City of Long Beach Five-Year Consolidated Plan for HUD Funds
Community Feedback Session
June 9, 2022
Consolidated Plan Cycle and Funding Sources

October 1, 2022 – September 30, 2027

- CDBG
  - Community Development Block Grant

- HOME
  - Home Investment Partnerships

- ESG
  - Emergency Solutions Grant
The Consolidated Plan builds on past and related efforts including the recent Housing Element.

The proposed plan places an increased focus on new affordable housing construction through site acquisition funding, ADU construction programs and continued HOME spending.

Rehabilitation and Façade Programs have been refocused to support larger grant amounts that will be more impactful and reduce overhead expenses.

Federal funds will continue to support City parks however with a shifted focus from programs to physical facilities. Park programs will continue and will be supported by Parks funding.

The plan expands programs and staffing to prevent homelessness through landlord/tenant mediation, anti-displacement regulations and complementary programs.

The plan supports community grants and partnerships through capacity building for nonprofits, community land-trusts and neighborhood associations.
Needs Assessment

Data Analysis
- E-Con Planning Suite System
- Supplemental Census and American Community Survey (ACS)
- Social Service Records and Consultation with Agencies and Organizations
- Public Input (Survey, Meetings)

Identified Gaps
- Gaps in Services
- Disparities in Access to Opportunities (connecting analysis from the Housing Element which includes the Assessment of Fair Housing)

Priorities
- Extent of Needs (informed by Consolidated Plan public input and input from related efforts)
- Impact Toward Consolidated Plan Goals
- Availability of Other Funding Mechanisms
- Eligibility for Funding Based on Program Parameters
1. **Multilingual Housing and Community Needs Survey (Online)**
   - Received 586 responses

2. **Outreach Efforts**
   - Social Media Outreach
     - Promotion on City of Long Beach social media accounts (Facebook, Twitter, Instagram) (193K contacts)
     - Promotion on LBDS Facebook (5,700 contacts)
     - Promotion on LBDS Twitter (3,240 contacts)
     - Promotion on LBDS Instagram (1,442 contacts)
     - Social media toolkit created and provided to city departments to help spread the word
   - Advertisements in Multilingual Newspapers
   - Sponsored posts in the Long Beach Post social media (Facebook, Twitter, Instagram, LinkedIn) (200K contacts) and Long Beach Post Spanish social media (8,865 contacts)
   - LinkLB E-Blast (1,850 recipients)
   - Neighborhood Resource Center E-blasts to all Neighborhood Associations in CDBG areas and community-based organizations
   - #GoLongBeach Newsletter Feature (56.5K recipients)
   - Promoted via Citywide and Departmental Website
   - Public Notice issued by City Manager’s Office
   - Mailers to residents and businesses in CDBG-Eligible R/ECAP Census Tracts (21,000 addresses)
Public Participation, Continued

3. Workshops and Community Meetings to Prioritize Activities
   • Four Neighborhood Association Meetings
     • March 7, 2022
     • March 9, 2022
     • March 14, 2022
     • March 16, 2022
   • Three Virtual Community Meetings
     • March 24, 2022
     • March 26, 2022
     • April 14, 2022
   • Two LBCIC Public Hearings
     • April 20, 2022
     • June 22, 2022
   • One Virtual Feedback Session after publication of draft plan
     • June 9, 2022

4. Consultation and Focus Groups
   • Internal Stakeholder Meetings
   • Long Beach Community Investment Company (LBCIC) Study Session
   • Continuum of Care (CoC) Board
   • City Council Study Session
Demographics - Housing

- 60% of households are renters
- 52% of households are lower and moderate income (up to 80% AMI)
- 12% of households are large family-households with 5+ members
- 20% households headed by seniors
- 7% households headed by single-parents; majority (82%) by females
  - 40% of female-headed households with children living in poverty
- 10% of residents with one or more disabilities
- 2,034 persons considered to be homeless (excluding precariously housed)
Housing Market and Conditions

