Table of Contents

City of Sacramento Housing Element

Tables

This page intentionally left blank.

APPENDIX H-4 | Housing Program Resources

4.1 Introduction

This appendix chapter presents information on staff resources and funding available to support the City of Sacramento housing programs.

4.2 Institutional Resources

A variety of City departments, agencies, and outside organizations work together to coordinate housing activities under the same vision for the City. Together, their collective resources and expertise are directed toward promoting housing stability and providing equitable housing opportunities citywide. A description of the primary departments and agencies, as well as their roles, is below.

4.2.1 Sacramento Housing and Redevelopment Agency

The Sacramento Housing and Redevelopment Agency (SHRA) is a Joint Powers Authority created as a public agency by the City and County of Sacramento in 1973. SHRA serves two essential functions for both the City and unincorporated County in its roles as the Housing Authority and housing department for both jurisdictions. In its role as the Housing Authority, SHRA owns and operates 1,508 public housing units in the City and an additional 771 in the other parts of the county. SHRA has also provided various forms of financing for approximately 8,600 privately owned deed restricted units in the City. SHRA administers over 13,000 Housing Choice Vouchers throughout Sacramento County.

Through the Housing Authority's efforts to reduce dependence on annual federal appropriations, the Housing Authority has repositioned several of its public housing assets into a privately-owned affordable housing model. The long-term plan is to remove all public housing from the federal platform. The Housing Authority currently owns and manages 271 affordable units comprised of tax credits and local funds. The non-profit arm, Sacramento Housing Authority Repositioning Program Inc. (SHARP), owns and manages three additional senior housing projects (231 units) that were previously a part of the public housing inventory. By 2021, SHARP will also own and manage 124 scattered site Rental Assistance Demonstration apartments and 215 apartments converted through the Section 18 program.

SHRA also acts as the City's local housing finance agency, administering local, Federal, and State funding programs for the provision of affordable housing and implementing the City's Mixed Income Housing Ordinance (MIHO). SHRA is also a major issuer of Mortgage Revenue Bonds for financing affordable housing throughout the County of Sacramento.

4.2.2 City Departments

In addition to the lead housing role of SHRA, there are two primary City departments involved in the planning and delivery of housing and community development services: the Community Development Department (CDD) and the Office of Innovation & Economic Development (IED) within the City Manager's Office. The Public Works Department also plays an important role in the planning and delivery of infrastructure and in project development review for off-site improvements.

Community Development Department

CDD reviews all development applications, ensures implementation of City ordinances and codes, and operates the permit center, a "one stop" public information and service center to assist customers with planning, engineering, building, and transportation issues.

CDD also oversees planning efforts of the City, including the General Plan, Climate Action and Adaptation Plan, and Community Plans as well as neighborhood and specific plan area projects. CDD ensures that development is

consistent with the vision of the City and prioritizes public infrastructure investment to facilitate such development. Recently (2019) CDD established the Neighborhood Development Action Team as a resource to determine specific neighborhood priorities based on resident- and business-based strategies as well as facilitate a stronger coordination with neighborhood stakeholders.

CDD also includes the Code Compliance division, which promotes and maintains a safe and desirable living and working environment. Code Compliance maintains and improves the quality of the community by administering a fair and unbiased enforcement program to correct violations of municipal codes, state building codes, and land use requirements. The Code Compliance division administers the Rental Housing Inspection program, vacant building ordinance, dangerous building inspections, blight reduction program, and the Tenant Protection Program ensuring proper upkeep of residential units throughout the City.

City Manager's Office

The Office of the City Manager contains a wide-range of divisions and programs that handle issue-specific needs including IED, the Office of Diversity & Equity (ODE), and the Office of Community Response (OCR), which includes the Homeless Services Division.

IED encourages job growth and innovative investments to promote inclusive economic development by aligning community and economic interests. The office has four guiding principles for the City: build community ownership, voice, and capacity; make all neighborhoods healthy communities of full opportunity; expand employment opportunities; and advance equity, diversity, and inclusion throughout Sacramento's business community.

