DEPART MENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF STATE FINANCIAL ASSISTANCE
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July 16, 2026

MEMORANDUM FOR: Potential Applicants

FROM: Jennifer Seeger, Deputy Director
Division of State Financial Assistance

SUBJECT: **Permanent Local Housing Allocation Program**
CY 2024-2028 Formula Allocations Notice of Funding Availability

The California Department of Housing and Community Development (Department or HCD) is pleased to announce the release of the Permanent Local Housing Allocation Program (PLHA) CY 2024-2028 Formula Allocation Notice of Funding Availability (NOFA) for funds as detailed below:

Allocation Year	NOFA Funds Available
CY 2024	$137.5 million
CY 2025	$147.2 million

The PLHA Program provides grants, to Entitlement and Non-Entitlement Local Governments in California for housing-related projects and programs that assist in addressing the unmet housing needs of their local communities.

Appendix A of the NOFA provides detailed information on funds available to each eligible locality. Additional funds will be announced through amendment of the NOFA as future Calendar Year (CY) Allocations are collected and made available. The 2024-2028 Formula Allocation NOFA will remain open to eligible applicants through June 30, 2032.

All Applicants must review applicable application submittal deadlines for each CY Allocation and all threshold requirements outlined in this NOFA and 2024-2028 PLHA Formula Program Guidelines prior to the submittal of an application.

Applications must be submitted through the online application portal and must be received no later than 4 p.m. Pacific Standard Time (PST) on the applicable application deadline noted within**. The application submittal portal will be available and open for applications beginning July 16, 2026.** Personal deliveries will not be accepted. No facsimiles, incomplete applications, application revisions, or walk-in application packages will be accepted.

Program guidelines, application forms, and instructions are available on the Department's website. If you have questions regarding this NOFA, please email the department at PLHA@hcd.ca.gov. The Department will continue to offer bi-weekly office hours and opportunities for technical assistance to all potential Applicants. To receive information on workshops, office hours, and other program-related updates, please subscribe to the PLHA listserv.

Permanent Local Housing Allocation Program

Notice of Funding Availability
CY 2024-28 Formula Allocations

Gavin Newsom, Governor
State of California

Tomiquia Moss, Secretary
California Housing and Homelessness Agency

Gustavo Velasquez, Director
California Department of Housing and Community Development

For additional information please visit the PLHA Program Website **or**
contact the Department at PLHA@hcd.ca.gov

July 16, 2026

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CY 2024-28 Formula Allocations Notice of Funding Availability
Permanent Local Housing Allocation Formula Program

I. New in this NOFA

A. Updates to Eligible Activities

The 2024-2028 PLHA Formula Program Guidelines (Guidelines) have been updated to streamline and enhance program delivery. As part of these updates, the original ten eligible activities have been consolidated into three new activity categories:

- Rental Activities
- Affordable Owner-Occupied Workforce Housing Activities
- Homelessness Assistance Activities

These changes are intended to simplify the application process, align with current housing priorities, and improve the effectiveness of program implementation. Eligible applicants are strongly encouraged to review the Guidelines in full to understand the updated activity categories, eligibility requirements, and application procedures.

B. Authorized Representative Requirement Update: City Applicants

Pursuant to **California Government Code Section 40602**, a policy change has been implemented regarding the designation of the **Authorized Representative** for city applicants.

Effective immediately, **the Mayor must be listed as the Authorized Representative** on the city's resolution and all application materials submitted under this NOFA.

Government Code § 40602 requires that the Mayor sign:

1. All warrants drawn on the city treasurer,
2. All written contracts and conveyances made or entered into by the city, and
3. All instruments requiring the city seal.

However, the Code also allows that **a city legislative body may adopt an ordinance** authorizing an officer other than the Mayor to sign such instruments. Therefore, if a city applicant designates **anyone other than the Mayor** as the Authorized Representative, the application **must include a copy of the ordinance** that explicitly grants this authority to the designated officer.

C. An applicant may not request disbursement of funds under the2024-2028 Formula Allocation NOFA until all PLHA funds previously awarded under the 2019-2023 Allocation Cycle for that same activity have been fully disbursed and expended. The Department may waive this requirement on a case-by-case in its sole and absolute discretion.

II. Overview

The California Department of Housing and Community Development (Department or HCD) is announcing the release of the Permanent Local Housing Allocation (PLHA) Program's 2024-2028 Formula Allocation Notice of Funding Availability (NOFA).

Funding for this NOFA is provided pursuant to Senate Bill 2 (SB 2) (Chapter 364, Statutes of 2017). SB 2 established the Fund and authorizes the Department to allocate 70 percent of moneys collected and deposited in the Fund, beginning in calendar year 2019, to Local Governments for eligible housing and homelessness activities. The intent of the bill is to provide a permanent, on-going source of funding to Local Governments for housing-related projects and programs that assist in addressing the unmet housing needs of their local communities.

Capitalized terms not otherwise defined in this NOFA shall have the meanings set forth in Program Guidelines Section 101.

Awards will be made on a rolling basis as they are received, reviewed and determined to have meet all threshold requirements. If an application is submitted and determined to be incomplete (including Housing Element compliance and Annual Progress Report submittal), the applicant will be alerted to the deficiencies that need to be addressed prior to award. No award will be made until those deficiencies are addressed to the satisfaction of the Department. Each Recipient must execute a Standard Agreement in compliance with Program Guidelines, Article III, Section 304, as a condition to the disbursement of PLHA funds.

III. Program Requirements

The following is provided as a summary for the allocation of the PLHA formula funds to Local Governments and is not to be considered a complete representation of the eligibility, threshold, or other requirements, terms, and conditions. All applicants should fully review the Program Guidelines for full requirements.

The 2024-2028 Formula Allocation NOFA provides funding under for Entitlement and Non-Entitlement Local Governments as detailed below:

Revenue Collection Period	Funds Released	Application Deadline
CY 2024	Spring 2026	February 2028
CY 2025		February 2029
CY 2026	Spring 2027	TBD
CY 2027	Spring 2028	TBD
CY 2028	Spring 2029	TDB

Applicants may apply at any time after the release of the CY Allocation, however, any applicant requesting funds must apply by the application deadlines associated with the specific CY Allocation.

An Applicant must meet all threshold requirements set forth in the Program Guidelines, Article III, Section 302, including Housing Element compliance and Annual Progress Report submittal requirements and submit all required application materials no later than the final business day of the month of February for the which the allocation is set to expire.

If CY Allocation funds are not requested by the end of February as noted above and which remain unawarded as of the following June 30th will revert to the Housing Rehabilitation Loan Fund and will be used for the purposes of the Multifamily Housing Program as administered by the Housing Development Finance Committee (effective July 1, 2026).

A. Eligible Applicants

An Applicant must be an Entitlement Local Government, a Non-Entitlement Local Government, or a Local or Regional Housing Trust Fund delegated by the Local Government pursuant to the Program Guidelines Article III, Section 300.