- 83% of housing units built prior to 1979 - requires systems upgrades and rehabilitation
- 2,089 publicly assisted affordable units considered to be at risk of converting to market-rate housing
- 63% of owner units had 3+ bedrooms vs. 14% of rental units – led to discrepancies in overcrowding
- Home prices increased 22% between 2017 and 2020
- Home prices increased another 24% between January 2020 to January 2022
- Median rent is higher than Fair Market Rents for smaller units, and availability of large rental units is limited
Housing Problems – Owners vs. Renters

<table>
<thead>
<tr>
<th>Citywide</th>
<th>Lower/Moderate Income Renter-Households</th>
<th>Lower/Moderate Income Owner-Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost Burden (30% of Income)</td>
<td>47%</td>
<td>19%</td>
</tr>
<tr>
<td>Severe Cost Burden (50% of Income)</td>
<td>27%</td>
<td>11%</td>
</tr>
<tr>
<td>Overcrowding (&gt;1 person/room)</td>
<td>14%</td>
<td>3%</td>
</tr>
</tbody>
</table>

*Housing Problems include: Physical Defects, Overcrowding, Cost Burden, and Severe Cost Burden*
Housing Problems – Disparities Among Racial/Ethnic Groups

<table>
<thead>
<tr>
<th>Problem</th>
<th>Citywide</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian</th>
<th>American Indian/Alaska Native</th>
<th>Pacific Islander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income with Severe Housing problem(s)*</td>
<td>75%</td>
<td>68%</td>
<td>72%</td>
<td>84%</td>
<td>64%</td>
<td>60%</td>
<td>100%</td>
</tr>
<tr>
<td>Very Low Income with Severe Housing Problem(s)*</td>
<td>53%</td>
<td>49%</td>
<td>49%</td>
<td>58%</td>
<td>47%</td>
<td>24%</td>
<td>81%</td>
</tr>
<tr>
<td>Housing Cost Burden (30-50% of Income)</td>
<td>22%</td>
<td>18%</td>
<td>24%</td>
<td>25%</td>
<td>22%</td>
<td>33%</td>
<td>26%</td>
</tr>
<tr>
<td>Severe Housing Cost Burden (&gt;50% of Income)</td>
<td>22%</td>
<td>18%</td>
<td>28%</td>
<td>25%</td>
<td>18%</td>
<td>22%</td>
<td>15%</td>
</tr>
</tbody>
</table>

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%
Other Assessments (Non-Housing Needs)

1. **Homeless Needs**
   - 2,034 homeless persons
   - 74% unsheltered
   - 8% are homeless children

2. **Non-Homeless Special Needs**
   - 10% persons with disabilities
   - 12% large households
   - 7% single-parents; 82% female-headed

3. **Non-Housing Community Development Needs**
   - Supportive services
   - Neighborhood cleanups
   - Infrastructure and public improvements
   - Economic development
Current Long Beach Homeless Services and Resources

- City of Long Beach, Department of Health and Human Services receives funding from a variety of sources

<table>
<thead>
<tr>
<th>Funding Sources</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Long Beach</td>
<td>$2,006,057.06</td>
</tr>
<tr>
<td>Los Angeles County</td>
<td>$7,292,973.88</td>
</tr>
<tr>
<td>State</td>
<td>$29,673,429.94</td>
</tr>
<tr>
<td>Federal</td>
<td>$38,172,100.43</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Funding Activity Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td></td>
</tr>
<tr>
<td>Capital Improvement Projects (CIP)</td>
<td>$18,279,020.52</td>
</tr>
<tr>
<td>CIP Operations</td>
<td>$4,948,666.00</td>
</tr>
<tr>
<td>Interim and Rapid Rehousing</td>
<td>$21,846,245.79</td>
</tr>
<tr>
<td>Permanent Supportive Housing</td>
<td>$5,582,116.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$50,656,048.31</td>
</tr>
<tr>
<td>Services</td>
<td></td>
</tr>
<tr>
<td>Outreach</td>
<td>$5,541,600.38</td>
</tr>
<tr>
<td>Coordinated Entry System/Case Management</td>
<td>$8,651,806.27</td>
</tr>
<tr>
<td>Employment Services</td>
<td>$1,600,000</td>
</tr>
<tr>
<td>Prevention</td>
<td>$4,502,364.52</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$20,295,771.17</td>
</tr>
<tr>
<td>MSC Operations</td>
<td></td>
</tr>
<tr>
<td>Planning, Data and Administration</td>
<td>$4,874,190.84</td>
</tr>
<tr>
<td>MSC Operations</td>
<td>$1,318,550.99</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$6,192,741.83</td>
</tr>
<tr>
<td><strong>GRAND TOTAL</strong></td>
<td>$77,144,561.31</td>
</tr>
</tbody>
</table>
Consolidated Plan’s Key Findings indicate the continuing production of affordable housing is critical to addressing housing stability and preventing homelessness.

