

**Shasta County Advisory Board Special Meeting  
June 4, 2024, 1:00 PM-2:30 PM  
Shasta County Office of Education - Aspen Room  
1644 Magnolia Avenue, Redding, CA 96001**



1. **Call to Order/Reminder of Brown Act.**
2. **Introductions/Establish Quorum.**
3. **Public Comments (limited to 3 minutes per speaker).**
  - Members of the public will have the opportunity to address the Advisory Board on any issue within the jurisdiction of the Advisory Board. Speakers will be limited to three minutes.
5. **Presentations**

**Christopher Robbins, Executive Director, North Valley Housing Trust**
6. **New Business**

**Discussion**

  - A. HHAP 4 and HHAP 5 Eligible Use Categories and discuss CA Housing Community Development July 1, 2024 (HCD) performance measures - Shawwna Flanigan (Attachment 1)
  - B. Current Approved Funding
    - a. HHAP 3-5 Approved Funding Summary (Attachment 2 )
    - b. HHAP 3 CoC Portion project distribution (Attachment 3)
    - c. Monthly Status of Funding 5/9/24 (Attachment 4)
  - C. Other Funding Opportunities - Hollie Zander
    - a. Funding Possibilities - (Attachment 5)  
Encampment Resolution Funding Description - (Attachment 6)
    - b. Funding and construction options - Joe Chimenti
  - D. Identification/prioritization of community needs-  
Questionnaire (Attachment 7)
  - E. Identify potential projects for HHAP 4
  - F. Identify potential projects for HHAP 5
  - G. Identify potential projects for other funding
7. **Discussion Items for Next Meeting.**
8. **Adjournment.**

**VOTING MEMBERS**

Abbott, Paul – Shasta Thrive  
Alvey, Rachel - One Safe Place  
Cage, Christine- No Boundaries  
Danielson, Tim - United Way  
Eddy, Brent - New Life Discovery Project  
Joyce, Maggie - SCOE  
Kennedy, Marci – NorCal LSS  
Kerr Emily-HHSA  
Longwell, Wendy – DAC  
Middleton, Amber – SCHC  
Preller, Megan – Ready for Life  
Schaefer, Leshia – Pathways/Housing  
Schreder, Kristen – Executive Board  
Chair  
Sears, Katie – Hill Country  
Sevilla, Art – Empire Recovery  
McDuffey, Laura – City of Redding  
Spencer, Crystal – FaithWorks  
Van Horne, Kirsha - Nation's Finest  
Zander, Hollie - CRDC

Next Meetings:

Advisory Board Meeting: June 11, 2024, 3-5 pm at SCOE Aspen Room  
Executive Board Meeting: June 20, 2024, 1-3:00 pm City Hall Enterprise Room  
AT HOME Meeting June 26, 2024, 9:00 am City Hall Community Room

## Attachment 1:

HHAP Eligible Use Category	Explanation and Examples
<b>Delivery of permanent housing and innovative housing solutions</b>	<p>Eligible Uses should be categorized here when costs support the provision of permanent housing</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Acquisition of land, building, etc.</li> <li>• Improvement or renovation of land or building being used as permanent housing.</li> <li>• Maintenance of land or building being used as permanent housing.</li> </ul> <p>Services for people in permanent housing programs, so long as the services are trauma-informed and practice harm reduction, to include intensive case management services, assertive community treatment services, critical time intervention services, other tenancy support services, evidence-based employment services, coordinating mental health, substance use, and primary care treatment, or other evidence-based supportive services to increase housing retention.</p>
<b>Rapid Rehousing</b>	<p>Eligible Uses should be categorized here when the costs support operating rapid rehousing type housing service. This means a tenant-based, time limited, permanent housing program, inclusive of wrap-around services.</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Rental subsidies, including to support placement of individuals in CARE Court.</li> <li>• Landlord incentives, such as security deposits, holding fees, funding for needed repairs, and recruitment and relationship management costs.</li> <li>• Move-in expenses.</li> </ul> <p>Services for people in rapid rehousing programs, so long as the services are trauma-informed and practice harm reduction, to include intensive case management services, assertive community treatment services, critical time intervention services, other tenancy support services, evidence-based employment services, coordinating mental health, substance use, and primary care treatment, or other evidence-based supportive services to increase housing retention.</p>
<b>Prevention and shelter diversion</b>	<p>Eligible Uses should be categorized here when costs support eligible populations access safe alternatives to shelter and/or remain safely housed at their current residence.</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Homelessness prevention through rental assistance, rapid rehousing, and other programs.</li> <li>• Problem-solving and diversion support programs that prevent people at risk of or recently experiencing homelessness from entering unsheltered or sheltered homelessness.</li> </ul> <p><b>HHAP-5 Changes:</b></p> <ul style="list-style-type: none"> <li>• Change of eligible population to include “at risk of homelessness.”</li> <li>• Requires prioritization of households with incomes at or below 30 percent of the area median income, who pay more than 50 percent of their income in housing costs, and who meet criteria for being at highest risk of homelessness through data-informed criteria.</li> </ul>
<b>Operating Subsidies Permanent Housing</b>	<p>Eligible Uses should be categorized here when costs support operations in new and existing affordable or supportive housing units serving people experiencing homelessness. Operating subsidies may include operating reserves (funds held in reserve to cover large, unexpected operating expenses).</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Operating costs for programs such as Home key.</li> <li>• Operating costs for new or existing residential care facilities, funded by the Behavioral Health Continuum Infrastructure Program or the Community Care Expansion</li> </ul>