Per Program Guidelines Section 300 (b) and (c), a Local Government may delegate to another Local Government or Local Housing or Regional Housing Trust Fund to submit an application and administer on its behalf its formula allocation of Program funds, provided that the parties enter into a legally binding agreement and the funds are expended for eligible Activities and consistent with Program requirements. The delegating entity shall be identified in the application. The administering entity shall be responsible for all Program requirements.

Upon delegating its entire formula allocation to another Local Government or to a Local or Regional Housing Trust Fund, the Local Government that delegated their allocation is no longer involved in the PLHA application or administration of the PLHA grant for the full term of the PLHA Five-Year Plan and contract. The delegated Local Government or Trust Fund assumes full responsibility for compliance with statute and for meeting all the Department's requirements, including any penalties for non-compliance.

A Local Government can subgrant a portion of its allocation to another entity, as permitted by Program Guidelines Section 302(c)(3). When a Local Government subgrants a portion of its allocation to another entity, the Local Government remains fully accountable and responsible for compliance with statute and for meeting all of the Department's requirements, including any penalties for non-compliance.

B. Eligible Activities

PLHA funds allocated to eligible Applicants must be used to carry out one or more of the eligible activities listed in Article III, Section 301 of the Program Guidelines. All

services must be provided within the county containing the Local Government recipient.

C. Allocation of funding and limits

Appendix A lists the dollar amount of the available PLHA funds by CY Allocation. As additional allocations become available, they will be added and if a Local Government has applied for and received a CY allocation, there will be a blank in the applicable column(s).

The Department will execute a Standard Agreement for the entire 2024-2028 Allocation Cycle and, as such, an Applicant's required resolution shall include a five-year estimate of PLHA formula allocations, as stated in Appendix B, as the maximum funding amount. Please Note: The total of the actual allocation amounts for the Five-Year Allocation Cycle may be lower, and any and all the disbursements will be based on the actual allocation amounts. If it is determined after the final allocation has been calculated that a jurisdiction's actual Five-Year total exceeds the original estimate, a new resolution will be required to reflect the actual total.

D. Program Administrative, Activity Delivery Costs, and Reimbursement of Costs

Predevelopment expenses for construction projects funded by PLHA funds and costs to develop and prepare the PLHA application and Plan may be paid from the PLHA funds regardless of when the costs were incurred. Reimbursement of expenses to prepare the PLHA application and Plan are subject to the cap on administrative costs as detailed in the Program Guidelines. Other costs incurred more than one year prior to commitment by the Local Government may not be paid from the PLHA funds.

E. Application review

An Applicant must submit a complete application and other documents consistent with the deadlines stated in this NOFA. Applications submitted in response to this NOFA must meet the threshold requirements set forth in this section and in Program Guidelines Section 302. It is the Applicant's responsibility to ensure that the application is clear, complete, and accurate. The Department may request additional clarifying information and/or inquire as to where in the application specific information is located. However, missing or forgotten application information or documentation may cause the application not to pass threshold.

Applicants are strongly encouraged to view the PLHA webinar to gain information critical for preparing the application. The PLHA webinar recording is located on the Department's PLHA webpage. Any questions on the program should be directed to the Program email at PLHA@hcd.ca.gov.

F. Threshold requirements for 2024-2028 Allocation Cycle First-Time Applicants

First-time Applicants for 2024-2028 Allocation Cycle must meet the following threshold requirements:

1. Housing Element Compliance: The Applicant and any delegates or subgrantees, if applicable, must have an adopted housing element that has been found by the Department to be in substantial compliance with the requirements of Article 10.6 (commencing with section 65580) of Chapter 3 of Division 1 of Title 7 of the Government Code, pursuant to Government Code section 65585 at the time of award. Additional information on verifying compliance with this requirement is outlined in Appendix C.

   If an applicant is applying on behalf of multiple jurisdictions or delegating or sub granting to another jurisdiction, the funds may only be awarded for use in a locality with an adopted housing element that has been found by the Department to be in substantial compliance with the requirements of Article 10.6 (commencing with section 65580) of Chapter 3 of Division 1 of Title 7 of the Government Code, pursuant to Government Code section 65585 at the time of award. If the Applicant is not compliant by time of application that will not prevent an award from being made for use in the localities that are determined to be compliant.

2. Annual Progress Report: The Applicant must have submitted to the Department the Annual Progress Report (APR) on the housing element for the corresponding calendar year based on the allocations for which the Applicant is applying by the application submittal date as follows:

CY Allocation	APR Reporting Period
2024 CY Allocation	CY 2024 APR
2025 CY Allocation	CY 2025 APR
2026 CY Allocation	CY 2026 APR
2027 CY Allocation	CY 2027 APR
2028 CY Allocation	CY 2028 APR

   Additional information on verifying compliance with this requirement is outlined in Appendix C.

3. Complete Application: Submittal of an application requesting an allocation pursuant to Program Guidelines Section 200 that identifies the eligible activities to be undertaken. Activities must be carried out in the jurisdiction of the Applicant's Local Government. Jointly funded projects may be carried out as described in the Program Guidelines Section 301(d).

4. Authorizing Resolution: Application must include an authorizing Resolution of the governing board of the Applicant. The Resolution should use the five-year estimate of

funding versus a specific annual allocation amount, as listed in Appendix B, to reduce need for updated resolutions during the period of the Standard Agreement.

a. The resolution shall certify that, if funds are used for the development of an Affordable Rental Housing Development, the Local Government shall make the PLHA assistance in the form of a low-interest, deferred loan to the Sponsor of the Project. The loan shall be evidenced through a Promissory Note secured by a Deed of Trust, and a Regulatory Agreement shall restrict occupancy and rents in accordance with the Local Government-approved underwriting of the Project for a term of at least 55 years.

b. If the Local government proposes to allocate funds for any Activity to another entity, the resolution must certify that the Local Government's selection process shall avoid conflicts of interest and shall be accessible to the public. See Program Guidelines Section 302 (c)(3).

c. If the Local Government proposes to use funds for the acquisition, construction, or rehabilitation of owner-occupied housing, the resolution must certify that the grantee shall record a deed restriction against the property that will ensure compliance with one of the requirements stated in Program Guidelines Section 302(c)(5)(A),(B) or (C).

5. Five-Year Plan: Applicants must submit a five-year plan covering the 2024-2028 Allocation Cycle. The five-year plan must include all of the following:

   a. The manner in which the allocated funds will be used for eligible Activities as detailed in Section 301 of the Program Guidelines.

   b. A detailed description of the way the Local Government will prioritize investments that increase the supply of housing for households with incomes at or below 60 percent of the AMI and a detailed description of how the Plan is consistent with the programs set forth in the Local Government's housing element.

   c. Evidence that the Plan was authorized and adopted by resolution by the Local Government and that the public had an adequate opportunity to review and comment on the Plan's contents prior to the Plan resolution adoption. The Plan must be made available to the public, including posting of the plan to the Applicant's website, for a public comment period, culminating with a public hearing at which the governing board may approve the plan.

   d. The resolution adopting the Plan should specifically identify the activities the Local Government plans to engage in. The resolution is required to be submitted as part of the application. The resolution must specifically state the eligible activities from the Plan application.

   e. The following information is required for each proposed Activity:
      - a detailed description of each Activity, pursuant to Section 301, and the percentage of funding being allocated to it;

- the projected number of households to be served at each income level and a comparison to the unmet share of the Regional Housing Needs Allocation at each income level;
- a description of major steps/actions and a proposed schedule required for the implementation and completion of the Activity; and
- the period of affordability for each Activity. Rental Projects are required to have an affordability period of at least 55 years.

f. The Plan shall be for a term of five years, illustrating how the allocations from 2024, 2025, 2026, 2027, and 2028 will be used. Applicants should refer to instructions in the "Plan" tab of the PLHA Application form for more information.

