



COMMUNITY DEVELOPMENT AGENCY  
**HOUSING AND FEDERAL GRANTS DIVISION**

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June 10, 2025

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**SUBJECT:** Consolidated Plan for FY 2025–2029, including Budgets for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs, and funding recommendations for the 2025 Calendar Year Permanent Local Housing Allocation (PLHA).

**RECOMMENDATIONS:**

1. Hold a public hearing on:

- A. Marin County's priority housing and community development needs as identified in the Consolidated Plan including affordable housing, homelessness services, and infrastructure in low-income areas. This report evaluates the County's performance in addressing these needs through CDBG, HOME, and PLHA investments over the past year.
- B. Consolidated Plan for Federal Fiscal Years 2025–2029, including local Policies and Procedures, proposed activities, and recommended budgets for Federal Fiscal Year 2025-26 CDBG and HOME funding.
- C. The proposed 2025 funding recommendations for the Permanent Local Housing Allocation program (PLHA).

2. Following public testimony:

- A. Adopt a resolution authorizing staff to submit the 2025–2029 Consolidated Plan and the 2025–2026 Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD) in compliance with 24 CFR Part 91, and to make technical, non-substantive revisions or provide supplemental information as requested by HUD to complete the federal review and approval process.
- B. Adopt a resolution approving funding allocations of Marin County's Affordable Housing Fund matched with Permanent Local Housing Allocation Funds, and authorizing President to execute, substantially in the form attached and subject to County Counsel approval Marin County Affordable Housing Trust Fund and Permanent Housing Allocation Fund Loan documents.

**SUMMARY:**

The Consolidated Plan and accompanying Annual Action Plan guide the distribution of funding and serve as the grant application to HUD for formula funding from the CDBG and HOME programs. These federally funded programs of HUD provide resources for housing, community facilities, and services for low-income households.

The FY 2025–26 CDBG, HOME, and PLHA funding recommendations represent targeted investments in affordable housing, infrastructure, and essential services that address Marin County’s most pressing community needs. Each year, the Countywide Priority Setting Committee (PSC) reviews and recommends allocations for these critical programs. The proposed allocations reflect project readiness, alignment with HUD and state program objectives, and consistency with the priorities outlined in the County’s Consolidated Plan.

On May 8, 2025, the PSC approved the FY 2025–26 funding recommendations. In accordance with the County’s cooperation agreements, the City Councils of Novato and San Rafael approved their respective CDBG recommendations. These recommendations were based on an estimate assuming the same funding level as last year. However, on May 14, 2025, the County received a letter from HUD with the allocation which included a decrease of \$46,968 for CDBG and \$19,034 for HOME. Following receipt of the final CDBG award amount from HUD, staff applied a pro-rata reduction across all housing, capital and public service projects in accordance with the Cooperation Agreement.

**BACKGROUND:**

CDBG and HOME are federally funded by HUD to support affordable housing, public infrastructure, and essential services for low- and moderate-income households. PLHA is a state funding source for affordable housing.

- **CDBG** funds support property acquisition, housing and facility rehabilitation or construction, economic development, and public services.
- **HOME** funds are dedicated to affordable housing, including new construction, rehabilitation, homebuyer assistance, and rental assistance.
- **PLHA** is a state housing funding program administered by the California Department of Housing and Community Development (HCD). In 2020, the Marin County Board of Supervisors approved a five-year expenditure plan that aligns with the PSC’s priorities and the County’s Assessment of Impediments to Fair Housing Choice. PLHA funds are matched 1:1 with Marin County Affordable Housing Trust funds and distributed countywide.

**2025-2029 Consolidated Plan**

The 2025-2029 five-year Consolidated Plan includes an analysis of affordable housing and community development needs and statements of policies for the entire period, as well as CDBG and HOME project budgets for the first year of the five-year period. In the second, third, fourth, and fifth years, the Consolidated Plan must be amended with an “Annual Action Plan” to add each year’s CDBG and HOME project budgets.