City’s current annual funding for affordable housing includes:
- HOME Approximately $4.3 million
- PLHA Approximately $3 million

The Consolidated Plan and First Year Action Plan maximizes the use of HOME funds for affordable housing production and includes the use of CDBG funds for housing site acquisition and homeless prevention.

*Other one-time funds such as CalHome and Successor Agency funds further support affordable housing construction.
Anaheim / Walnut

1500 E. Anaheim (District 6)

87 affordable **family** rental units serving:
• Extremely-low – 40 units
• Very Low – 13 Units
• Low – 34 units

Total Development Cost $50.7 M
City/LBCIC Subsidy $4 M (**HOME Funds**) 
Leveraged Funds $46.7 M
Long Beach Senior Housing

901-941 E. PCH (District 6)

67 affordable **senior** rental units serving:

- Extremely-low – 33 units
- Very Low – 25 Units
- Low – 9 units

Total Development Cost $41.5 M

34 Project-Based Vouchers (18 VASH)

City/LBCIC Subsidy $3 M (**HOME Funds**)

Leveraged Funds $38.5 M
Current Affordable Rental Housing Production (under construction)

26 point 2 Apartments
3590 E. PCH (District 3)

76 affordable homeless rental units serving:

- Extremely-low – 38 units
- Very Low – 23 Units
- Low – 15 units

Total Development Cost $43.5 M
76 Project-Based Vouchers
City/LBCIC Subsidy $3 M (Successor Funds)
Leveraged Funds $40.5 M
The Cove

2121 W. Williams St. (District 7)

89 affordable homeless veteran rental units serving:

- Extremely-low – 45 units
- Very Low – 27 Units
- Low – 17 units

Total Development Cost $44.6 M

60 Project-Based VASH Vouchers

City/LBCIC Subsidy $4 M (HOME Funds)

Leveraged Funds $40.6 M
Housing Element

Housing Element Goals

1. Provide Increased Opportunities for the Construction of High-Quality Housing
2. Mitigate Government Constraints to Housing Investment and Affordability
3. Provide Housing Assistance and Preserve Publicly Assisted Units
4. Address the Unique Housing Needs of Special Needs Residents
5. Retain and Improve the Quality of Existing Housing and Neighborhoods
6. Ensure Fair and Equal Housing Opportunity
7. Ensure Effective and Efficient Delivery of Housing Programs and Services

Consolidated Plan Goals
## Regional Housing Needs Allocation (RHNA) Requirement

<table>
<thead>
<tr>
<th>Area/Income</th>
<th>Long Beach</th>
<th></th>
<th>Los Angeles County</th>
<th></th>
<th>SCAG</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Units</td>
<td>Percent</td>
<td>Number of Units</td>
<td>Percent</td>
<td>Number of Units</td>
<td>Percent</td>
</tr>
<tr>
<td>Total</td>
<td>26,502</td>
<td>100%</td>
<td>812,060</td>
<td>100%</td>
<td>1,341,827</td>
<td>100%</td>
</tr>
<tr>
<td>Extremely Low/Very Low</td>
<td>7,141</td>
<td>26.9%</td>
<td>217,273</td>
<td>26.8%</td>
<td>351,796</td>
<td>26.2%</td>
</tr>
<tr>
<td>Low</td>
<td>4,047</td>
<td>15.3%</td>
<td>123,022</td>
<td>15.1%</td>
<td>206,807</td>
<td>15.4%</td>
</tr>
<tr>
<td>Moderate</td>
<td>4,158</td>
<td>15.7%</td>
<td>131,381</td>
<td>16.2%</td>
<td>223,957</td>
<td>16.7%</td>
</tr>
<tr>
<td>Above Moderate</td>
<td>11,156</td>
<td>42.1%</td>
<td>340,384</td>
<td>41.9%</td>
<td>559,267</td>
<td>41.7%</td>
</tr>
</tbody>
</table>