If the Local Government proposes to use funds for the acquisition, construction, or rehabilitation of owner-occupied housing, then a deed restriction against the property as described in Section 302(c)(5)(A-C) is required.

If funds are proposed to be used for development of an Affordable Rental Housing Development, a certification is required that the Local Government shall make the PLHA assistance in the form of a low-interest, deferred loan to the Sponsor of the Project. The loan must be evidenced through a Promissory Note secured by a Deed of Trust, and a Regulatory Agreement is required to restrict occupancy and rents in accordance with the Local Government's approved underwriting of the Project for a term of at least 55 years. If any activity in the Five-Year Plan consists of loans being made to a homebuyer, homeowner, developer or owner of a project, a Program income reuse plan describing how repaid PLHA loans will be used for eligible activities specified in Section 301 must be included in the application. This reuse plan must also describe how interest earned from PLHA funds deposited in a Local Government interest-bearing account will be used for eligible PLHA activities.

G. Threshold requirements for Returning 2024-2028 Allocation Cycle Grantees

After the initial application has been approved for the 2024-2028 Allocation Cycle and a Standard Agreement has been issued, applicants who return for additional CY Allocations will be able to submit a Streamlined Application for any future CY Allocations as funds are released. **Returning grantees requesting a new CY Allocation must demonstrate Threshold Requirements continue to be met, including all of the following:**

1. Housing Element Compliance: The Applicant and delegates or subgrantees, if applicable, must have an adopted housing element that has been found by the Department to be in substantial compliance with the requirements of Article 10.6 (commencing with section 65580) of Chapter 3 of Division 1 of Title 7 of the Government Code, pursuant to Government Code section 65585 at the time of award.

2. Annual Progress Report Submittal: The Applicant must have submitted to the Department the Annual Progress Report (APR) consistent with the CY allocation being requested as detailed below at the time of application:

CY Allocation	APR Reporting Period
2024 CY Allocation	CY 2024 APR
2025 CY Allocation	CY 2025 APR
2026 CY Allocation	CY 2026 APR
2027 CY Allocation	CY 2027 APR
2028 CY Allocation	CY 2028 APR

3. Submittal of Required PLHA Annual Reports: Applicant must be current on all applicable Annual PLHA required reports at time of award. Annual PLHA reports are due July 31 of each year reporting on the prior calendar year's activities, per Program Guidelines Section 401.

4. Compliance with Commitment and Disbursement Deadlines of Prior PLHA Awarded Funds: Applicant must be in compliance with commitment and disbursement requirements for previously awarded funds and must not have incurred any penalties stated in Program Guidelines Section 402.

5. Amended Five-Year Plan (if applicable): Previous grantees for the 5-year Allocation Cycle covered by 2024-2028 Allocation Cycle NOFA should have already received Department approval for their Five-Year Plan containing the activities the Local Government intends to fund. In subsequent applications for additional CY Allocations, the 2024-2028 Allocation Cycle Plan continues in force and effect unless the Local Government amends that Plan to provide additional eligible activities under PLHA statute and Program Guidelines. If the Local Government proposes that more than 10 percent of the anticipated funds in a future CY Allocation be directed to a different activity than originally stated, the Plan must be formally amended, including discussion and approval at a publicly noticed meeting of the Local Government's governing board, and be submitted to the Department for approval. It is recommended that any Applicant contact the Department before initiating a plan amendment to ensure the updates meet PLHA requirements.

H. Administration and Reporting Requirements

All recipients of PLHA funds must meet the administration and reporting requirements set forth in Article IV of the Program Guidelines.

V. Appeals

A. Basis of Appeals

1. Applicants may appeal HCD's written determination that an application is incomplete, has failed threshold review, or has otherwise been determined to

provide an insufficient basis for an award (including point scoring and tie breaker).

2. At the sole discretion of HCD, the written determination may include a request for clarifying and/or corrective information. For purposes of this section, "clarifying information" includes information and/or documentation that resolves ambiguities in any application materials that will inform the threshold, scoring and feasibility determinations.

3. No Applicant shall have the right to appeal a decision of HCD relating to another Applicant's application (e.g., eligibility, award).

4. Any request to appeal HCD's decision regarding an application shall be reviewed for compliance with the Program Guidelines and this NOFA. All decisions rendered shall be made by the Program Manager or his/her designee. The decision shall be final, binding, and conclusive, and shall constitute the final action of HCD.

5. The appeal process provided herein applies solely to decisions of HCD made pursuant to this NOFA.

B. Appeal Process and Deadlines

1. Process: To file an appeal, Applicants must submit to HCD, by the deadline set forth below, a written appeal which states all relevant facts, arguments, and evidence upon which the appeal is based. Furthermore, the Applicant must provide a detailed reference to the area or areas of the application that provide clarification and substantiation for the basis of the appeal. No new or additional information will be considered if this information would result in a competitive advantage to an Applicant. Once the written appeal is submitted to HCD, no further information of materials will be accepted or considered thereafter. Appeals are to be submitted to HCD at PLHA@hcd.ca.gov according to the deadline set forth in HCD review letters.

2. Filing Deadline: Appeals must be received by HCD no later than five (5) business days from the date of HCD's threshold review, or initial score letters, as applicable, representing HCD's decision made in response to the application.

C. Decision

Any request to appeal HCD's decision regarding an application shall be reviewed for compliance with the Program Guidelines and this NOFA. All decisions rendered shall be final, binding, and conclusive, and shall constitute the final action of HCD.

VI. Other terms and conditions

A. Right to modify or suspend

The Department reserves the right, at its sole discretion, to suspend, amend, or modify the provisions of this NOFA at any time, including, without limitation, the amount of funds available hereunder. If such an action occurs, the Department will notify all interested parties and will post the revisions to the Department's website.

B. Disclosure of application

Information provided in the application will become a public record and available for review by the public, pursuant to the California Public Records Act (GC Section 7920.000 et seq.). As such, any materials provided will be disclosed to any person making a request under this Act. The Department cautions Applicants to use discretion in providing information not specifically requested, including, but not limited to, bank account numbers, personal phone numbers, and home addresses. By providing this information to the Department, the Applicant is waiving any claim of confidentiality and consents to the disclosure of submitted material upon request.

C. Conflicts

In the event of any conflict between the terms of this NOFA and either applicable state or federal law or regulation, the terms of the applicable state or federal law or regulation shall control. Applicants are deemed to have fully read and understand all applicable state and federal laws, and regulations pertaining to PLHA, and understand and agree that the Department shall not be responsible for any errors or omissions in the preparation of this NOFA.