	<p>Program.</p> <ul style="list-style-type: none"> <li>• Property tax abatements for both affordable ownership and rental properties that have a similar effect, helping to defray the costs of operating the development so residents can pay lower rents.</li> <li>• Subsidies support ongoing operation and availability of permanent housing and/or assisting in management of a building's facilities that can help stabilize or reduce structural decline and serve an important role in broader market stabilization efforts.</li> </ul>
<b>Interim Housing</b>	<p>Eligible Uses should be categorized here when costs support the provision of interim housing.</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Acquisition of land, building, etc.</li> <li>• Improvement or renovation of land or building being used as interim housing.</li> <li>• Maintenance of land or building being used as interim housing.</li> <li>• Navigation centers that are low barrier, as defined in Sections 65660 and 65662 of the Government Code.</li> <li>• Motel or hotel vouchers.</li> <li>• Services provided to people in interim housing, to include trauma-informed and evidence-based intensive case management services, housing navigation, connecting people to substance use or mental health treatment, public benefits advocacy, and other supportive services to promote stability and referral into permanent housing.</li> <li>• Youth-focused services in interim housing.</li> <li>• Capital funding to build new non-congregate interim housing sites, including for construction, rehabilitation, and capital improvements to convert existing buildings to interim housing.</li> </ul> <p><b>HHAP-5 Changes:</b></p> <ul style="list-style-type: none"> <li>• No HHAP-5 resources may be used to fund new interim housing solutions, until both of the following occurs: (1) the applicant has demonstrated that the region has dedicated sufficient resources from other sources to long-term permanent housing solutions and (2) the applicant has received written permission from Cal ICH. (HSC §50236(c).)</li> <li>• This limitation does not apply to new interim housing solutions for youth under the ten percent youth set aside.</li> </ul>
<b>Improvements to Existing Interim Housing</b>	<p>Eligible Uses should be categorized here when costs support renovation of existing interim housing to improve the quality of the life for people experiencing homelessness who are residing in the interim housing.</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Maintenance of an interim housing facility.</li> <li>• Minor/major rehabilitation or renovation of an interim housing facility.</li> <li>• Minor/major conversion, additions, updates, and/or enhancements that lower barriers and/or increase privacy.</li> </ul>
<b>Systems Support</b>	<p>Eligible Uses should be categorized here when the cost supports homelessness services system infrastructure, regional coordination, and/or improves accessibility and outcomes generally, as opposed to specific client(s).</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Incorporate regional data into housing needs.</li> <li>• Assessments or developing a regional needs assessment.</li> <li>• Collaborate on regional housing strategies.</li> <li>• Pooling resources to support regional housing initiatives.</li> </ul>

## Attachment 2:

HHAP 3-5, 5/30/24		HHAP 3 Proj	HHAP 4 Alloc & Budget	HHAP 5 \$ & Budget	Proposed HHAP 5 Activities	
		Shasta CoC & Co	Shasta CoC & Co	Shasta CoC & Co	Information based on HHAP 5 Funding Plan filed with Cal ICH	How these activities align with State's priorities
County Name: Shasta						Incl H4 & H5 Jt Proj funding adj to CoC & Co share
Total allocation		\$3,903,471.29		\$7,103,206.17		
Total NorCal Youth Set Aside 10%		\$390,347.13		\$710,320.62		
Shasta CoC Allocation		\$1,237,763.89	\$1,060,768.07	\$1,456,684.16		
EB approved Jt Proj						
Youth SA Shasta CoC	Estimates	\$220,561	\$106,076.81	\$183,168.42		
EligUseCatgy					Activities HHAP 5 funds will support	How these activities align with State's priorities
Adm Costs* @ 7%		\$86,643.47	\$74,253.76	\$101,967.89		
HHAP 3, 4, 5 Jt Proj		\$180,743.08	\$77,911.31	\$105,090.56		
Bal		\$970,377.34	\$908,603.00	\$1,249,625.71		
RR			\$302,928.24			
Prev Shltr Div		\$137,780.27				
PH Invtv Hsg Sol				\$1,124,663.14	HHAP 5 "Acquisition of land or buildings, improvements or renovations, services for people in permanent housing programs, to include intensive case management services"	consistent with HHAP 5 priority to support permanent housing
Op Sub-PH						
Op Sub-IntHsg		\$262,146.00				
Impv Extn IntHsg						
Interim Housing		\$73,939.00	\$302,837.38			
Street Outreach		\$172,603.61				
Serv Coord		\$273,907.80				
Systems Support		\$50,000.00	\$302,837.38	\$124,962.57	HHAP 5 "Supports for homelessness services system infrastructure, regional coordination including HMIS"	consistent with support for regional system operations
Total		\$970,376.68	\$908,603.00	\$1,249,625.71		
Budget: County Allocation					Activities HHAP 5 funds will support	
Shasta Co Allocation:		\$1,155,246.30	\$995,229.79	\$1,397,559.41		
Youth SA Shasta Co Amount		\$115,524.63	\$99,522.98	\$139,755.94	services and housing interventions for homeless youth in the criminal justice system.	
EligUseCatgy						
Adm Costs* @ 7%		\$80,867.24	\$69,666.09	\$97,829.16		
HHAP 3, 4, 5 Jt Proj		\$168,694.54	\$73,097.65		Calculation of HHAP 5 share of Joint Project = \$100,807.87	
Bal		\$905,686.19	\$852,466.05	\$1,397,559.41		
RR						
Prev Shltr Div						
PH Invtv Hsg Sol						
Op Sub-PH						
Op Sub-IntHsg						
Impv Extn IntHsg						
Interim Housing				\$1,020,218.37	Supportive Case Management	
Street Outreach						
Serv Coord						
Systems Support				\$279,511.88	homelessness services system infrastructure to gather data, focusing on data related to populations in the criminal justice system. (Includes Youth Set Aside)	
Total				\$1,397,559.41		
Minum Youth Set-Aside is 10% total allocation						