Within IED, the Housing Policy Manager furthers collaboration amongst City and outside agencies in the development and preservation of housing, particularly affordable and workforce housing, and coordinates within the Continuum of Care to prevent and reduce rates of homelessness. The Housing Policy Manager works to carry out new initiatives that further creative housing development, helps develop a cohesive local homeless response with OCR, and identifies new resources and opportunities for housing development and programs that support all segments of the community and counteract potential for gentrification and displacement.

Within OCR, the Homeless Services Division coordinates with dozens of dedicated partners, including local governments, non-profits, charitable foundations, health-care providers, and faith-based organizations to develop solutions serving vulnerable individuals and families experiencing or at risk of experiencing homelessness. The Homeless Services Division works in coordination with the Housing Policy Manager and the outreach and social work of OCR, in its creation as a social work response model that can respond to dispatch calls and support other components of community response.

ODE works closely with all City departments and offices to ensure that support for diversity, equity and inclusion is integrated into decision making, planning and implementation throughout all structures, services, policies, practices, and procedures.

Public Works Department

The Public Works Department facilitates the maintenance and improvements of infrastructure and services essential to the welfare of the community. Divisions of the public works department include engineering, facilities and property management, maintenance (responsible for street infrastructure), parking and transportation, as well as the recycling and solid waste division. Within the Public Works Department, Development Engineering reviews plans to ensure that streets, sidewalks, and other public aspects of the project are designed properly.

Youth, Parks, and Community Enrichment Department

The Department of Youth, Parks, & Community Enrichment is responsible for youth development and employment programs, parks, open space and recreation facilities, and activities and programming across these facilities. The department maintains more than 3,000 acres of developed parkland at 227 sites across the City, including neighborhood, community, and regional parks.

4.2.3 County of Sacramento

Sacramento Steps Forward

Sacramento Steps Forward (SSF) is a 501(c)(3) nonprofit organization committed to ending homelessness in the region and is the lead agency for Sacramento Continuum of Care, which is the regional planning body that coordinates housing and services for homeless families and individuals in Sacramento. SSF coordinates and manages over $30 million annually in federal, state, local funds for programs that provide shelter, housing, and services to people experiencing homelessness.

Department of Human Assistance

The County Department of Human Assistance (DHA) provides a variety of services related to employment housing, and health care with the mission of fostering self-sufficiency. The Homeless Services Division manages the funding and contracts with community providers for homeless services related to emergency shelter, transitional housing, and re-housing programs.

Department of Health Services

The Department of Health Services (DHS) delivers primary health, public health, and behavioral health services to the Sacramento community. People experiencing homelessness who need substance abuse treatment, mental health services, primary care, or other health services are eligible for a broad range of DHS programs. DHS also offers some specialized health services or specialized access for people experiencing homelessness.

4.3   Funding Sources

The City's housing programs are funded through a variety of local, State, and Federal sources. These funds actively support the construction of new affordable housing and housing rehabilitation and provide various other housing services to low- and moderate-income households. This section offers a summary of funding sources that are currently used by the City and SHRA, as well as additional funding sources that are potentially available to support various housing programs.

4.3.1 Federal and State Sources of Funding

There are several State and Federal funding programs available to build affordable housing, assist first-time homebuyers, support persons experiencing homelessness, and help special needs groups, such as seniors and farmworkers. In most cases other entities, including for-profit and non-profit developers, apply for funds directly to the State of Federal agencies that administer them. For example, developers apply directly to the California Tax Credit Allocation Committee for low-income housing tax credits, to the US Department of Agriculture (USDA) for Section 515 loans, and to the US Department of Housing and Community Development (HUD) for Section 202 and Section 811 loans. Table H 4-1 summarizes the Federal and State funding programs that are available to fund affordable housing opportunities.