Appendix A

Entitlement and Non-Entitlement Local Government Formula Allocations

- Please refer to Section II.A. Eligible Applicants for a discussion of the definition of Entitlement and Non-Entitlement Local Governments.

- If no funds are noted for any CY, those funds previously been requested and awarded to the eligible Local Government.

- Funds identified in RED are at risk of converting to HCD's Multifamily Housing Program (MHP) and must be requested through an application submitted no later than the end of February the year they expire.

Entitlement Local Governments			Non-Entitlement Local Governments		
Local Government	**CY 2024**	**CY 2025**	**Local Government**	**CY 2024**	**CY 2025**
Alameda	$392,215	$420,120	Alpine County	$46,809	$49,993
Alameda County	$655,510	$702,148	Alturas	$48,649	$51,930
Alhambra	$326,839	$350,093	Amador City	$46,349	$49,764
Aliso Viejo	$83,654	$89,606	Amador County	$112,937	$118,545
Anaheim	$1,512,864	$1,620,500	American Canyon	$65,235	$72,054
Antioch	$276,726	$296,415	Anderson	$62,935	$66,577
Apple Valley	$201,848	$216,209	Angels	$56,518	$61,992
Bakersfield	$1,214,976	$1,301,418	Arcata	$68,504	$76,894
Baldwin Park	$342,668	$367,048	Artesia	$70,805	$73,583
Bellflower	$360,529	$386,180	Arvin	$72,258	$76,767
Berkeley	$908,008	$972,611	Atwater	$87,997	$93,707
Buena Park	$259,183	$277,623	Auburn	$70,442	$76,894
Burbank	$334,949	$358,780	Avenal	$58,092	$64,667
Camarillo	$95,009	$101,769	Benicia	$73,953	$76,257
Carlsbad	$191,334	$204,947	Biggs	$48,770	$52,312
Carson	$291,112	$311,824	Bishop	$52,039	$53,585
Cathedral City	$198,803	$212,948	Blue Lake	$47,922	$50,146
Cerritos	$76,660	$82,114	Brawley	$72,742	$81,607
Chico	$273,997	$293,492	Butte County	$344,787	$354,690
Chino	$175,037	$187,490	Calaveras County	$113,664	$126,442
Chino Hills	$124,442	$133,296	Calexico	$88,118	$90,778
Chula Vista	$743,685	$796,596	Calimesa	$54,945	$58,680
Citrus Heights	$219,536	$235,155	Calipatria	$50,586	$54,477
Clovis City	$256,633	$274,892	Calistoga	$53,371	$61,737
Compton	$540,291	$578,731	Capitola	$71,410	$70,526
Concord	$343,094	$367,504	Carmel-by-the-Sea	$50,465	$54,350
Contra Costa County	$1,523,318	$1,631,698	Chowchilla	$57,971	$65,558
Corona	$408,526	$437,592	Clearlake	$77,100	$77,658

Costa Mesa	$371,028	$397,425	Coalinga	$65,841	$69,125
Cupertino	$116,177	$124,442	Colfax	$49,254	$52,184
Daly City	$359,264	$384,824	Colusa	$55,187	$58,808
Davis	$212,632	$227,760	Colusa County	$69,473	$76,130
Delano	$228,215	$244,452	Corcoran	$60,998	$71,799
Downey	$365,201	$391,184	Corning	$60,272	$61,992
El Cajon	$453,014	$485,245	Crescent City	$53,128	$56,388
El Centro	$172,674	$184,959	Del Norte County	$73,468	$76,512
El Monte	$594,741	$637,055	Dinuba	$73,468	$83,772
Elk Grove	$308,701	$330,664	Dixon	$76,253	$72,309
Encinitas	$109,532	$117,325	Dorris	$47,196	$50,656
Escondido	$591,667	$633,762	Dos Palos	$54,581	$58,808
Fairfield	$274,392	$293,914	Dunsmuir	$50,465	$54,095
Fontana	$688,681	$737,679	El Centro (Colonia Only)	$88,239	$99,312
Fountain Valley	$101,505	$108,727	El Dorado County	$308,950	$318,390
Fremont	$450,051	$482,070	Etna	$46,445	$49,739
Fresno	$2,391,906	$2,562,083	Eureka	$88,360	$96,764
Fresno County	$1,153,519	$1,235,588	Exeter	$53,976	$59,062
Fullerton	$483,247	$517,628	Farmersville	$57,124	$60,463
Garden Grove	$697,961	$747,619	Ferndale	$47,559	$52,057
Gardena	$231,552	$248,026	Firebaugh	$60,393	$66,705
Gilroy	$171,453	$183,652	Fort Bragg	$57,003	$62,501
Glendale	$608,593	$651,892	Fort Jones	$46,954	$49,739
Glendora	$91,432	$97,937	Fortuna	$65,599	$71,163
Goleta	$65,992	$70,687	Glenn County	$88,239	$97,019
Hanford	$207,398	$222,154	Grass Valley	$73,226	$78,677
Hawthorne	$430,157	$460,762	Greenfield	$72,621	$76,894
Hayward	$457,474	$490,021	Gridley	$54,218	$60,973
Hemet	$282,553	$302,655	Grover Beach	$64,509	$68,743
Hesperia	$355,021	$380,280	Guadalupe	$54,097	$58,553
Huntington Beach	$385,006	$412,398	Gustine	$53,250	$57,406
Huntington Park	$457,434	$489,979	Hidden Hills	$47,680	$51,293
Indio	$320,054	$342,825	Hollister	$95,261	$105,935
Inglewood	$516,465	$553,210	Holtville	$48,165	$52,057
Irvine	$532,048	$569,902	Humboldt County	$252,894	$271,645
Kern County	$1,516,415	$1,624,304	Huron	$51,191	$55,751
La Habra	$272,958	$292,378	Imperial	$71,047	$75,366
La Mesa	$132,531	$141,960	Imperial County	$228,317	$255,086
Laguna Niguel	$107,686	$115,348	Indian Wells	$55,792	$59,699
Lake Elsinore	$174,449	$186,861	Industry	$46,227	$49,509
Lake Forest	$155,176	$166,216	Inyo County	$77,343	$81,225
Lakewood	$190,116	$203,643	Ione	$52,886	$55,853
Lancaster	$487,741	$522,442	Jackson	$54,581	$56,515
Livermore	$146,381	$156,796	King City	$58,334	$61,482
Lodi	$236,035	$252,828	Kings County	$198,776	$217,512
Lompoc	$159,358	$170,696	Lake County	$160,276	$170,639