July 1, 2025 is the beginning of the first year covered by the Consolidated Plan. The attached proposed five-year Consolidated Plan includes an analysis of needs and statements of goals and policies covering federal Fiscal Years 2025-2029, as well as

budgets (the "Annual Action Plan" component) for the use of federal Fiscal Year 2025 CDBG and HOME funds.

**FY 2025 Annual Action Plan**

The FY 2025–26 Notice of Funding Availability (NOFA) generated 33 applications requesting approximately:

- \$3.94 million in CDBG
- \$1.6 million in HOME
- \$1.39 million in PLHA

This response underscores the community's growing need for affordable housing, infrastructure, and public services.

CDBG regulations require that at least 85% of funds support housing, capital, and administration, with a maximum of 15% for public services. All activities must meet at least one HUD National Objective:

1. Benefit low- and moderate-income persons
2. Prevent or eliminate slums or blight
3. Address urgent community needs

Marin County prioritizes projects that stabilize low-income households, enhance affordable housing, and deliver critical community services.

The FY 2025–26 funding recommendations include projects approved by the Novato and San Rafael City Councils. Final approval by the Marin County Board of Supervisors is required to complete the local approval process.

**2025-26 Funding Year**

Marin County's FY 2025–26 allocations include \$1,512,738 in Community Development Block Grant (CDBG) funds, with 20% designated for administrative costs, resulting in \$1,210,190 available for project funding. The County is also allocated \$694,506.21 through the HOME Investment Partnerships Program (HOME), and \$476,762 in Permanent Local Housing Allocation (PLHA) funds, which your Board opted to match dollar-for-dollar with Affordable Housing Trust funds.

These funding sources support strategic investments in affordable housing, infrastructure, and essential community services in alignment with federal and state program requirements and Marin County's long-term goals. Recommendations reflect a rigorous evaluation process including community engagement and consistency with the County's Consolidated Plan to promote equitable access to housing, strengthen community resilience, and address critical local needs.

**DISCUSSION:**

*Consolidated Plan Process*

The Consolidated Plan is a five (5) year strategic plan that identifies goals for federal funding programs provided through HUD, including the Community Development Block Grant program (CDBG) and the HOME Investment Partnerships Program (HOME). The Consolidated Plan provides a framework for identifying priorities and programs to address affordable housing, community development needs, and public services for extremely low- up to moderate-income families, persons with disabilities, seniors, and youth.

Understanding the needs of a community is critical to planning the use of federal grant funds. As part of the 2025-29 Consolidated Planning process, Mosaic, the County's consultant and staff engaged the community using various methods to gather information about housing, community spaces and infrastructure, and public service needs in Marin. In addition, staff reached out to other jurisdictions implementing federal grant programs to learn smart practices to improve the impact and effectiveness of Marin County's federal grants program.

The attached Consolidated Plan strategies and priorities have been reviewed and recommended by the PSC, which is made up of community members representing protected classes and elected representatives from city, town, and County jurisdictions.

### **CDBG Recommendations**

For FY 2025–26, Marin County will receive a CDBG entitlement of \$1,512,738. After allocating 20% (\$302,547) for administration, \$1,210,190 remains available for project funding.

Funding recommendations reflect allocations across the three planning areas: County Other Planning Area, Novato and San Rafael.

### **Countywide Fair Housing**

In recent years, Marin County has prioritized funding for fair housing services by allocating funding for fair housing prior to calculating available funds for each CDBG Planning Area. This approach stems from a former Voluntary Compliance Agreement between Marin County and HUD, which, while no longer in effect, established a strong precedent for affirmatively furthering fair housing through dedicated funding and is consistent with our current Consolidated Plan.

For FY 2025–26, the Priority Setting Committee recommends allocating \$48,500 in CDBG funding to support one fair housing project: the Fair Housing Counseling and Education program administered by Fair Housing Advocates of Northern California.