Table H 4-1 Federal and State Funding Programs

Funding Program	Description
Federal Programs	
Brownfields Grant Funding Program	To facilitate the reuse/redevelopment of contaminated sites the US Environmental Protection Agency's Brownfields Grant Program makes available resources for the cleanup of eligible publicly or privately-held properties.
Choice Neighborhoods Implementation Grant Program	Choice Neighborhoods Implementation Grants support the implementation of comprehensive plans expected to revitalize public and/or assisted housing and initiate neighborhood improvements.
Community Facilities Direct Loan & Grant Program	This program provides affordable funding to develop essential community facilities in rural areas.
Continuum of Care (CoC) Program	Funding is available on an annual basis through HUD to quickly rehouse homeless individuals and families.
Community Development Block Grant (CDBG)	CDBG makes funds available in four categories but are primarily used to provide a suitable living environment by expanding economic opportunities and providing decent housing to low-income households. • Community Development Programs • Economic Development Programs • Drought-Related Lateral Program
Emergency Solutions Grants Program (ESG)	ESG makes grant funds available for projects serving homeless individuals and families through eligible non-profit organizations or local governments.
Farm Labor Housing Direct Loans & Grants (Section 514)	Provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers.
Housing Choice Vouchers	The housing choice voucher (HCV) program is the government's major program for assisting very low-income families, the elderly, and the disabled to afford housing.
Home Investment Partnerships Program (HOME)	HOME funds are available as loans for housing rehabilitation, new construction, and acquisition and rehabilitation of single- and multifamily projects and as grants for tenant-based rental assistance.
Home Ownership for People Everywhere (HOPE)	HOPE program provides grants to low income people to achieve homeownership. The programs are: HOPE I—Public Housing Homeownership Program HOPE IV – Hope for Elderly Independence
Housing Opportunities for Persons with AIDS (HOPWA)	Funds are made available countywide for supportive social services, affordable housing development, and rental assistance to persons living with HIV/AIDS.
Housing Preservation Grants	Provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens.
Low-Income Housing Tax Credit (LIHTC) Program	The LIHTC program gives State and local agencies the authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing for lower-income households.
Rural Rental Housing: Direct Loans	Provides direct loans to developers of affordable rural multifamily rental housing and may be used for new construction or rehabilitation.
Section 108 Loan Guarantee Program	Provides loans to CDBG entitlement jurisdictions for capital improvement projects that benefit low- and moderate-income persons.
Section 202 Supportive Housing for the Elderly Program	Provides an interest-free capital advance to cover the costs of construction, rehabilitation, or acquisition of very low-income senior housing. The program is available to private, non-profit sponsors. Public sponsors are not eligible for the program.

Table H 4-1   Federal and State Funding Programs

Funding Program	Description
Section 203(k): Rehabilitation Mortgage Insurance Program	Provides, in the mortgage, funds to rehabilitate and repair single-family housing.
Section 207: Mortgage Insurance for Manufactured Home Parks Program	Insures mortgage loans to facilitate the construction or substantial rehabilitation of multi-family manufactured home parks.
Section 221(d)(3) and 221(d)(4)	Insures loans for construction or substantial rehabilitation of multifamily rental, cooperative, and single room occupancy housing.
Section 502 Direct Loan Program	USDA Section 502 Direct Loan Program provides homeownership opportunities for low- and very-low-income families living in rural areas.
Section 811 Project Rental Assistance	Section 811 Project Rental Assistance offers long-term project-based rental assistance funding from HUD. Opportunities to apply for this project-based assistance are through a Notice of Funding Availability published by CalHFA Opens in New Window.
State Programs	
Affordable Housing and Sustainable Communities Program (AHSC)	AHSC funds land use, housing, transportation, and land preservation projects that support infill and compact development and reduce greenhouse gas (GHG) emissions.
CalHome	CalHOME makes grants to local public agencies and nonprofits to assist first-time homebuyers become or remain homeowners through deferred-payment loans. Funds can also be used to assist in the development of multiple-unit ownership projects.
Cleanup Loans and Environmental Assistance to Neighborhoods (CLEAN) Program	Department of Toxic Substances Control's CLEAN Program provides low-interest loans to investigate, cleanup and redevelop abandoned and underutilized urban properties.
California Emergency Solutions and Housing (CESH)	CESH provides grant funds to eligible applicants for activities to assist persons experiencing or at-risk of homelessness.
California Self-Help Housing Program	Provides grants for sponsor organizations that provide technical assistance for low- and moderate-income families to build their homes with their own labor.
CDBG	Funds are available in California communities that do not receive CDBG funding directly from HUD. There is an annual competitive funding cycle which has an over-the-counter NOFA process.
Community Development Block Grant-Corona Virus (CDBG-CV1) – CARES Act Funding	This is a subsidiary of the CDBG program to provide relief to eligible entities due to hardship caused by COVID-19.
Emergency Housing Assistance Program (EHAP)	EHAP provides funds for emergency shelter, transitional housing, and related services for the homeless and those at risk of losing their housing.
Emergency Solutions Grants Program (ESG)	ESG funds are available in California communities that do not receive ESG funding directly from HUD.
Golden State Acquisition Fund (GSAF)	GSAF makes up to five-year loans to developers for acquisition or preservation of affordable housing.
HOME	HOME funds are available in communities that do not receive HOME funding directly from HUD.
Homekey	Homekey provides grants to acquire and rehabilitate a variety of housing types — such as hotels, motels, vacant apartment buildings, and residential care facilities — in order to serve people experiencing homelessness or who are also at risk of serious illness from COVID-19