Long Beach	$2,054,404	$2,200,569	Lakeport	$52,160	$54,222
Los Angeles	$18,404,366	$19,713,781	Lassen County	$80,369	$86,574
Los Angeles County	$7,738,892	$8,289,492	Lemoore	$74,195	$77,022
Lynwood	$443,191	$474,723	Lincoln	$93,566	$107,463
Madera	$296,439	$317,530	Lindsay	$62,209	$65,686
Marin County	$509,302	$545,537	Live Oak	$56,882	$63,138
Menifee	$176,609	$189,174	Livingston	$60,998	$65,686
Merced	$364,106	$390,011	Loomis	$59,424	$62,247
Milpitas	$167,477	$179,393	Los Banos	$91,750	$105,425
Mission Viejo	$145,078	$155,399	Loyalton	$47,075	$50,783
Modesto	$680,696	$729,126	Madera County	$226,380	$238,273
Montebello	$222,342	$238,161	Mammoth Lakes	$56,882	$63,775
Monterey	$81,718	$87,532	Maricopa	$48,043	$51,675
Monterey County	$455,119	$487,499	Marina	$73,105	$76,767
Monterey Park	$223,826	$239,750	Mariposa County	$74,800	$77,913
Moreno Valley	$722,856	$774,285	Marysville	$59,908	$65,303
Mountain View	$180,082	$192,894	McFarland	$61,724	$69,379
Napa	$223,362	$239,253	Mendocino County	$189,817	$204,647
National City	$275,993	$295,629	Merced County	$371,543	$407,167
Newport Beach	$119,057	$127,527	Modoc County	$54,460	$58,680
Norwalk	$416,079	$445,681	Mono County	$68,020	$74,856
Oakland	$2,600,291	$2,785,294	Montague	$47,196	$50,783
Oceanside	$455,660	$488,079	Mount Shasta	$54,097	$56,260
Ontario	$645,790	$691,737	Napa County	$219,600	$241,967
Orange	$426,412	$456,750	Nevada City	$53,734	$57,661
Orange County	$892,973	$956,505	Nevada County	$207,009	$238,910
Oxnard	$813,138	$870,991	Orange Cove	$54,339	$61,482
Palm Desert	$120,245	$128,800	Orland	$55,671	$60,336
Palm Springs	$134,937	$144,537	Oroville	$79,764	$82,753
Palmdale	$546,850	$585,757	Pacific Grove	$67,778	$73,965
Palo Alto	$162,494	$174,055	Palos Verdes Estates	$61,724	$67,596
Paradise	$65,698	$70,372	Parlier	$62,209	$67,087
Paramount	$307,584	$329,468	Placer County	$489,950	$538,105
Pasadena	$657,062	$703,810	Placerville	$61,603	$67,087
Perris	$327,474	$350,773	Plumas County	$71,894	$72,691
Petaluma	$129,406	$138,613	Plymouth	$48,165	$51,675
Pico Rivera	$237,936	$254,865	Point Arena	$46,833	$50,019
Pittsburg	$222,992	$238,857	Portola	$49,860	$52,949
Placentia	$150,756	$161,482	Rancho Mirage	$81,459	$86,574
Pleasanton	$106,054	$113,599	Red Bluff	$70,563	$79,314
Pomona	$749,976	$803,335	Rio Dell	$53,250	$57,024
Porterville	$240,590	$257,707	Rio Vista	$59,908	$65,686
Rancho Cordova	$200,308	$214,559	Riverbank	$71,410	$72,691
Rancho Cucamonga	$316,204	$338,700	San Benito County	$121,170	$132,810
Rancho Santa Margarita	$71,173	$76,237	San Joaquin	$50,102	$53,713
Redding	$236,420	$253,241	San Juan Bautista	$49,133	$52,057

Redondo Beach	$91,834	$98,368	San Juan Capistrano	$88,723	$91,287
Redwood City	$244,075	$261,440	Sand City	$46,445	$49,611
Rialto	$419,605	$449,459	Santa Cruz County	$457,140	$467,923
Riverside	$1,138,622	$1,219,631	Scotts Valley	$68,504	$68,360
Riverside County	$2,805,041	$3,004,612	Shasta County	$293,211	$310,747
Rocklin	$94,507	$101,231	Shasta Lake	$61,967	$65,813
Rosemead	$240,930	$258,071	Sierra County	$50,828	$55,241
Roseville	$219,962	$235,612	Siskiyou County	$108,215	$119,181
Sacramento	$1,654,501	$1,772,214	Solano County	$569,130	$596,313
Sacramento County	$1,909,835	$2,045,715	Soledad	$58,819	$63,266
Salinas	$706,738	$757,021	Sonora	$52,765	$54,859
San Bernardino	$1,138,553	$1,219,558	South Lake Tahoe	$87,876	$93,325
San Bernardino County	$2,428,083	$2,600,834	St. Helena	$57,850	$60,336
San Buenaventura	$250,898	$268,748	Suisun City	$80,369	$86,957
San Clemente	$132,693	$142,134	Susanville	$59,182	$63,266
San Diego	$4,064,317	$4,353,481	Sutter County	$167,056	$175,989
San Diego County	$1,389,802	$1,488,682	Sutter Creek	$56,034	$59,062
San Francisco	$6,119,471	$6,554,853	Taft	$57,850	$62,883
San Joaquin County	$919,667	$985,099	Tehama	$46,470	$49,892
San Jose	$3,052,455	$3,269,628	Tehama County	$150,227	$157,265
San Leandro	$245,648	$263,125	Trinidad	$46,349	$50,274
San Luis Obispo County	$612,437	$656,010	Trinity County	$70,926	$75,366
San Marcos	$224,041	$239,981	Truckee	$65,841	$72,691
San Mateo	$239,986	$257,061	Tulare County	$622,885	$637,709
San Mateo County	$849,022	$909,428	Tulelake	$47,559	$50,911
Santa Ana	$1,968,012	$2,108,030	Tuolumne County	$126,376	$130,900
Santa Barbara	$318,052	$340,680	Ukiah	$65,357	$73,837
Santa Barbara County	$399,952	$428,407	Vernon	$46,688	$50,121
Santa Clara	$336,570	$360,516	Wasco	$79,522	$82,753
Santa Clara County	$517,137	$553,929	Weed	$50,707	$54,986
Santa Clarita	$412,918	$442,296	Westmorland	$47,196	$50,528
Santa Cruz	$185,832	$199,054	Wheatland	$49,133	$52,566
Santa Maria	$514,847	$551,477	Williams	$48,528	$52,694
Santa Monica	$384,319	$411,662	Willits	$51,676	$56,133
Santa Rosa	$487,369	$522,044	Willows	$55,671	$60,591
Santee	$94,321	$101,032	Winters	$54,460	$56,642
Seaside	$135,560	$145,205	Woodlake	$52,886	$57,406
Simi Valley	$203,811	$218,311	Yolo County	$270,934	$303,869
Sonoma County	$631,313	$676,229	Yountville	$53,250	$56,897
South Gate	$506,317	$542,340	Yreka	$54,702	$58,935
South San Francisco	$153,007	$163,893	Yuba County	$142,842	$155,355
Stanislaus County	$810,719	$868,399			
Stockton	$1,201,308	$1,286,777			
Sunnyvale	$374,146	$400,765			
Temecula	$191,903	$205,557			
Thousand Oaks	$207,800	$222,585			

Torrance	$311,921	$334,113
Tulare	$223,519	$239,421
Turlock	$217,497	$232,971
Tustin	$270,627	$289,881
Union City	$178,245	$190,927
Upland	$195,022	$208,898
Vacaville	$168,814	$180,825
Vallejo	$354,734	$379,973
Ventura County	$603,486	$646,422
Victorville	$444,161	$475,762
Visalia	$442,789	$474,292
Vista	$287,008	$307,427
Walnut Creek	$97,182	$104,096
Watsonville	$254,461	$272,565
West Covina	$272,885	$292,300
West Sacramento	$166,132	$177,952
Westminster	$358,391	$383,889
Whittier	$268,973	$288,110
Woodland	$174,773	$187,208
Yorba Linda	$74,776	$80,096
Yuba City	$218,399	$233,937

Appendix B
Five-Year 2024-2028 Allocation Cycle Estimates

The numbers listed below are estimates of the maximum amount jurisdictions should expect to receive. These estimates are to be used for the purposes of planning and use in the required Local Government Authorizing Resolution.

