(ii) Unmet share of the RHNA at AMI Level	N/A	N/A	N/A	N/A	N/A	0
§302(c)(4)(E)(ii) Projected Number of Households Served	<u>0</u>	<u>60</u>	60	60	<u>60</u>	300
§302(c)(4)(E)(iv) Period of Affordability for the Proposed Activity (55 years required)	N/A	N/A	N/A	N/A	N/A	-

Overall Budget Chart

Eligible Costs					
Project #1Capacity Building (PLHA #6- Homelessness)	\$455,995.25	\$291,790.80	\$389,569.20	\$187,683.60	\$90,948.00
% of Allocation:	<u>95%</u>	40%	<u>40%</u>	40%	<u>40%</u>
Project #2 (Capital Costs/Construction of New Navigation Center) (PLHA Activity #6 Homelessness)		\$401,212.35	\$535,657.6 <u>5</u>	\$258,064.95	\$125,053.50
% of Allocation:		<u>55%</u>	<u>55%</u>	<u>55%</u>	<u>55%</u>
Indirect/Admin	\$23,999.75	\$36,473.85	\$48,696.15	\$23,460.45	\$11,368.50

% of Allocation:	<u>5%</u>	<u>5%</u>	<u>5%</u>	<u>5%</u>	<u>5%</u>
Annual Estimated Total	\$479,995.00	\$729,477.00	\$973,923.00	\$469,209	\$227,370
5 Year Estimated Total					\$2,879,974
1-17-2024	Year 1	Year 2	Year 3	Year 4 (Est.)	Year 5 (Est.)
Actual/Estimated Allocation	\$4 79,995	\$729,477	\$973,923	\$ 1,062,823	\$ 1,159,837
Eligible Costs	-	-	-	-	-
Project #1(new construction)	-	-	-	-	-
Permanent Housing		\$218,843	\$292,177	\$318,847	\$ 347,951
% of Allocation:		30%	30%	30%	30%
Project #2 (down pymt and ADU loans)	-	\$182,369	\$243,481	\$265,705	\$ 289,959
% of Allocation:	-	25%	25%	25%	25%
Project #3: Capacity	\$455 <u>,995</u>	\$ 291,791	\$ 389,569	\$425,129	\$463,935
-	-	-	-	-	-
% of Allocation:	95%	40%	40%	40%	40%
	404000	400.4-	440.555	4=0	A== 0.55
Indirect/Admin	\$24,000	\$36,474	\$48,696	\$53,141	\$57,992
% of Allocation:	5%	5%	5%	5%	5%
Annual Estimated Total	\$479,995	\$729,477	\$973,923	\$1,062,823	\$1,159,837
5 Year Estimated Total	-	-	-		\$4,406,055

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% AMI. Programs targeted at households at or below 60% AMI will be deemed to meet this requirement:

Priority will be given to housing development that will be occupied by households with incomes of no more than 60% AMI. The proposed interventions link extremely-low, very-low and low-income households who are homeless or are at risk for homelessness to shelter, supports, and permanent

housing Additionally, case management services to link low-income households who are homeless or are at risk of homelessness to permanent housing. The ADU and homebuyer loan programs allow for services for those earning above 60% but not more than 120% AMI, which is necessary to help provide permanent housing solutions to low to low-moderate income households.

A description of how the Plan is consistent with the programs set forth in the Local government's Housing Element:

The Plan is consistent with General Plan Policies HO-1.6 which directs the County to encourage new or substantially rehabilitated discretionary residential developments to provide for housing that is affordable to low, very low, and moderate income households. The Plan is consistent with General Plan Policies HO-1.7 which directs the County to give highest priority for permit processing to development projects that provide housing affordable to very low- or low-income households. The Plan is consistent with General Plan Policies HO-1.18 which directs that the County shall develop incentive programs and partnerships to encourage private development of affordable housing for very-low, low, and moderate income households. The Plan is consistent with General Plan Policies HO-1.6 which directs the County to work with local organizations at the community level to develop a coordinated strategy to address homelessness and associated services issues, which may include a homeless crisis intake center to better assist those who wish to move from homelessness to self-sufficiency.

Evidence that the plan and the plan amendement were was authorized and adopted by resolution by the Local government and that the public had adequate opportunity to review and comment on its content:

The Permanent Local Housing Allocation Program funding plan and the plan amendment was were presented to the El Dorado County Board of Supervisors on July 14, 2020, and June 18, 2024. Consistent with statutory requirements the agenda for this these Board meetings was were posted on the Board of Supervisors website 72 hours prior to the meetings, in accordance with Brown Act requirements. Public comment is a regular and integral part of the Board of Supervisors meetings. Any member of the public who desires a comment is provided time.

The following for each proposed activity:

- (i) The description shall specifically include the percentage of funds, if any, directed to AOWH.
- (ii) The projected number of households to be served at each income level and a comparison to the unmet share of the RHNA at each income level.
- (iii) A description of the major steps/actions and a proposed schedule required for the implementation and the completion of the Activity.
- (iv) The period of affordability and level of affordability for each Activity. Rental Projects are required to have affordability periods of at least 55 years.

Responses to each of these is provided by El Dorado County Project Number, as indicated above.