Table H 4-1   Federal and State Funding Programs

Funding Program	Description
Homeless Emergency Aid Program (HEAP)	HEAP is a $500 million block grant program designed to provide direct assistance to cities, counties and CoCs to address the homelessness crisis.
Homeless, Housing Assistance and Prevention (HHAP) Program	HHAP Round 1 is a $650 million grant that provides local jurisdictions with funds to support regional coordination and expand or develop local capacity to address their immediate homelessness challenges. Round 2 is a $300 million grant that provides support to continue to build on regional collaboration to develop a unified regional response to homelessness.
Housing for a Healthy California (HHC)	HHC provides funding to deliver supportive housing opportunities to developers using the federal National Housing Trust Funds allocations for operating reserve grants and capital loans. The HHC program is intended to create supportive housing for individuals who are recipients of or eligible for health provided through Medi-Cal.
Housing Navigators Program	Housing Navigators Program allocates $5 million in funding to counties for the support of housing navigators to help young adults aged 18 years and up to 21 years secure and maintain housing, with priority given to young adults in the foster care system.
Housing-Related Parks Program	The Housing-Related Parks Program funds the creation of new park and recreation facilities or improvement of existing park and recreation facilities that are associated with rental and ownership projects that are affordable to very low- and low-income households. Grant funds are made available to local jurisdictions.
Infill Infrastructure Grant Program (IIG)	IIG provides grant funding for infrastructure improvements for new infill housing in residential and/or mixed-use projects.
Joe Serna, Jr., Farmworker Housing Grant (FWHG)	FWHG makes grants and loans for development or rehabilitation of rental and owner-occupied housing for agricultural workers with priority for lower-income households.
Local Early Action Planning (LEAP) Grants	The LEAP program assist cities and counties to plan for housing through providing one-time over-the-counter, non-competitive planning grants.
Local Housing Trust Fund Program (LHTF)	Affordable Housing Innovation's LHTF lends money for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income. State funds matches local housing trust funds as downpayment assistance to first-time homebuyers.
Mobile-home Park Rehabilitation and Resident Ownership Program (MPRROP)	MPRROP makes low interest loans for the preservation of affordable mobilehome parks. MPRROP also makes long-term loans to individuals to ensure continued affordability.
Mortgage Credit Certificate (MCC) Program	Provides income tax credits to first-time homebuyers to buy new or existing homes.
Multifamily Housing Program (MHP)	MHP makes low-interest, long-term deferred-payment permanent loans for new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households.
National Housing Trust Fund	National Housing Trust Fund is a formula grant program used to increase and preserve the supply of affordable housing, with an emphasis on rental housing for extremely low-income households (ELI households, with incomes of 30 percent of area median or less). Funds are made available through a competitive process.
No Place Like Home	The No Place Like Home Program invests in the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness.