### **County Other Planning Area**

For FY 2025–26, a total of 19 applications were evaluated for the County Other Planning Area, which is allocated \$426,956 in CDBG funds. This allocation is broken down as follows:

- **\$253,637** minimum for housing
- **\$109,193** flexible for capital or housing
- **\$65,834** maximum for public services (15% cap)

### **Housing Projects**

A total of four housing applications requesting CDBG funding were submitted for consideration under the County Other Planning Area. These included one Countywide project, one project located in Novato, and two in San Rafael. Collectively, the applicants requested \$1,894,881 in CDBG funding.

Following evaluation, \$564,741 is recommended for funding across all Planning Areas, including \$235,493 from the County Other allocation. Details of the recommended projects are provided in **Attachment 4**.

### **Capital Projects**

A total of five capital project applications were submitted, requesting \$965,150 in CDBG funds across the Countywide, County Other, San Rafael, and Novato Planning Areas.

Of the total requested, \$420,498 in CDBG funding is recommended across all Planning Areas, including \$112,771 from the County Other allocation to support three (3) projects. Details of the recommended capital projects can be found in **Attachment 4**.

### **Public Services**

A total of 21 Public Services applications were submitted, requesting \$1,082,383.50 in CDBG funding. These applications represent a range of projects across the Countywide, County Other, San Rafael, and Novato Planning Areas.

Due to the 15% cap on public services and high demand, many strong proposals which provide important services could not be recommended for FY 2025–26 funding despite alignment with program priorities and demonstrated community need.

The PSC recommends allocating \$178,411 across all Planning Areas, including \$65,834 from the County Other allocation to support four (4) public service projects.

### **San Rafael Planning Area**

On April 21, 2025, the San Rafael City Council approved a resolution recommending Community Development Block Grant (CDBG) funding allocations for the FY 2025–26 program year.

### **Novato Planning Area**

On April 22, 2025, the Novato City Council approved a resolution recommending Community Development Block Grant (CDBG) funding allocations for the 2025–26 fiscal year.

### **HOME Investment Partnerships Program (HOME)**

For the FY 2025–26 funding cycle, the Countywide HOME Investment Partnerships Program has a total of \$694,560.12 available for project funding, including entitlement and program income. The amount available for project funding, after the 10% administrative set-aside, is \$625,104.19.

In accordance with HOME regulations, a minimum of 15% of the annual entitlement estimated at \$104,184 for FY 2025–26 must be reserved for a Community Housing Development Organization (CHDO). For this funding cycle, EAH Housing was identified as the County's CHDO. To meet this requirement, a portion of the available project funding was set aside and awarded to EAH Housing to support eligible CHDO activities as part of their affordable housing development efforts.

### **Countywide HOME Funding Recommendations**

A total of three (3) applications were submitted for FY 2025–26, requesting \$1.6 million in HOME funds. Based on funding availability, the PSC recommends allocating the full \$625,104.19 to support two (2) projects.

## Permanent Local Housing Allocation (PLHA)

### Overview

PLHA is a state housing funding program administered by the California Department of Housing and Community Development (HCD). In 2020, the Marin County Board of Supervisors approved a five-year expenditure plan that aligns with the PSC’s priorities and the County’s Assessment of Impediments to Fair Housing Choice. PLHA funds are matched 1:1 with Marin County Affordable Housing Trust funds and distributed countywide.

### 2025-26 Funding Cycle

A total of \$476,762 in PLHA funds is available for FY 2025–26. The Board of Supervisors will consider a matching allocation from the Housing Trust Fund. A joint NOFA for PLHA, CDBG, and HOME was released in January 2025, and three applications totaling \$1,094,938 were submitted by the February 16 deadline.

### Evaluation Criteria

Applications were initially reviewed by County staff and the PSC Subcommittee based on readiness (e.g., site control, land use approvals, environmental clearance, and secured funding). Projects were required to be in jurisdictions with certified housing elements and were prioritized if they serve households at or below 60% AMI. Equity and fair housing outcomes were key evaluation considerations.

