



2024-2028 Permanent Local Housing Allocation Five-Year Plan

Planning and Development Department
Housing Finance Division
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Fresno, CA 93721
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September 18, 2026

This document was made available for public review and comment.

The Public Comment Period began September 21, 2026, and concluded on October 10, 2026. Residents were encouraged to submit comments by one of the following methods:

Submit Comments by Mail:

City of Fresno
Planning and Development Department
Attn: Housing Finance Division
2600 Fresno Street Room 3065
Fresno CA 93721

Submit Comments by Email:

Housing@fresno.gov

Please include "2024-2028 PLHA 5-Year Plan" in the subject line

Submit Comments by Phone:

559-621-8300

Submit Comments by TTY:

559-621-8721

A **video** was posted for public review outlining the details of this plan on the City's Housing Finance Division website on September 21, 2026.

Residents were also invited to submit comments during a Public Hearing on November 5 at 9:15 A.M, and thereafter, prior to City Council consideration of the Plan. Participation instructions were posted with the agenda at <https://agendas.fresno.gov/en/calendar>. Additional accommodations were offered by request to the office of the City Clerk at (559) 621-7650 or clerk@fresno.gov at least three business days prior to the meeting.

All comments and City responses are attached to this document as Appendix A.

Summary

The California Department of Housing and Community Development (California HCD) has issued a Notice of Funding Availability for the Permanent Local Housing Allocation (PLHA). PLHA serves as a fund for eligible affordable housing activities and homelessness activities to local governments with the intention of providing a permanent, ongoing source of funding for housing-related projects and programs that assist in addressing unmet housing needs.

As an entitlement local government for PLHA funds, the City of Fresno (City) will receive an annual allocation beginning in calendar year 2024, pursuant to the approval of a five-year plan. The City's first annual allocation is \$2,391,906, and the following annual allocation is \$2,562,083; the estimated PLHA 5-year allocation is \$14,949,413. This document will provide a summary of the City of Fresno's 2024-2028 application to California HCD.

(a) Eligible activities for PLHA are limited to the following:

1) Rental Activities (Up to 120% AMI or 150% AMI in High-Cost Areas)

- a. The payment of predevelopment, development, acquisition, rehabilitation, preservation costs, necessary operating subsidies, or any combination thereof, for Multifamily Housing.
- b. The payment of predevelopment, development, acquisition, rehabilitation, preservation costs, or any combination thereof, for Affordable rental housing that does not meet the definition of Multifamily Housing.
- c. Matching Portions of Funds placed into Local or Regional Housing Trust Funds for rental activities. The PLHA funds and the matching funds must be placed into a housing trust account and then used to complete one or more of the eligible PLHA rental activities.
- d. Matching portions of funds available through the Low- and Moderate-Income Housing Asset Fund pursuant to subdivision (d) of HSC Section 34176 for rental activities. The PLHA funds and the matching funds must be placed into a housing trust account and then used to complete one or more of the eligible Activities under this paragraph (1).
- e. Acquisition and rehabilitation of foreclosed or vacant properties for use as affordable rental housing.
- f. Fiscal incentives made by a county to a city within the county to incentivize approval of one or more Affordable rental housing Projects, or matching funds invested by a county in an Affordable rental housing development Project in a city within the county, provided that the city has made an equal or greater investment in the Project. The county fiscal incentives shall be in the form of a grant or low-interest loan to an Affordable housing Project. Matching funds

invested by both the county and the city also shall be a grant or low-interest deferred loan to the Affordable rental housing Project.

2) Affordable Owner-Occupied Workforce Housing Activities (Up To 120% AMI or 150% AMI in High-Cost Areas)

- a. The payment of predevelopment, development, acquisition, rehabilitation, preservation costs, necessary operating subsidies, or any combination thereof, for Affordable Single-Family ownership housing.
- b. The payment of predevelopment, development, acquisition, rehabilitation, preservation costs, or any combination thereof, for ADUs. ADU shall be used as a primary residence by its occupant.
- c. Matching Portions of Funds placed into Local or Regional Housing Trust Funds for ownership activities. The PLHA funds and the matching funds must be placed into a housing trust fund account and then used to complete one or more of the eligible PLHA homeownership activities.
- d. Matching portions of funds available through the Low- and Moderate- Income Housing Asset Funds pursuant to subdivision (d) of HSC Section 34176 for ownership activities. The PLHA funds and the matching funds must be placed into an account and then used to complete one or more of the eligible PLHA homeownership activities.
- e. Acquisition and rehabilitation of foreclosed or vacant properties to be sold as affordable ownership housing.
- f. Accessibility modifications to Owner-Occupied Housing.
- g. Homeownership opportunities, including, but not limited to, down payment assistance.