Table H 4-1   Federal and State Funding Programs

Funding Program	Description
Office of Migrant Services (OMS)	Provides grants to local government agencies that contract with HCD to operate OMS centers located throughout the state for the construction, rehabilitation, maintenance, and operation of seasonal rental housing for migrant farmworkers.
Permanent Local Housing Allocation Program (PLHA)	There are two types of assistance under PLHA: • Formula grants to entitlement and non-entitlement jurisdictions based on the formula prescribed under federal law for the Community Development Block Grant. • Competitive grants to non-entitlement jurisdictions. The Non-Entitlement competitive grant program component prioritizes assistance to persons experiencing or at risk of homelessness and investments that increase the supply of housing to households with incomes of 60 percent or less of area median income.
Predevelopment Loan Program (PDLP)	PDLP makes short-term loans for activities and expenses necessary for the continued preservation, construction, rehabilitation or conversion of assisted housing primarily for low-income households.
Regional Early Action Planning (REAP) Grants	The REAP program helps COGs and other regional entities collaborate on projects that have a broader regional impact on housing. Grant funding is intended to help regional governments and entities facilitate local housing production that will assist local governments in meeting their Regional Housing Need Allocation.
SB 2 Planning Grants Program	The SB 2 Planning Grants program provides one-time funding and technical assistance to all eligible local governments in California to adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production.
Supportive Housing Multifamily Housing Program (SHMHP)	SHMHP provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units.
Transformative Climate Communities (TCC) Program	TCC is part of California's Climate Investments cap-and-trade dollars at work. TCC funds community-led development and infrastructure projects that achieve major environmental, health, and economic benefits in the State's most disadvantaged communities. There are two types of grants available. Implementation Grants and Planning Grants, which are both awarded on a competitive basis.
Transit Oriented Development Housing Program (TOD)	The TOD program makes low-interest loans and grants for rental housing that includes affordable units that are located within one-quarter mile of a transit station.
Transitional Housing Program (THP)	THP provides funding to counties for child welfare services agencies to help young adults aged 18 to 25 years find and maintain housing, with priority given to those formerly in the foster care or probation systems.
Veterans Housing and Homelessness Prevention Program (VHHP)	VHHP makes long-term loans for development or preservation of rental housing for very low- and low-income veterans and their families.

Source: U.S. Department of Housing and Urban Development, CA Department of Housing and Community Development, U.S. Department of Agriculture, 2020.

Entitlement Funds

Under HUD regulations, the City of Sacramento is an entitlement jurisdiction, meaning that Sacramento receives Federal Community Development Block Grants (CDBG), Home Investment Partnership (HOME) funds, Emergency Shelter Grants (ESG), and Housing for People with AIDS/HIV (HOPWA). Federal funds available in the Federal fiscal year 2020 are shown in Table H 4-2 (not including additional allocations relating to the Covid pandemic). They do not include any program income or existing unspent income, which is included in the budgeted amounts in Table H 4-3.

Table H 4-2 Entitlement Funds, Fiscal Year 2020	
Funding Source	**Amount**
Community Development Block Grants	$4,878,621
HOME	$2,606,921
Emergency Shelter Grants	$421,643
Housing for People with AIDS/HIV	$1,498,5515
TOTAL	**$22,892,700**

Source: U.S. Department of Housing and Urban Development.

Community Development Block Grants (CDBG). CDBG allocations to housing, non-housing community development, public services, and administrative activities vary from year to year, depending upon the priorities for the year as well as other funding resources. For example, since the end of Redevelopment in 2012, there is an increased need for funding for affordable multifamily projects. Allocations to non-housing community development activities range from one-third to half of the annual entitlement and housing activities allocations range from approximately 10 percent to 30 percent. For 2020, $1.3 million of the total CDBG funding was allocated for housing development, preservation, and homeownership as approved in the City's Consolidated Plan. This amount is at the high end of the allocation range. CDBG funds designated for housing primarily support multi-unit rehabilitation and minor home repair programs. Under the public service category, activities supporting homeless such as emergency shelters are also funded.

HOME. HOME funds are used exclusively for the new construction and rehabilitation of affordable multifamily rental housing. While HOME funding has fluctuated in recent years, it has averaged about $2.2 million annually, and repayments from outstanding loans are "revolved" back into the fund. HOME dollars are used as "gap" loans for multifamily rental development and rehabilitation. HOME loans have been provided in eight City projects between 2008 and 2013, leveraging millions of dollars in Federal and State funds to help produce 711 affordable rental units.