The total of the actual allocations at the end of the Five-Year Allocation Cycle may be lower, and any disbursements made will be based on the actual allocation amounts not the estimated amount.

Entitlement Local Governments		Non-Entitlement Local Governments	
Local Government	**Estimated 5-Year Allocation Amount**	**Local Government**	**Estimated 5-Year Allocation Amount**
Alameda	$2,451,344	Alpine County	$292,556
Alameda County	$4,096,938	Alturas	$304,056
Alhambra	$2,042,744	Amador City	$289,681
Aliso Viejo	$522,838	Amador County	$705,856
Anaheim	$9,455,400	American Canyon	$407,719
Antioch	$1,729,538	Anderson	$393,344
Apple Valley	$1,261,550	Angels	$353,238
Bakersfield	$7,593,600	Arcata	$428,150
Baldwin Park	$2,141,675	Artesia	$442,531
Bellflower	$2,253,306	Arvin	$451,613
Berkeley	$5,675,050	Atwater	$549,981
Buena Park	$1,619,894	Auburn	$440,263
Burbank	$2,093,431	Avenal	$363,075
Camarillo	$593,806	Benicia	$462,206
Carlsbad	$1,195,838	Biggs	$304,813
Carson	$1,819,450	Bishop	$325,244
Cathedral City	$1,242,519	Blue Lake	$299,513
Cerritos	$479,125	Brawley	$454,638
Chico	$1,712,481	Butte County	$2,154,919
Chino	$1,093,981	Calaveras County	$710,400
Chino Hills	$777,763	Calexico	$550,738
Chula Vista	$4,648,031	Calimesa	$343,406
Citrus Heights	$1,372,100	Calipatria	$316,163
Clovis City	$1,603,956	Calistoga	$333,569
Compton	$3,376,819	Capitola	$446,313
Concord	$2,144,338	Carmel-by-the-Sea	$315,406
Contra Costa County	$9,520,738	Chowchilla	$362,319
Corona	$2,553,288	Clearlake	$481,875
Costa Mesa	$2,318,925	Coalinga	$411,506
Cupertino	$726,106	Colfax	$307,838

Daly City	$2,245,400	Colusa	$344,919
Davis	$1,328,950	Colusa County	$434,206
Delano	$1,426,344	Corcoran	$381,238
Downey	$2,282,506	Corning	$376,700
El Cajon	$2,831,338	Crescent City	$332,050
El Centro	$1,079,213	Del Norte County	$459,175
El Monte	$3,717,131	Dinuba	$459,175
Elk Grove	$1,929,381	Dixon	$476,581
Encinitas	$684,575	Dorris	$294,975
Escondido	$3,697,919	Dos Palos	$341,131
Fairfield	$1,714,950	Dunsmuir	$315,406
Fontana	$4,304,256	El Centro (Colonia Only)	$551,494
Fountain Valley	$634,406	El Dorado County	$1,930,938
Fremont	$2,812,819	Etna	$290,281
Fresno	$14,949,413	Eureka	$552,250
Fresno County	$7,209,494	Exeter	$337,350
Fullerton	$3,020,294	Farmersville	$357,025
Garden Grove	$4,362,256	Ferndale	$297,244
Gardena	$1,447,200	Firebaugh	$377,456
Gilroy	$1,071,581	Fort Bragg	$356,269
Glendale	$3,803,706	Fort Jones	$293,463
Glendora	$571,450	Fortuna	$409,994
Goleta	$412,450	Glenn County	$551,494
Hanford	$1,296,238	Grass Valley	$457,663
Hawthorne	$2,688,481	Greenfield	$453,881
Hayward	$2,859,213	Gridley	$338,863
Hemet	$1,765,956	Grover Beach	$403,181
Hesperia	$2,218,881	Guadalupe	$338,106
Huntington Beach	$2,406,288	Gustine	$332,813
Huntington Park	$2,858,963	Hidden Hills	$298,000
Indio	$2,000,338	Hollister	$595,381
Inglewood	$3,227,906	Holtville	$301,031
Irvine	$3,325,300	Humboldt County	$1,580,588
Kern County	$9,477,594	Huron	$319,944
La Habra	$1,705,988	Imperial	$444,044
La Mesa	$828,319	Imperial County	$1,426,981
Laguna Niguel	$673,038	Indian Wells	$348,700
Lake Elsinore	$1,090,306	Industry	$288,919
Lake Forest	$969,850	Inyo County	$483,394
Lakewood	$1,188,225	Ione	$330,538
Lancaster	$3,048,381	Jackson	$341,131
Livermore	$914,881	King City	$364,588
Lodi	$1,475,219	Kings County	$1,242,350
Lompoc	$995,988	Lake County	$1,001,725

Long Beach	$12,840,025	Lakeport	$326,000
Los Angeles	$115,027,288	Lassen County	$502,306
Los Angeles County	$48,368,075	Lemoore	$463,719
Lynwood	$2,769,944	Lincoln	$584,788
Madera	$1,852,744	Lindsay	$388,806
Marin County	$3,183,138	Live Oak	$355,513
Menifee	$1,103,806	Livingston	$381,238
Merced	$2,275,663	Loomis	$371,400
Milpitas	$1,046,731	Los Banos	$573,438
Mission Viejo	$906,738	Loyalton	$294,219
Modesto	$4,254,350	Madera County	$1,414,875
Montebello	$1,389,638	Mammoth Lakes	$355,513
Monterey	$510,738	Maricopa	$300,269
Monterey County	$2,844,494	Marina	$456,906
Monterey Park	$1,398,913	Mariposa County	$467,500
Moreno Valley	$4,517,850	Marysville	$374,425
Mountain View	$1,125,513	McFarland	$385,775
Napa	$1,396,013	Mendocino County	$1,186,356
National City	$1,724,956	Merced County	$2,322,144
Newport Beach	$744,106	Modoc County	$340,375
Norwalk	$2,600,494	Mono County	$425,125
Oakland	$16,251,819	Montague	$294,975
Oceanside	$2,847,875	Mount Shasta	$338,106
Ontario	$4,036,188	Napa County	$1,372,500
Orange	$2,665,075	Nevada City	$335,838
Orange County	$5,581,081	Nevada County	$1,293,806
Oxnard	$5,082,113	Orange Cove	$339,619
Palm Desert	$751,531	Orland	$347,944
Palm Springs	$843,356	Oroville	$498,525
Palmdale	$3,417,813	Pacific Grove	$423,613
Palo Alto	$1,015,588	Palos Verdes Estates	$385,775
Paradise	$410,613	Parlier	$388,806
Paramount	$1,922,400	Placer County	$3,062,188
Pasadena	$4,106,638	Placerville	$385,019
Perris City	$2,046,713	Plumas County	$449,338
Petaluma	$808,788	Plymouth	$301,031
Pico Rivera	$1,487,100	Point Arena	$292,706
Pittsburg	$1,393,700	Portola	$311,625
Placentia	$942,225	Rancho Mirage	$509,119
Pleasanton	$662,838	Red Bluff	$441,019
Pomona	$4,687,350	Rio Dell	$332,813
Porterville	$1,503,688	Rio Vista	$374,425
Rancho Cordova	$1,251,925	Riverbank	$446,313
Rancho Cucamonga	$1,976,275	San Benito County	$757,313