## Attachment 3:

HHAP 3	6/4/24 Shasta Advisory meeting			Attachment 4			
Shasta County COC Portion (revised amounts)							
	SCHC	FaithWorks	Lutheran SS	Pathways	Ready for Life	Totals	Difference
Rental Assistance/Rapid Rehousing						\$0.00	
Operating Subsidies				\$172,146.00	\$90,000.00	\$262,146.00	
Street Outreach	\$172,603.61					\$172,603.61	
Services Coordination	\$10,000.00		133,347.00		\$130,560.80	\$273,907.80	
Systems Support					\$50,000.00	\$50,000.00	
Permanent Housing						\$0.00	
Prevention & Diversion		\$137,780.27				\$137,780.27	
Interim Sheltering			\$73,939.00			\$73,939.00	
Improvement to Existing Shelters						\$0.00	
Totals revised	\$182,603.61	\$137,780.27	\$207,286.00	\$172,146.00	\$270,560.80	\$970,376.68	\$ 15,854.66
Original amounts	\$ 185,616.00	\$ 140,000.00	\$ 210,616.00	\$ 175,000.00	\$ 275,000.00	\$ 986,232.00	

Youth Set Aside Total \$220,560.80

## Attachment 4:

NorCal CoC and Shasta CoC Status of Funding			Attachment Shasta CoC Advisory Meeting 6/4/24			5/9/24
Funding	Contact-Adm entity	Eligible Entity	Period of elig use	Amount	Eligible uses	Status
HHAP 1 & 2	City of Redding	Shasta CoC	Exp deadlines HHAP 1 6/30/25 HHAP 2 6/30/26	expended/ allocated	multi uses	All HHAP-1 and HHAP-2 contracts have been sent out to venders for signatures, all but one are fully executed.
HHAP 3	City of Redding	Shasta CoC	Exp deadline 6/30/26	\$970,377.34	multi uses	CoR submitted HHAP-3 budget modification to CalICH with the HHAP quartly reports. All HHAP-3 agreements have been drafted and have been sent to each subrecipient for review and signatures. 3 are fully executed to date.
HHAP 4	City of Redding	Shasta CoC	Exp deadline 6/30/27	\$908,603	Shasta Advisory Approved funding priorities 30% \$302,928 RR 30% \$302,928 Intern hsg 30% \$302,928 system support	CoR received initial 50% funding 12/21/23. Executive Board approved HHAP 4 allocations on 3/7/2024 to be able to release NOFA May 2024.
HHAP 5	City of Redding	Shasta CoC	Applic due 3/27/24 Exp deadline 6/30/28	\$1,354,716 Est	multi uses	Application including the MOU and RCHAP with partial sigantures was submitted to Cal ICH on 3/26/2024. All but Del Norte County have signed. Del Norte has it going before their BOS 5/17/24.
2023 ESG	City of Redding	NorCal CoC	12 months once contract is signed est 6/24 to 6/25	\$157,151	\$142,034 RR \$15,117 HMIS	No change as of 5/7/24. Project is still under review. Awaiting state to issue an agreement. A NOFA would be released once we have an executed agreement from the State.
1st allocation HHIP	City of Redding	Shasta County geographically	Exp deadline 12/31/25	\$2,300,000	multi uses	City has not received any information about future funding. HHIP is being expended. CoR has two contracts still in process. One delayed due to insurance issues; the other is moving through the approval and signature process. Redding City Council approved 2 projects 11/7/23 to receive funding, UWNC \$250,000 HMIS, City of Redding \$375,000 CIRT & ES. Redding City Council approved 6 other proj 12/5/23 orginally recommended, UWNC & St. James Lutheran \$485,000 microshelter project, SCHC \$551,500 expand street medicine prog add Housing Navigator, supportive & medical services, vet care, Hill Country, \$56,500, street medicine, SCOE, \$75,000 emerg shelter/case management homeless families and youth, \$70,000, Ready for Life youth transitional housing, case management, expand youth center, GNRM, \$75,000 remodel sober living home, No Boundaries, \$250,000 emergency shelter and staffing expenditures, GNRM \$112,000 implement interim Day Resource Center.
FY 2023 HUD Housing Partners II	City of Redding	NorCal CoC	10/1/24 to 9/30/25	\$382,742.50 rev 1/29/24	Amounts \$247,944 rental assist \$37,178 SS \$21,072 adm \$76,548.50 match (HHAP3)	RFP was sent out in April and closed May 1st. There was one applicant which is currently under review.
K.Schreder						