Emergency Shelter Grant (ESG) and Housing for People with AIDS/HIV (HOPWA). The ESG program provides homeless persons with basic shelter and essential supportive services. ESG funds can be used for a variety of activities, including: rehabilitation or remodeling of a building used as a new shelter, operations, and maintenance of a facility, essential supportive services, and homeless prevention. The HOPWA program provides grant funds to design long-term, comprehensive strategies for meeting the housing needs of low- and moderate-income people living with HIV/AIDS. HOPWA funds can be used for acquisition, rehabilitation, or new construction of housing, rental assistance, and related supportive services. HOPWA funds are received by the County of Sacramento for the City and counties of Sacramento, El Dorado, Placer, and Yolo and administered by DHA.

4.3.2 Local Sources of Funding

City of Sacramento Housing Trust Fund

The Housing Trust Fund (HTF) Ordinance was adopted in 1989 to raise local financing for the construction of affordable housing near new employment centers. The ordinance established square footage fees for non-residential development. The strategy was based on an economic nexus analysis, which determined that the construction of commercial projects such as offices, business parks, hotels, warehouses, and shopping centers play a major role in attracting new very low- and low-income workers to Sacramento. Because lower income workers are often unable to afford housing close to employment, the fee-generated revenue is used to increase the supply of housing affordable to these income groups, creating the nexus or linkage between jobs and housing. Since inception through 2019, the fee has generated, including loan repayments and interest on balances, approximately $50 million. Annual resources, including interest and loan repayments, generated by the HTF have been approximately $3 million from 2015 through 2019.

Housing Impact Fee

The Housing Impact Fee is a citywide fee on new residential projects and large subdivisions, as established in the MIHO in 2015. The total fee amount depends on the location and type of residential project. Funds collected from the impact fee are transferred to the Housing Trust Fund to assist in the development of affordable workforce housing. Since the City began collecting fees under this ordinance in 2016, the MIHO has generated over $4.5 million in resources including interest income.

SHRA Funding

The City, through the Sacramento Housing and Redevelopment Agency (SHRA), provides development funding, operating assistance, and mortgage assistance for a variety of affordable housing types. Development funding is most typically provided to developers of multifamily rental units for new construction or rehabilitation, and leverages additional funding from other sources, including tax exempt mortgage revenue bonds, low-income housing tax credits, and various programs administered by the State and Federal government. SHRA Multifamily Lending Policies prioritize funding for the construction of new permanent supportive housing, by requiring that 5 percent of units in projects receiving funding from SHRA be affordable to extremely low- and 15 percent to very low-income households.

SHRA, primarily in its role as the Housing Authority, administers approximately 13,000 Housing Choice Vouchers (formerly Section 8) and over 2,000 public housing units for very low- and extremely low-income households. For lower-income homebuyers, SHRA provides mortgage assistance, typically in a secondary position to conventional funding, to allow access to homeownership for families who otherwise would be priced out of the market.

Table H 4-3 shows a summary of SHRA's historical budgeted funding for housing programs.

Table H 4-3	SHRA Budgeted Funding by Funding Source						
Year	*Public Housing*	*HCV[1]*	*Tax Increment[2]*	*HOME*	*CDBG[3]*	*HTF*	*Total*
2018	N/A	$100,749,057	$2,633,111	$1,595,486	$2,228,811	$657,167	$107,863,632
2019	N/A	$100,344,675	$2,442,993	$1,454,840	$3,239,614	$2,231,246	$109,713,368
2020	$2,357,067	$109,079,844	$2,606,921	$3,593,615	N/A	N/A	

[1] HCV ("Housing Choice Voucher") revenue amounts include total housing assistance payments for the entire County, including all incorporated cities.

[2] Source - City Annual Action Plan. Funds for housing including 108 loan repayments and program delivery.

[3] Includes any interest payments and any loan repayments in the year.

Source: SHRA, 2020.

When considering the funding sources described in Table H 4-3 above, it is important to recognize the limitations and regulations associated with each. Public Housing and Housing Choice Voucher (HCV) funding represents a large amount of SHRA's funding, but the uses of both are limited to maintenance of existing public housing units and HCVs, and in general, do not represent funding available for the provision of new housing units. In addition, a portion of CDBG funding is used for non-housing purposes (although Table H 4-3 shows only those funds budgeted for housing-related activities).

The City is committed to seeking additional resources for affordable housing. The Housing Element includes a program to establish new sources of funding for affordable housing.

This page intentionally left blank.