3) Homelessness Assistance Activities (Up to 30% AMI)

- a. Capitalized reserves for services connected to the preservation and creation of Permanent Supportive Housing.
- b. Assisting persons who are experiencing or at risk of homelessness, including, but not limited to, providing rapid rehousing, rental assistance, supportive/case management services that allow people to obtain and retain housing including CARE Act petitioning under Chapter 1 (commencing with section 5970) of Part 8 of Division 5 of the Welfare and Institutions Code, operating and capital costs for navigation centers and emergency shelters, vouchers for temporary hotel/motel stays, and the new construction, rehabilitation, and preservation of permanent and transitional housing.
 - i. This Activity may include sub-awards to Administrative Entities as defined in HSC Section 50490 subdivision (a)(1-3) that were awarded HEAP/HHAP funds under Chapter 5 (commencing with section 50210), Chapter 6 (commencing with section 50216), and Chapter 6.5

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(commencing with section 50230) of Division 31 of the Health and Safety Code for rental assistance to continue assistance to these households.

- ii. Applicants must provide rapid rehousing, rental assistance, navigation centers, emergency shelter, and transitional housing activities in a manner consistent with the housing first practices described in 25 CCR, Section 8409, subdivision (b)(1)-(6) and in compliance with WIC Section 8255(b)(8).
- (b) PLHA funds used for the Activities under this Section 301 subdivision (a)(1)(A), (B), and (a)(2)(A)(i) must result in the development, rehabilitation, or preservation of housing by the end of the Standard Agreement term.
- (c) A Local Government that receives an annual allocation shall use no more than 5 percent of the allocation for costs related to the administration of the Activity(ies) for which the allocation was made. Staff and overhead costs directly related to carrying out the eligible Activities are “activity costs” and not subject to the cap on Administrative Expenses.

Eligible activities must also be consistent and compliant with the City's adopted Housing Element. Funds available for administrative expenses are limited to 5% of the allocation.

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The City of Fresno's 5-year PLHA plan allocates the proposed funding according to the following percentages.

Percentage of Funds Allocated for:	2024	2025	2025	2027	2028
(1) Rental Activities - Multifamily Rental Housing	45%	45%	45%	45%	45%
(2) Affordable Owner-Occupied Housing Activities – Owner-Occupied Rehab and Down Payment Assistance	50%	50%	50%	50%	50%
Program Administration	5%	5%	5%	5%	5%

Permanent Local Housing Allocation Formula Allocation Plan Application
Manner in which allocated funds for all five years will be used for Activities eligible under the PLHA statute and guidelines:

The City plans to use the funds for the following activities: 1) development of affordable rental housing for very low-income individuals; and 2) owner-occupied rehabilitation program for low-income individuals and a down payment assistance program for low- and moderate-income individuals.

Description of the Way the Local government will prioritize investments that increase the supply of housing for households with incomes at or below 60 percent of Area Median Income, adjusted for household size

Portion of PLHA funding will be used to benefit individuals at or below 60 percent of Area Median Income, which will be included in the rental housing activities.

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

The Housing Element includes a program for home-buyer assistance, housing rehabilitation, and strengthening partnerships with affordable housing developers. The City plans to use 100% of its PLHA funds for activities that address these programs.

Program Income Reuse

Program income received from activities in this plan will first be utilized to deliver additional activities of the same type. If future amended plans no longer support the allocation of funds to that activity, the program income will be programmed according to the activity allocation in effect at that time.

Certifications

The City will record a deed restriction against for-sale housing projects or units within for-sale housing projects which were acquired, constructed, or rehabilitated using PLHA funds.