Rancho Santa Margarita	$444,831	San Joaquin	$313,138
Redding	$1,477,625	San Juan Bautista	$307,081
Redondo Beach	$573,963	San Juan Capistrano	$554,519
Redwood City	$1,525,469	Sand City	$290,281
Rialto	$2,622,531	Santa Cruz County	$2,857,125
Riverside	$7,116,388	Scotts Valley	$428,150
Riverside County	$17,531,506	Shasta County	$1,832,569
Rocklin	$590,669	Shasta Lake	$387,294
Rosemead	$1,505,813	Sierra County	$317,675
Roseville	$1,374,763	Siskiyou County	$676,344
Sacramento	$10,340,631	Solano County	$3,557,063
Sacramento County	$11,936,469	Soledad	$367,619
Salinas	$4,417,113	Sonora	$329,781
San Bernardino	$7,115,956	South Lake Tahoe	$549,225
San Bernardino County	$15,175,519	St. Helena	$361,563
San Buenaventura	$1,568,113	Suisun City	$502,306
San Clemente	$829,331	Susanville	$369,888
San Diego	$25,401,981	Sutter County	$1,044,100
San Diego County	$8,686,263	Sutter Creek	$350,213
San Francisco	$38,246,694	Taft	$361,563
San Joaquin County	$5,747,919	Tehama	$290,438
San Jose	$19,077,844	Tehama County	$938,919
San Leandro	$1,535,300	Trinidad	$289,681
San Luis Obispo County	$3,827,731	Trinity County	$443,288
San Marcos	$1,400,256	Truckee	$411,506
San Mateo	$1,499,913	Tulare County	$3,893,031
San Mateo County	$5,306,388	Tulelake	$297,244
Santa Ana	$12,300,075	Tuolumne County	$789,850
Santa Barbara	$1,987,825	Ukiah	$408,481
Santa Barbara County	$2,499,700	Vernon	$291,800
Santa Clara	$2,103,563	Wasco	$497,013
Santa Clara County	$3,232,106	Weed	$316,919
Santa Clarita	$2,580,738	Westmorland	$294,975
Santa Cruz	$1,161,450	Wheatland	$307,081
Santa Maria	$3,217,794	Williams	$303,300
Santa Monica	$2,401,994	Willits	$322,975
Santa Rosa	$3,046,056	Willows	$347,944
Santee	$589,506	Winters	$340,375
Seaside	$847,250	Woodlake	$330,538
Simi Valley	$1,273,819	Yolo County	$1,693,338
Sonoma County	$3,945,706	Yountville	$332,813
South Gate	$3,164,481	Yreka	$341,888
South San Francisco	$956,294	Yuba County	$892,763
Stanislaus County	$5,066,994		

Stockton	$7,508,175
Sunnyvale	$2,338,413
Temecula	$1,199,394
Thousand Oaks	$1,298,750
Torrance	$1,949,506
Tulare	$1,396,994
Turlock	$1,359,356
Tustin	$1,691,419
Union City	$1,114,031
Upland	$1,218,888
Vacaville	$1,055,088
Vallejo	$2,217,088
Ventura County	$3,771,788
Victorville	$2,776,006
Visalia	$2,767,431
Vista	$1,793,800
Walnut Creek	$607,388
Watsonville	$1,590,381
West Covina	$1,705,531
West Sacramento	$1,038,325
Westminster	$2,239,944
Whittier	$1,681,081
Woodland	$1,092,331
Yorba Linda	$467,350
Yuba City	$1,364,994

Appendix C
Housing Element and Annual Progress Report (APR) Compliance Status

The housing element and APR compliance status of the Applicant and delegates or subgrantees, if applicable, must be established prior to submittal of the application.

If an applicant is applying on behalf of multiple jurisdictions or delegating or sub-granting to another entity, the funds may only be awarded for use in a locality that is compliant with its APR requirements and which has an adopted housing element that has been found by the Department to be in substantial compliance with the requirements of Article 10.6 (commencing with section 65580) of Chapter 3 of Division 1 of Title 7 of the Government Code, pursuant to Government Code section 65585 at the time of award. If the Applicant is not compliant by time of application that will not prevent an award from being made for use in the localities that have been compliant.

Please note, if PLHA awards are made within 120 days of the housing element due date, the Department may refer to the jurisdiction's compliance from the prior planning cycle.

To verify current housing element and APR compliance status, please consult the following resources:

Housing Element Compliance: Housing Element Review and Compliance Report | California Department of Housing and Community Development

Annual Progress Report Submittal: Annual Progress Reports - Data Dashboard and Downloads | California Department of Housing and Community Development

Please note that PLHA is an over-the-counter (OTC) program, allowing Applicants to apply at any point during the OTC application window. If a jurisdiction is currently out of compliance, that jurisdiction may still apply and once it reaches compliance with the housing element and APR requirements, it will be eligible to receive PLHA funds.

However, if a Local Government is requesting CY funds that are at risk of expiring, that application for the expiring CY Allocation must be submitted no later than the end of February of the expiration year, and the Applicant must demonstrate they have met all threshold requirements, including Housing Element compliance and APR submittal requirements for award by no later than June 1st of that year to avoid reversion.

For questions about Housing Element Compliance, please email housingelements@hcd.ca.gov. For inquiries on status of APR submittal, please email APR@hcd.ca.gov.

Appendix D
Urban County Jurisdictions

The jurisdictions listed below are not eligible to receive a direct allocation of PLHA funds though they can still benefit from the Permanent Local Housing Allocation Program funds based upon an application through their designated Urban County.

An Urban County may apply on behalf of the Local Governments listed below and the Urban County's allocation can provide funding for eligible activities within the boundaries of these Local Governments, as well as the unincorporated area of the designated Urban County.

If an Urban County is applying on behalf of multiple jurisdictions, the funds may only be awarded for use in localities that are compliant with their APR and housing element requirements as detailed in Appendix C. A locality is compliant with its housing element requirements when it has an adopted housing element that has been found by the Department to be in substantial compliance with the requirements of Article 10.6 (commencing with section 65580) of Chapter 3 of Division 1 of Title 7 of the Government Code, pursuant to Government Code section 65585 at the time of award. If the Urban County is not compliant by time of award that will not prevent an award from being made for use in the localities that are compliant.