## Attachment 5:

### Funding Opportunities

Funding Source	Eligible Activities	Eligible Applicants	Application Timeframe
HCD- Affordable Housing and Sustainable Communities Program (AHSC)	<ul style="list-style-type: none"><li>Affordable Housing Developments</li><li>Housing-Related Infrastructure</li></ul>	<ul style="list-style-type: none"><li>A Locality, public housing authority, redevelopment successor agency, transit agency or transit operator, Regional Transportation Planning Agency (RTPA), local Transportation Commissions</li><li>A Developer or Program Operator.</li><li>A Tribal Entity.</li></ul>	Typically, NOFA released in January, apps due by April
HCD- Foreclosure Intervention Housing and Preservation Program (FIHPP)	<ul style="list-style-type: none"><li>Predevelopment</li><li>Acquisition</li><li>Rehabilitation</li></ul>	<ul style="list-style-type: none"><li>An organization must be qualified as an Eligible Sponsor</li></ul>	This new funding and NOFA release and information is still be determined
HCD-National Housing Trust Fund (NHTF)	<ul style="list-style-type: none"><li>New construction of permanent housing for extremely low-income households.</li></ul>	<ul style="list-style-type: none"><li>Individuals, joint ventures, partnership, limited partnerships, trusts, corporations, limited liability corporations, local public entities, duly constituted governing body of Indian Reservations or Rancherias or other legal entities or any combination thereof that meet program requirements.</li></ul>	Application is open now and due August 29, 2024, for Group 2, Rural Areas Target and for Projects located in non-Rural Areas. Over the Counter application closed, could open again next year in March
HCD- Multifamily Finance Super NOFA	<ul style="list-style-type: none"><li>Affordable Housing (each pot of money has their own regulations)</li></ul>	<ul style="list-style-type: none"><li>An organization must be qualified as an Eligible Sponsor (each pot of money has their own regulations)</li></ul>	Typically, NOFA released in May, apps due in July
CoC Collaborative Application	<ul style="list-style-type: none"><li>Special projects could include housing</li></ul>	<ul style="list-style-type: none"><li>CoC</li></ul>	Due September

## Funding Opportunities

CDFI Fund- Capital Magnet Fund	<ul style="list-style-type: none"> <li>• Certified CDFI</li> <li>• a non-profit organization operating with a principal purpose of developing or managing affordable housing solutions.</li> </ul>	<ul style="list-style-type: none"> <li>• Affordable housing projects</li> </ul>	Typically, opens in February and app due in April
LISC- Local Initiatives Support Corporation National Equity Fund	<ul style="list-style-type: none"> <li>• ISC provides grants, loans and equity for nearly every aspect of development, from planning and acquisition to construction and renovation</li> </ul>	<ul style="list-style-type: none"> <li>• local nonprofit developers, small businesses and other service providers who may not be able to get credit in the conventional marketplace</li> </ul>	Open Application based on website
City of Redding Housing and Shasta County Housing	<ul style="list-style-type: none"> <li>• Depends on funding</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on funding</li> </ul>	Depends on funding, could be possibilities of collaboration between CoC and City or County



## Attachment 6:

### Encampment Resolution Funding – Due June 30, 2024

#### **Objective**

The ERF program will fund actionable, person-centered local proposals that resolve the experience of unsheltered homelessness for people residing in 3 encampments. Resolving these experiences of homelessness will necessarily address the safety and wellness of people within encampments, resolve critical encampment concerns, and transition individuals into interim shelter with clear pathways to permanent housing or directly into permanent housing, using data-informed, non-punitive, low-barrier, person-centered, Housing First, and coordinated approaches. Proposals may bolster existing, successful models and/or support new approaches that provide safe stable, and ultimately permanent housing for people experiencing homelessness in encampments.

#### **Eligible Population to Serve**

ERF-3-R funds may only be used for proposals that connect people experiencing homelessness in encampments to interim shelter with clear pathways to permanent housing or place people directly into permanent housing. “Encampment” is not defined in the authorizing legislation for ERF, but 4 research published the U.S. Department of Housing and Urban Development provides the following guidance:

An encampment typically includes the following:

- A group of people sleeping outside in the same location for a sustained period.
- The presence of some type of physical structures (e.g., tents, tarps, lean tos).
- The presence of personal belongings (e.g., coolers, bicycles, mattresses, clothes).
- The existence of social support or a sense of community for residents

Furthermore, ERF authorizing legislation requires funding be used for “prioritized” encampments. Applicants must provide a justification for the prioritization of the specific encampment proposed to be served. ERF is not intended to be used to fund a community-wide encampment resolution program. However, in very small communities it may be possible to justify prioritizing all of a small number of encampments for resolution using this fund source.