### Funding recommendation:

The PSC recommends allocating the full **\$476,762** in PLHA funds to support two high-priority affordable housing projects that align with Marin County’s PLHA Expenditure Plan and fair housing goals.

- **Habitat Redwood Blvd** – Recommended for a **\$286,057** PLHA allocation, this project was previously awarded **\$5.24 million** from the Marin County Affordable Housing Trust Fund on April 15, 2025. The PLHA funds will match that award and support the development of income-restricted homeownership units for households earning at or below 80% AMI. Both funding sources will be provided as loans with recorded affordability and compliance requirements. The project advances PSC goals by increasing affordable homeownership opportunities and supporting family housing in a high-opportunity area.
- **Eden Housing Oak Hill** – Recommended for **\$381,410** in total support, including **\$190,705 in PLHA funds** and a matching **\$190,705** from the County’s Housing Trust Fund. The funding will assist in the development of permanent affordable rental housing for extremely low- and low-income households, including individuals with special needs. Both allocations will be structured as loans with required affordability compliance provisions. The project aligns with equity and fair housing priorities and demonstrates strong site readiness and financial leverage.

### Fiscal Impact:

There is no increase to the General Fund net County cost as a result of these recommended allocations for CDBG or HOME, as both programs utilize federal HUD funds directed toward eligible activities in alignment with national objectives and local priorities.

Approval of the PLHA recommendations will align the Habitat Redwood Blvd and Eden Housing Oak Hill projects with the County’s 1:1 local match policy, leveraging Affordable Housing Trust Fund dollars. While the PLHA match for Habitat Redwood Blvd was approved by the Board on April 15, 2025, the Eden Oak Hill recommendation includes a new expenditure of \$190,705 from the Housing Trust Fund to match the corresponding PLHA award. Both PLHA and Housing Trust Fund allocations will be structured as loans, consistent with Marin County’s Affordable Housing policies and PLHA program requirements, and will include recorded affordability covenants and long-term compliance provisions The Housing Trust Fund available balance minus commitments is \$15,924,182 as of July 1, 2025.

This match complies with Section 301(a)(3) of the PLHA Program Guidelines and supports the creation of income-restricted units consistent with the County’s adopted PLHA Expenditure Plan.

**REVIEWED BY:**

- |  |   |
|--|---|
| <input type="checkbox"/> Department of Finance       | <input checked="" type="checkbox"/> N/A |
| <input checked="" type="checkbox"/> County Counsel   | <input type="checkbox"/> N/A            |
| <input type="checkbox"/> Human Resources             | <input checked="" type="checkbox"/> N/A |
| <input checked="" type="checkbox"/> County Executive | <input type="checkbox"/> N/A            |

Respectfully submitted,

*Chris Miranda*

Chris Miranda  
Senior Program Coordinator

*Sarah Jones*

Sarah Jones  
Director

**Attachments:**

1. Resolution approving the 2025-2029 Consolidated Plan.
2. Resolution approving the 2025 Permanent Local Housing Allocation Funds Recommendations
3. 2025-29 Consolidated Plan
4. CDBG, HOME, and PLHA Recommendations
5. CDBG, HOME, and PLHA Project Application Summary
6. 2025-26 PSC Roster
7. Program Structure and Evaluation Criteria

The Consolidated Plan and all attachments are available on-line at:

<https://www.marincounty.gov/departments/cda/housing-and-grants/funding-projects/consolidated-plan/2025-29-consolidated-plan>

A full reference copy is available for public review at the Board of Supervisors office, 3501 Civic Center Drive, Suite 308 (8:00 am to 5:00 p.m., Monday-Friday) and at the Community Development Agency, Planning Division, 3501 Civic Center Drive, Suite 308 (8:00 am to 4:00 pm, Monday-Thursday, 8:00 am to 12:00 pm Fridays). CD's are available by request from the Community Development Agency. Tel. (415) 473-6269.









# 2025-26 CDBG Home and PLHA Staff Report

Final Audit Report

2025-05-30

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