Local Government	Urban County that can apply on the jurisdiction's behalf
Adelanto	San Bernardino County
Agoura Hills	Los Angeles County
Albany	Alameda County
Arcadia	Los Angeles County
Arroyo Grande	San Luis Obispo County
Atascadero	San Luis Obispo County
Atherton	San Mateo County
Avalon	Los Angeles County
Azusa	Los Angeles County
Banning	Riverside County
Barstow	San Bernardino County
Beaumont	Riverside County
Bell	Los Angeles County
Bell Gardens	Los Angeles County
Belmont	San Mateo County
Belvedere	Marin County
Beverly Hills	Los Angeles County
Big Bear Lake	San Bernardino County
Blythe	Riverside County
Bradbury	Los Angeles County
Brea	Orange County

Brentwood	Contra Costa County
Brisbane	San Mateo County
Buellton	Santa Barbara County
Burlingame	San Mateo County
Calabasas	Los Angeles County
California City	Kern County
Campbell	Santa Clara County
Canyon Lake	Riverside County
Carpinteria	Santa Barbara County
Ceres	Stanislaus County
Claremont	Los Angeles County
Clayton	Contra Costa County
Cloverdale	Sonoma County
Coachella	Riverside County
Colma	San Mateo County
Colton	San Bernardino County
Commerce	Los Angeles County
Coronado	San Diego County
Corte Madera	Marin County
Cotati	Sonoma County
Covina	Los Angeles County
Cudahy	Los Angeles County
Culver City	Los Angeles County
Cypress	Orange County
Dana Point	Orange County
Danville	Contra Costa County
Del Mar	San Diego County
Del Rey Oaks	Monterey County
Desert Hot Springs	Riverside County
Diamond Bar	Los Angeles County
Duarte	Los Angeles County
Dublin	Alameda County
East Palo Alto	San Mateo County
Eastvale	Riverside County
El Cerrito	Contra Costa County
El Segundo	Los Angeles County
Emeryville	Alameda County
Escalon	San Joaquin County
Fairfax	Marin County
Fillmore	Ventura County
Folsom	Sacramento County
Foster City	San Mateo County
Fowler	Fresno County
Galt	Sacramento County
Gonzales	Monterey County
Grand Terrace	San Bernardino County

Half Moon Bay	San Mateo County
Hawaiian Gardens	Los Angeles County
Healdsburg	Sonoma County
Hercules	Contra Costa County
Hermosa Beach	Los Angeles County
Highland	San Bernardino County
Hillsborough	San Mateo County
Hughson	Stanislaus County
Imperial Beach	San Diego County
Irwindale	Los Angeles County
Isleton	Sacramento County
Jurupa Valley	Riverside County
Kerman	Fresno County
Kingsburg	Fresno County
La Canada Flintridge	Los Angeles County
La Habra Heights	Los Angeles County
La Mirada	Los Angeles County
La Palma	Orange County
La Puente	Los Angeles County
La Quinta	Riverside County
La Verne	Los Angeles County
Lafayette	Contra Costa County
Laguna Beach	Orange County
Laguna Hills	Orange County
Laguna Woods	Orange County
Larkspur	Marin County
Lathrop	San Joaquin County
Lawndale	Los Angeles County
Lemon Grove	San Diego County
Loma Linda	San Bernardino County
Lomita	Los Angeles County
Los Alamitos	Orange County
Los Altos	Santa Clara County
Los Altos Hills	Santa Clara County
Los Gatos	Santa Clara County
Malibu	Los Angeles County
Manhattan Beach	Los Angeles County
Manteca	San Joaquin County
Martinez	Contra Costa County
Maywood	Los Angeles County
Mendota	Fresno County
Menlo Park	San Mateo County
Mill Valley	Marin County
Millbrae	San Mateo County
Monrovia	Los Angeles County
Montclair	San Bernardino County
Monte Sereno	Santa Clara County

Moorpark	Ventura County
Moraga	Contra Costa County
Morgan Hill	Santa Clara County
Morro Bay	San Luis Obispo County
Murrieta	Riverside County
Needles	San Bernardino County
Newark	Alameda County
Newman	Stanislaus County
Norco	Riverside County
Novato	Marin County
Oakdale	Stanislaus County
Oakley	Contra Costa County
Ojai	Ventura County
Orinda	Contra Costa County
Pacifica	San Mateo County
Paso Robles	San Luis Obispo County
Patterson	Stanislaus County
Piedmont	Alameda County
Pinole	Contra Costa County
Pismo Beach	San Luis Obispo County
Pleasant Hill	Contra Costa County
Port Hueneme	Ventura County
Portola Valley	San Mateo County
Poway	San Diego County
Rancho Palos Verdes	Los Angeles County
Redlands	San Bernardino County
Reedley	Fresno County
Richmond	Contra Costa County
Ridgecrest	Kern County
Ripon	San Joaquin County
Rohnert Park	Sonoma County
Rolling Hills	Los Angeles County
Rolling Hills Estates	Los Angeles County
Ross	Marin County
San Anselmo	Marin County
San Bruno	San Mateo County
San Carlos	San Mateo County
San Dimas	Los Angeles County
San Fernando	Los Angeles County
San Gabriel	Los Angeles County
San Jacinto	Riverside County
San Luis Obispo	San Luis Obispo County
San Marino	Los Angeles County
San Pablo	Contra Costa County
San Rafael	Marin County
San Ramon	Contra Costa County
Sanger	Fresno County

Santa Fe Springs	Los Angeles County
Santa Paula	Ventura County
Saratoga	Santa Clara County
Sausalito	Marin County
Seal Beach	Orange County
Sebastopol	Sonoma County
Selma	Fresno County
Shafter	Kern County
Sierra Madre	Los Angeles County
Signal Hill	Los Angeles County
Solana Beach	San Diego County
Solvang	Santa Barbara County
Sonoma	Sonoma County
South El Monte	Los Angeles County
South Pasadena	Los Angeles County
Stanton	Orange County
Tehachapi	Kern County
Temple City	Los Angeles County
Tiburon	Marin County
Tracy	San Joaquin County
Twentynine Palms	San Bernardino County
Villa Park	Orange County
Walnut	Los Angeles County
Waterford	Stanislaus County
West Hollywood	Los Angeles County
Westlake Village	Los Angeles County
Wildomar	Riverside County
Windsor	Sonoma County
Woodside	San Mateo County
Yucaipa	San Bernardino County
Yucca Valley	San Bernardino County

Appendix E List of High-cost Areas in California

High-cost Area by County	High-cost Area pursuant to Federal Housing Finance Agency's Maximum Loan Limits for Mortgages Acquired in Calendar Year 2026	High-cost Area pursuant to Department of Housing and Urban Development Very Low-Income Adjustments due to High-Housing Cost for Fiscal Year 2025
Alameda	x	x
Contra Costa	x	x
Los Angeles	x	x
Marin	x	x
Monterey	x	x
Napa	x	x
Orange	x	x
San Benito	x	x
San Diego	x	x
San Francisco	x	x
San Luis Obispo	x	x
San Mateo	x	x
Santa Barbara	x	x
Santa Clara	x	x
Santa Cruz	x	x
Sonoma	x	x
Ventura	x	x