Therefore, in completing this application, applicants must identify and describe the specific encampment that will be prioritized for resolution. If an applicant proposes to prioritize a large, noncontiguous, or multiple site(s), the encampments may only be addressed through a single application if:

- (a) the justification for prioritizing the encampments is the same, and
- (b) the demographics and service needs of the residents of the encampments is sufficiently similar, and
- (c) that the same set of services, and service providers, including outreach, interim and permanent housing programs, will be used to resolve the identified people's experience of homelessness in encampments.

Applicant must prepare a separate application for each encampment that does not meet the requirements of (a) – (c).

III. ELIGIBLE USES A. Eligible Uses Applicant's program design and objective and their proposed eligible uses must advance ERF-3-R's objective, which is set forth at Section I.C of this NOFA. Proposal design may include any combination of the following ten Eligible Use categories:

Eligible Use Category	Non-Exhaustive List of Eligible Activities Applied to the Eligible Population
Rapid Rehousing	Rapid rehousing, including housing identification services, rental subsidies, security deposits, incentives to landlords, and holding fees for eligible persons, housing search assistance, case management and facilitate access to other community-based services.
Operating Subsidies	Operating subsidies in new and existing affordable or supportive housing units, emergency shelters, and navigation centers. Operating subsidies may include operating reserves.
Street Outreach	Street outreach to assist eligible persons to access crisis services, interim housing options, and permanent housing and services.
Services Coordination	Services coordination, which may include access to workforce, education, and training programs, or other services needed to improve and promote housing stability for eligible persons, as well as direct case management services being provided to persons.
Systems Support	Systems support for activities that improve, strengthen, augment, complement, and/or are necessary to create regional partnerships and a homeless services and housing delivery system that resolves persons' experiences of unsheltered homelessness.
Delivery of Permanent Housing	Delivery of permanent housing and innovative housing solutions, such as unit conversions that are well suited for eligible persons.
Prevention and Shelter Diversion	Prevention and shelter diversion to permanent housing, including flexible forms of financial assistance, problem solving assistance, and other services to prevent people that have been placed into permanent housing from losing their housing and falling back into unsheltered homelessness. This category is only available to serve people who were formerly residing in the prioritized ERF encampment site.
Interim Sheltering	Interim sheltering, limited to newly developed clinically enhanced congregate shelters, new or existing noncongregate shelters, and operations of existing navigation centers and shelters based on demonstrated need that are well suited for eligible persons.
Improvements to Existing Emergency Shelters	Improvements to existing emergency shelters to lower barriers, increase privacy, better address the needs of eligible persons, and improve outcomes and exits to permanent housing.
Administrative Costs	Administrative costs incurred by the city, county, continuum of care, to administer its program allocation. <b>Up to 5% of grant funds may be applied to administrative costs.</b>

[https://bcsh.ca.gov/calich/documents/erf\\_3r\\_nofa.pdf](https://bcsh.ca.gov/calich/documents/erf_3r_nofa.pdf)

# Attachment 7:

Attachment #8

Shasta County Advisory Board Meeting  
June 4, 2024, 1:00 PM-2:30 PM  
Shasta County Office of Education - Aspen Room  
1644 Magnolia Avenue, Redding, CA 96001

## Questionnaire

Agenda Item 6 D Identification/prioritization community needs

Contact Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

1. Identify current projects your organization administers to address homelessness or related needs

Name of Organization/Agency \_\_\_\_\_

Name of Project	Type of project, ie PSH, ES, IH, RR, TH	Services provided	Number of people served	Program Budget	List source of project funding