Note: Projected housing needs for extremely low income households are estimated at 50 percent of the very low income RHNA, i.e., at 3,570 units. However, for the purpose of identifying sites for the RHNA, no separate accounting of sites capacity for extremely low income housing is required.
Consolidated Plan Goals

1. Assist in the Creation and Preservation of Affordable Housing for Lower-Income and Special Needs Households
2. Support Activities to End Homelessness
3. Support Activities that Assist with Basic Needs, Eliminate Blight, and/or Strengthen Neighborhoods
4. Expand Economic Opportunities for Low-Income Households
5. Promote Fair Housing Choice
Consolidated Plan Priority Areas

Housing Needs
- Affordable Rental Housing
- Homeowner Rehabilitation Financial Assistance
- Code Enforcement
- Rental Security Deposit Assistance

Homeless Needs
- Street Outreach
- Emergency Shelters and Essential Services
- Services for Domestic Violence
- Transitional Housing for Homeless

Economic Development Needs
- Create Jobs
- Programs to Attract or Retain Businesses
- Business Assistance for Entrepreneurs
- Business Technical Assistance
- Business Corridor Beautification

Community Facilities and Infrastructure
- Street Improvements
- Outdoor Parks & Recreation Facilities
- Small-Scale Beautification Projects
- Urban Forestry
- Sidewalk improvement (Accessibility)

Community Services Needs
- Mental Health Services
- Youth Services
- Graffiti Removal
- Senior Services
- Services for People with Disabilities
Strategies and Issues Factored into Action Plan Development

- HUD Regulations and Eligible Activities
- Meaningful Public Input
- Data Analysis
- Needs Assessment and Identified Gaps
- Housing Element Goals
- Resource Constraints
- Geographical Considerations
Survey and Public Comment Results

<table>
<thead>
<tr>
<th>Zip Code</th>
<th>Responses</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>90802</td>
<td>94</td>
<td>16.4%</td>
</tr>
<tr>
<td>90808</td>
<td>65</td>
<td>11.4%</td>
</tr>
<tr>
<td>90803</td>
<td>63</td>
<td>11.0%</td>
</tr>
<tr>
<td>90813</td>
<td>62</td>
<td>10.8%</td>
</tr>
<tr>
<td>90807</td>
<td>55</td>
<td>9.6%</td>
</tr>
<tr>
<td>90805</td>
<td>54</td>
<td>9.4%</td>
</tr>
<tr>
<td>90806</td>
<td>42</td>
<td>7.3%</td>
</tr>
<tr>
<td>90815</td>
<td>38</td>
<td>6.6%</td>
</tr>
<tr>
<td>90814</td>
<td>35</td>
<td>6.1%</td>
</tr>
<tr>
<td>90804</td>
<td>31</td>
<td>5.4%</td>
</tr>
<tr>
<td>90810</td>
<td>18</td>
<td>3.1%</td>
</tr>
<tr>
<td>Other*</td>
<td>15</td>
<td>2.6%</td>
</tr>
<tr>
<td>TOTAL**</td>
<td>572</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Ranked Priorities (Highest-Lowest)**

1. Housing and services for people experiencing homelessness
2. Street improvements
3. Neighborhood improvements and engagement
4. Park, recreation, and community facilities
5. Youth programs
6. Services for older adults
7. Services for people experiencing a disability

* Includes non-Long Beach zip codes and non-numerical responses
** The City received a total of 586 responses. However, respondents are not required to answer every question – 14 respondents did not answer this question
Proposed Structural Changes from Previous Consolidated Plan/Action Plans