The City will make PLHA assistance in the form of a low-interest, deferred loan to the project sponsor for funds used for the development of Affordable Rental Housing.

Reporting

The City will provide an annual report on the uses and expenditures of any allocated funds every July 31st to HCD according to their specifications.

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Describe each proposed activity and the percentage of funding allocated to it for each year of the five-year Plan, including (where applicable):

Activity 1: Rental Activities

Activity Description:

The PLHA funds will be used to provide assistance in the form of low-interest, deferred loans to project sponsors for the development of Affordable Multifamily Rental Housing, focusing on areas of opportunity. A portion of PLHA funded units in rental units will be reserved to benefit individuals at or below 60% AMI. The loan shall be evidenced through a Promissory Note secured by a Deed of Trust, and Regulatory Agreements restricting occupancy and rents.

Description of Major Steps/Actions and Proposed Schedule for Implementation of the Activity:

The City issues Notice of Funding Availability (NOFAs) for Affordable Housing Development and Substantial Rehabilitation. Projects that meet the requirements outlined in this plan will be considered for PLHA assistance.

Percentage of Funds Allocated for Affordable Owner-Occupied Workforce Housing: 0%

Funding Allocation Year:	2024	2025	2026	2027	2028
Type of Affordable Housing Activity	Rental Housing	Rental Housing	Rental Housing	Rental Housing	Rental Housing
Percentage of Annual Funds Allocated for the Proposed Affordable Rental Housing Activity	45%	45%	45%	45%	45%
Area Median Income Level Served	60%	60%	60%	60%	60%
Affordable Units Projected to be Served	11	11	11	11	11
Unmet Share of RHNA at the 60% AMI Level ¹	9,171	8,877			
Period of Affordability for the Proposed Affordable Rental Housing Activity	55	55	55	55	55

¹ Calculations of Unmet Share of RHNA provided for 2024 and 2025 from Annual Progress Report.

Activity 2: Affordable Owner-Occupied Workforce Housing Activities

Activity Description:

The PLHA funds will be used to implement an owner-occupied home rehabilitation program, focused on Mobile Home Programs, for individuals below 80% AMI.

Also, the PLHA funds will be used to provide down payment assistance to first-time homebuyers.

Description of Major Steps/Actions and Proposed Schedule for Implementation of the Activity:

The City will provide Owner-Occupied Mobile Home Rehabilitation by accepting applications from eligible applicants. The applicant who meets the requirements outlined in this plan will be considered for PLHA assistance. Beneficiaries under Mobile Home Repair Program and Mobile Home Replacement Program will carry a 10-year affordability period, consistent with PLHA requirements for mobile home rehabilitation under Cycle 2.

The City will provide first-time homebuyer downpayment assistance by accepting applications from participating lenders or mortgage brokers. The applicant who meets the requirements outlined in this plan will be considered for PLHA assistance. Since the guidelines did not specify an affordability restriction for downpayment assistance, the City is proposing a 15-year affordability period to ensure consistency and long-term benefit.

For single-family construction projects, PLHA requires a 20-year affordability period, and the City will designate a minimum of 20 years accordingly.

Percentage of Funds Allocated for Affordable Owner-Occupied Workforce Housing: 100%

Funding Allocation Year:	2024	2025	2026	2027	2028
Type of Affordable Housing Activity	Owner Occupied Rehab and Downpayment Assistance	Owner Occupied Rehab and Downpayment Assistance	Owner Occupied Rehab and Downpayment Assistance	Owner Occupied Rehab and Downpayment Assistance	Owner Occupied Rehab and Downpayment Assistance
Percentage of Annual Funds Allocated for the Proposed Affordable Housing Activity	50%	50%	50%	50%	50%

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Area Median Income Level Served	80%	80%	80%	80%	80%
Projected Number of Households Served	12	14	15	15	14
Period of Affordability for the Proposed Affordable Housing Activity	10-20	10-20	10-20	10-20	10-20

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Appendix A: Public Comments and City Responses

Public Review Period Written Comments Received –September 21, 2026 through October 10, 2026

The City received ____ Public Comments.

TBD