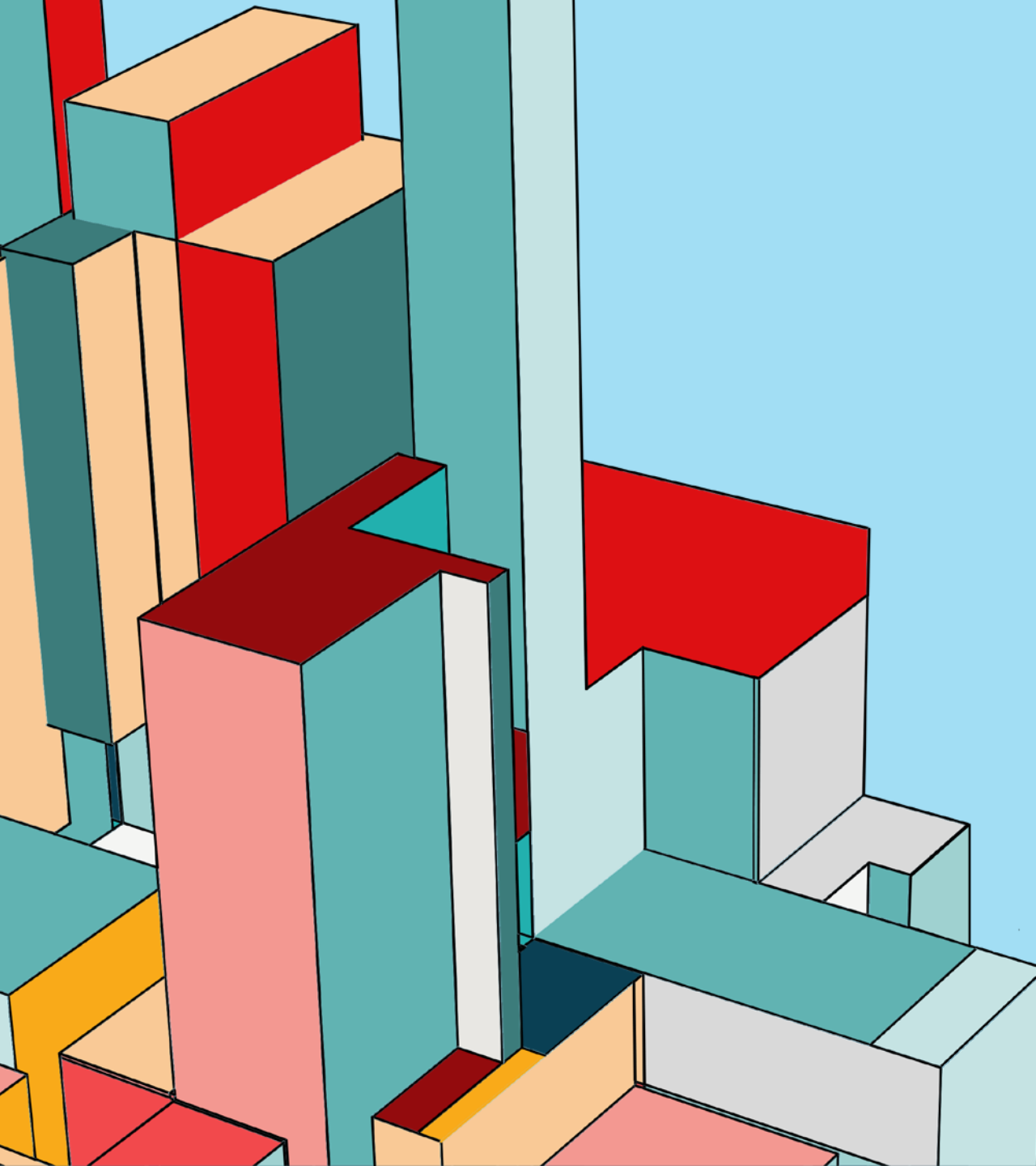
2. Identify current and projected community gaps in service, areas of need: \_\_\_\_\_

3. Recommendation for funding priorities: \_\_\_\_\_

4. Identify recommendations for HHAP 4 Funding: \_\_\_\_\_

5. Identify recommendations for HHAP 5 Funding: \_\_\_\_\_

6. Identify recommendations for Other Funding opportunities: \_\_\_\_\_



# NORTH VALLEY HOUSING TRUST

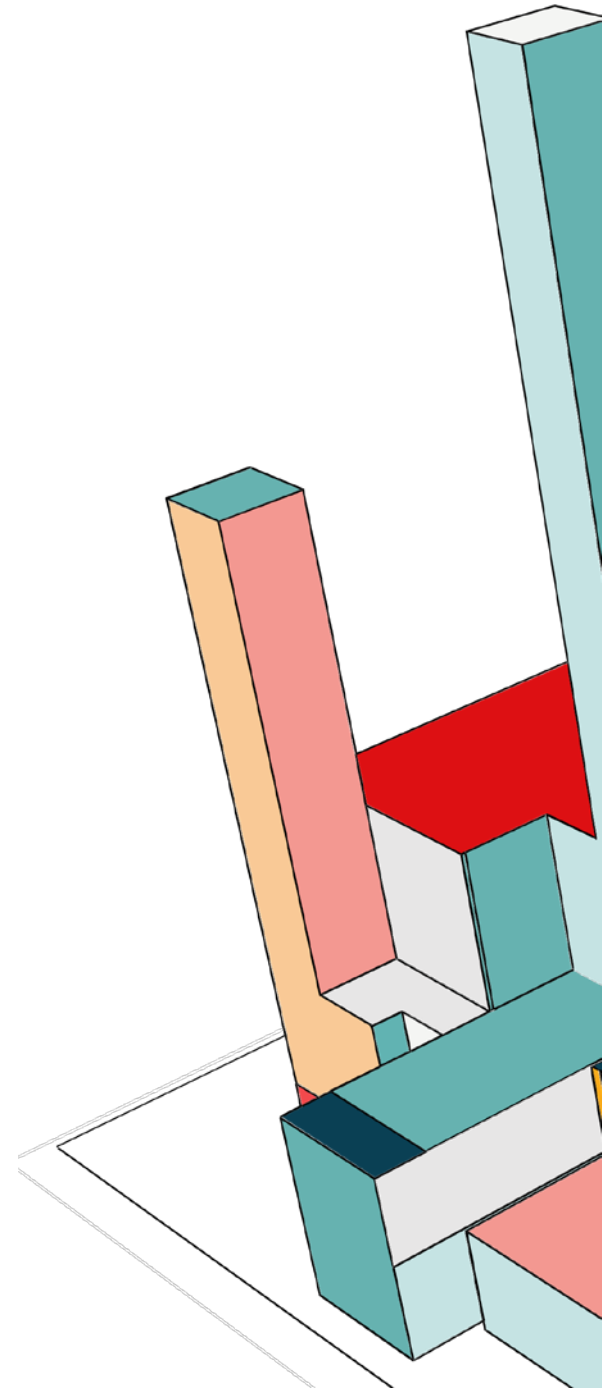
*A REVOLVING LOAN FUND THAT  
MAKES HOUSING HAPPEN*



# WHAT IS A HOUSING TRUST

Housing Trusts are not-for-profit sources of funding, often established by governments, for Affordable Housing Projects where repaid capital is recirculated back into the fund for future deployment over time.