- Eliminate Place-Based NIS Program
- Increase Home Improvement Grant from $2,000 to $25,000
- Increase Commercial Improvement Grant from $2,000 to $25,000
- Create a CDBG-funded Housing Site Acquisition Program to increase affordable housing production
- Move Security Deposit Assistance from HOME to CDBG to free up more HOME funds for housing production
- Add staff position to assist tenants with housing issues and help prevent displacement
- Pause sidewalk funding for one year to fund Housing Site Acquisition Program
- Provide increased funding for park facilities improvements
- Provide enhanced Neighborhood Leadership Program with training for Alumni
- Create an ADU grant program
- Increase funding for Mural Restoration Program
- Increase funding for Fair Housing services
- Provide grants to Neighborhood Organizations, CBOs, BIDs, and Land Trusts for grant writing efforts
## FY 23 Action Plan Activities

### Goal 1: Create and Preserve Affordable Housing

<table>
<thead>
<tr>
<th>Goal 1 Activities</th>
<th>Amount</th>
<th>Source</th>
<th>HE Goal Addressed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Site Acquisition Loan Program</td>
<td>$1,250,000</td>
<td>CDBG</td>
<td>1, 3, 6</td>
</tr>
<tr>
<td>Housing Services – Anti-Tenant Displacement</td>
<td>$95,224</td>
<td>CDBG</td>
<td>5, 6, 7</td>
</tr>
<tr>
<td>ADU Grant Program</td>
<td>$300,000</td>
<td>CDBG</td>
<td>1, 2, 3, 6</td>
</tr>
<tr>
<td>Multi-Family Residential Rehabilitation Loan</td>
<td>$463,060</td>
<td>HOME</td>
<td>1, 3, 6</td>
</tr>
<tr>
<td>New Construction/ Acquisition/ Rehabilitation</td>
<td>$3,815,302</td>
<td>HOME</td>
<td>1, 3, 6</td>
</tr>
</tbody>
</table>

HE Goal 1: Provide Increased Opportunities for the Construction of High-Quality Housing
HE Goal 2: Mitigate Government Constraints to Housing Investment and Affordability
HE Goal 3: Provide Housing Assistance and Preserve Publicly Assisted Units
HE Goal 5: Retain and Improve the Quality of Existing Housing and Neighborhoods
HE Goal 6: Ensure Fair and Equal Housing Opportunity
HE Goal 7: Ensure Effective and Efficient Delivery of Housing Programs and Services

### Goal 2: Support Activities to End Homelessness

<table>
<thead>
<tr>
<th>Goal 2 Activities</th>
<th>Amount</th>
<th>Source</th>
<th>HE Goal Addressed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelter</td>
<td>$220,000</td>
<td>ESG</td>
<td>4</td>
</tr>
<tr>
<td>Street Outreach</td>
<td>$88,148</td>
<td>ESG</td>
<td>4</td>
</tr>
<tr>
<td>Homeless Prevention</td>
<td>$150,000</td>
<td>ESG</td>
<td>4</td>
</tr>
<tr>
<td>Security Deposit Assistance</td>
<td>$200,000</td>
<td>CDBG</td>
<td>3, 4</td>
</tr>
</tbody>
</table>

HE Goal 3: Provide Housing Assistance and Preserve Publicly Assisted Units
HE Goal 4: Address the Unique Housing Needs of Special Needs Residents
FY 23 Action Plan Activities

Goal 3: Eliminate Blight and Strengthen Neighborhoods

<table>
<thead>
<tr>
<th>Goal 3 Activities</th>
<th>Amount</th>
<th>Source</th>
<th>HE Goal Addressed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graffiti Removal Program</td>
<td>$150,000</td>
<td>CDBG</td>
<td>5</td>
</tr>
<tr>
<td>Graffiti Prevention Program (Mural Restoration)</td>
<td>$25,000</td>
<td>CDBG</td>
<td>5</td>
</tr>
<tr>
<td>Neighborhood Resource Center</td>
<td>$150,000</td>
<td>CDBG</td>
<td>5</td>
</tr>
<tr>
<td>Enhanced Neighborhood Leadership Training Program</td>
<td>$40,000</td>
<td>CDBG</td>
<td>5</td>
</tr>
<tr>
<td>Grants to Assist Non-Profits (CBO/BID/CLT)</td>
<td>$150,000</td>
<td>CDBG</td>
<td>5, 6</td>
</tr>
<tr>
<td>Park Facilities and Playgrounds</td>
<td>$550,000</td>
<td>CDBG</td>
<td>5</td>
</tr>
<tr>
<td>Code Enforcement</td>
<td>$1,159,551</td>
<td>CDBG</td>
<td>5</td>
</tr>
<tr>
<td>Code Enforcement (City Attorney)</td>
<td>$150,000</td>
<td>CDBG</td>
<td>5</td>
</tr>
<tr>
<td>Urban Forestry</td>
<td>$80,000</td>
<td>CDBG</td>
<td>5</td>
</tr>
</tbody>
</table>