Founded in 2015, the North Valley Housing Trust (NVHT) is one such fund created by the City of Chico to finance a 14 multi-family complex that leveraged low-income housing matching grants available through the California Department of Housing & Community Development (HCD). Since 2015, NVHT has partnered with foundations and institutions in Northern California to continue raising capital to provide lending to affordable housing projects for years to come.



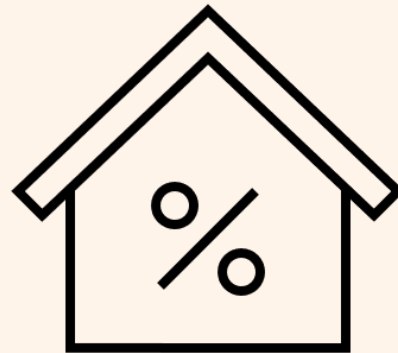
# LEVERAGING GRANTS

WITH THE UNIQUE DIRECTIVE HOUSING TRUSTS ARE ALLOWED, MANY GOVERNMENT GRANT PROGRAMS ALLOW FOR MATCHING CONTRIBUTIONS TO THE BENEFIT OF A HOUSING TRUST WHEN FUNDING HOUSING PROJECTS IN THE EFFORT OF ESTABLISHING LONG TERM REVOLVING FUNDS.

ONE SUCH PROGRAM IS THE HCD'S PERMANENT LOCAL HOUSING ALLOCATION GRANT THAT ALLOWS LOCALITIES TO DESIGNATE PLHA GRANT AWARDS TO HOUSING TRUSTS FOR LONG-TERM ADMINISTERING ON A 50/50 MATCHING BASIS [PLHA 101(G) / 301(3)].

IN 2023 NVHT, IN PARTNERSHIP WITH THE TOWN OF PARADISE FUNDED \$300K\* A PREDEVELOPMENT LOAN RELATED TO A 48 MULTI FAMILY COMPLEX IN PARADISE, CA. **THIS SUCCESSFUL MODEL TOOK \$150K OF GRANT ALLOCATIONS THE TOWN OF PARADISE AND DOUBLED IT!**

\*3 YEARS OF ACCUMULATED PLHA FUNDS





# REVOLVING FUNDS

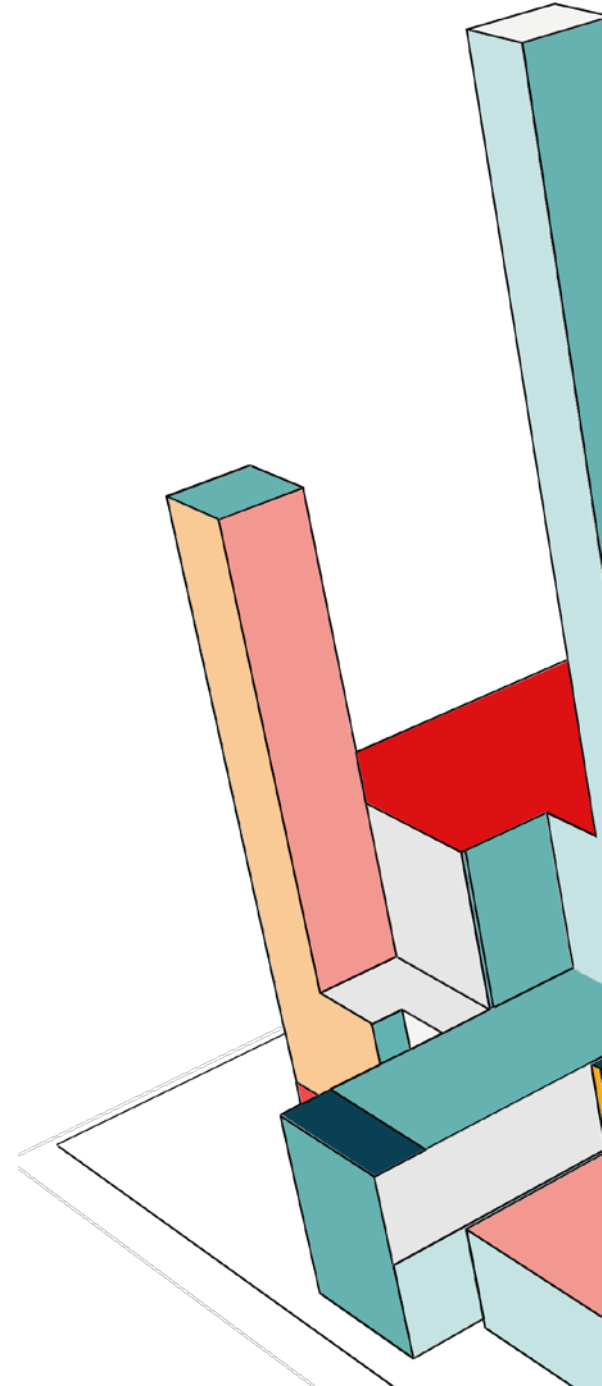
Once deployed, Housing Trust Funds unlike grants, are repaid. This ensures funding sound housing projects *and* compounds the fund for future lending. Additionally, this model can utilize small funding sources (most PLHA aware are less than \$100K yearly) and grow them over time.

# A TINY REVOLVING FUND IN ACTION

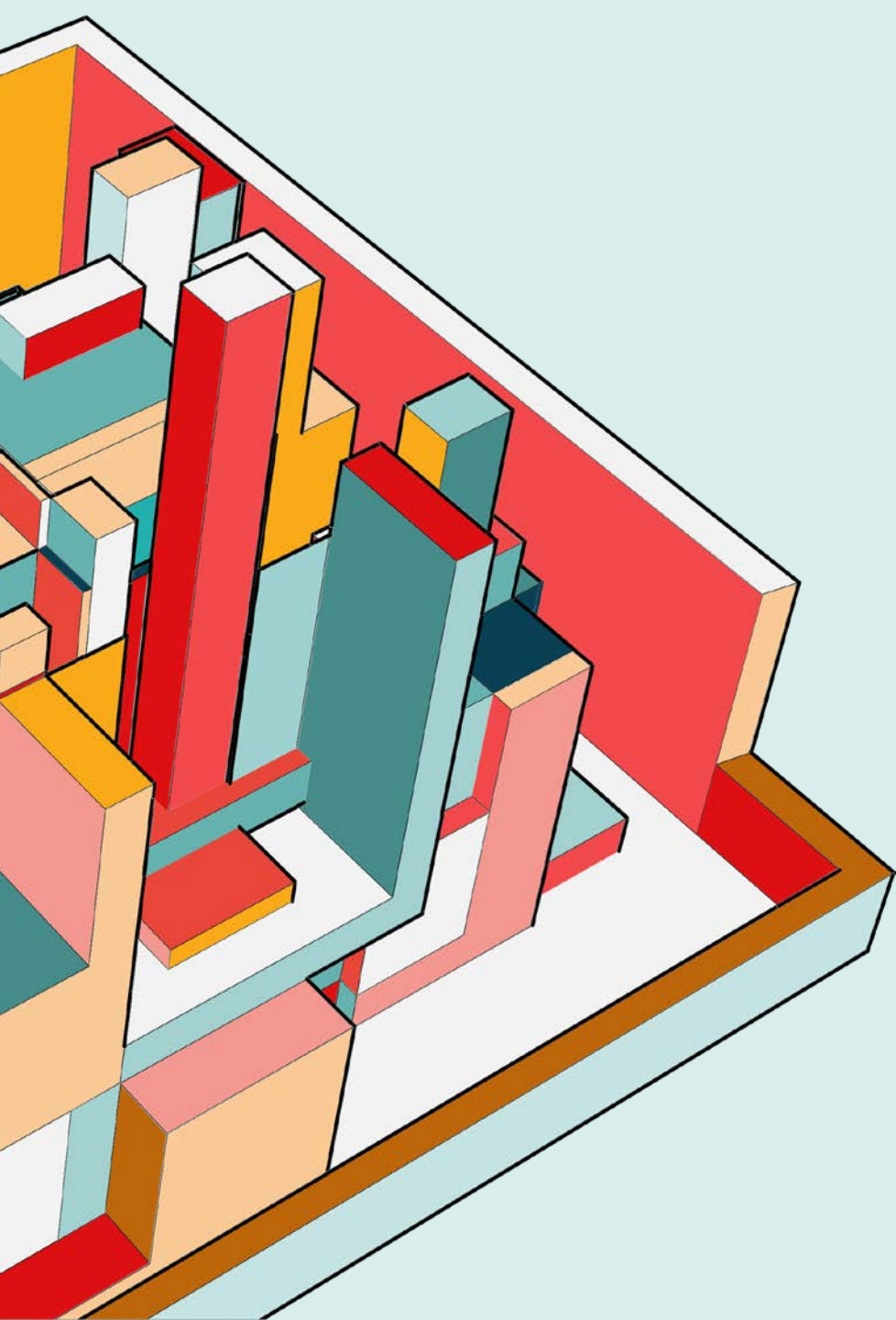
Currently, NVHT is partnering with Tiny Pine Foundation, a not-for-profit contractor, to build small affordable square foot homes for low to moderate income individuals in Paradise, CA. These are short duration construction projects (3-6 months) that result in sensible 750-1500 SQF homes for an average building cost of \$75k-\$200k.

This model has been accelerated by PLHA funds, where the Town of Paradise has approved the allocation of grants to NVHT for lending to Tiny Pine Foundation.

Where years of accumulated PLHA funding might fund *some* funding costs of a multi family apartment, this new model uses a fraction of the cost to get individual housing to people in need (or with moderate means to afford) while circulating PLHA funds at a faster rate *and* increasing the future funds available for housing by capturing the funds in a Housing Trust's revolving loan program.







# FLEXIBLE LENDING

With a goal of *making housing happen* the NVHT works to maintain flexible loan programs with sensible rates and terms that otherwise would be unavailable with traditional financial services.

Partnering with non-profits, governments, NVHT strives to make sensible housing happen throughout Northern California.

# THANK YOU

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