HE Goal 5: Retain and Improve the Quality of Existing Neighborhoods
HE Goal 6: Ensure Fair and Equal Housing Opportunity
## FY 23 Action Plan Activities

### Goal 4: Expand Economic Opportunities

<table>
<thead>
<tr>
<th>Goal 4 Activities</th>
<th>Amount</th>
<th>Source</th>
<th>HE Goal Addressed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technical Business Assistance/SBDC Support</td>
<td>$110,000</td>
<td>CDBG</td>
<td>5</td>
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</tbody>
</table>

HE Goal 5: Retain and Improve the Quality of Existing Housing and Neighborhoods

### Goal 5: Promote Fair Housing Choice

<table>
<thead>
<tr>
<th>Goal 5 Activity</th>
<th>Amount</th>
<th>Source</th>
<th>HE Goal Addressed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fair Housing Services</td>
<td>$100,000</td>
<td>CDBG</td>
<td>6</td>
</tr>
</tbody>
</table>

HE Goal 6: Ensure Fair and Equal Housing Opportunity
## Continuing Consolidated Plan Activities Not Funded in Year 1 Action Plan

<table>
<thead>
<tr>
<th>Consolidated Plan Activity</th>
<th>Amount from Prior Consolidated Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home Improvement Grant Program</strong></td>
<td>$850,000</td>
</tr>
<tr>
<td>$25,000 repair grants for qualified homeowners</td>
<td></td>
</tr>
<tr>
<td>Goal 3: Eliminate Blight and Strengthen Neighborhoods</td>
<td></td>
</tr>
<tr>
<td><strong>Enhanced Commercial Façade Program</strong></td>
<td>$1,706,794</td>
</tr>
<tr>
<td>$25,000 per storefront grants for façade improvements</td>
<td></td>
</tr>
<tr>
<td>Goal 4: Expand Economic Opportunities</td>
<td></td>
</tr>
<tr>
<td><strong>Sidewalk Improvement Program</strong></td>
<td>$998,279</td>
</tr>
<tr>
<td>Public Works sidewalk repair/ADA improvements</td>
<td></td>
</tr>
<tr>
<td>Goal 3: Eliminate Blight and Strengthen Neighborhoods</td>
<td></td>
</tr>
<tr>
<td><strong>Senior Services</strong></td>
<td>$60,000</td>
</tr>
<tr>
<td>Meals for seniors</td>
<td></td>
</tr>
<tr>
<td>Goal 3: Eliminate Blight and Strengthen Neighborhoods</td>
<td></td>
</tr>
</tbody>
</table>

*Note: Activities are considered high-priority during the proposed Consolidated Plan and will be funded in Year 2-5 based on available funding.*
## Other Programs That Support the Housing Element and Consolidated Plan Goals

<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Long Beach Closing Cost Grant Program</strong></td>
<td>$3 million in Recovery Funds dedicated to providing homebuyer assistance</td>
</tr>
</tbody>
</table>
| **CalHFA Forgivable Equity Builder Loan**    | California Housing Finance Agency provides forgivable loans up to 10 percent of purchase price  
• Low-income first-time homebuyer  
• Forgivable after 5 years of occupancy |
| **Community Land Trust Development Program** | $1 million in Recovery Funds dedicated to creating a Community Land Trust                                                                |
| **CalHOME ADU Loan Program**                 | State grant funds awarded to the LBCIC offering $100,000 loans to develop and ADU                                                               |
| **Stay Housed LA Program**                   | City-funded partnership with LA County to provide eviction defense services                                                               |
Thank you

Alem Hagos
Operations Officer