

THE BOARD OF SUPERVISORS OF THE COUNTY OF STANISLAUS  
ACTION AGENDA SUMMARY

DEPT: Planning and Community Development

BOARD AGENDA # \*D-5

Urgent

Routine

AGENDA DATE November 15, 2011

CEO Concurs with Recommendation YES  NO

4/5 Vote Required YES  NO

(Information Attached)

SUBJECT:

Approval to Submit, and If Awarded, Accept a \$1,000,000 Grant Application to the California State Department of Housing and Community Development (HCD) Under the CalHome Program to Supplement the Stanislaus County First Time Home Buyer Program

STAFF RECOMMENDATIONS:

1. Authorize the submission of a \$1,000,000 grant application to the California State Department of Housing and Community Development under the CalHome Program to supplement the Stanislaus County First Time Home Buyer Program.
2. Adopt the CalHome Program Resolution.
3. Authorize the Chief Executive Officer to sign the CalHome Applicant Certification and Commitment of Responsibility.

(Continued on Page 2)

FISCAL IMPACT:

There is no fiscal impact associated with this item. If awarded the \$1,000,000 grant, funds will be used to supplement the Stanislaus County First Time Home Buyer Program and the Planning and Community Development Special Revenue Grants budget will be adjusted accordingly. The CalHome funding does not require a local funding match.

BOARD ACTION AS FOLLOWS:

No. 2011-713

On motion of Supervisor Chiesa and approved by the following vote, Seconded by Supervisor Withrow

Ayes: Supervisors: O'Brien, Chiesa, Withrow, De Martini, and Chairman Monteith

Noes: Supervisors: None

Excused or Absent: Supervisors: None

Abstaining: Supervisor: None


1)  Approved as recommended

2)  Denied

3)  Approved as amended

4)  Other:

MOTION:



ATTEST: CHRISTINE FERRARO TALLMAN, Clerk

File No.

Approval to Submit and If Awarded, Accept a \$1,000,000 Grant Application to the California State Department of Housing and Community Development (HCD) Under the CalHome Program to Supplement the Stanislaus County First Time Home Buyer Program  
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**STAFF RECOMMENDATIONS: (Continued)**

4. Authorize the Director of Planning & Community Development, or his designee, to act on all matters relating to the application, if approved, including executing the Standard Agreement, and all other documents required by HCD for participation in the CalHome Program, and any amendments thereto.

**DISCUSSION:**

The California Department of Housing and Community Development (HCD) has announced the availability of approximately \$50 million in CalHome funds provided by the passage of Proposition 1C, the Housing and Emergency Shelter Trust Fund Act of 2006, to provide funding to local public agencies or non-profit corporations for First Time Home Buyer Mortgage Assistance and Owner Occupied Rehabilitation activities.

CalHome funds are available to local government entities that are authorized to engage in or assist in the development of housing or operation of housing programs for households of low or very low-income. The funds are available as a grant to local governments and non-profit organizations to be distributed as loans to eligible households. The Stanislaus County Planning and Community Development Department is seeking Board authorization to apply for \$1,000,000 in CalHome grant funding for First Time Home Buyer Mortgage Assistance. If awarded the grant, Stanislaus County can request to use a portion of the funding for Owner Occupied Rehabilitation activities based on local community need.

The Stanislaus County Planning and Community Development Department has over sixteen years of experience administering the First Time Home Buyer (FTHB) Program and has provided assistance to over 283 families in the purchase of their first home. Stanislaus County also has a successful track record with CalHome funds. In 2007, Stanislaus County was awarded a \$600,000 grant for its FTHB Program. In 2008, Stanislaus County was awarded an additional \$750,000 grant for Owner Occupied Housing Rehabilitation activities. In 2010, Stanislaus County was awarded an additional \$1,000,000 grant for its FTHB Program.

The CalHome funds would allow for the expansion of the existing County program to assist an additional 25 first time homebuyers. CalHome regulations allow each first time homebuyer to be assisted with up to \$60,000 of down payment assistance. The level of assistance provided to each first time homebuyer is based on the program's eligibility criteria. These funds will be utilized to leverage other existing funding sources such as HOME Investment Partnership Program (HOME) and Redevelopment Agency Housing Set-Aside funds to ensure that health and safety concerns are addressed on the housing units before FTHB assistance is provided to the family.

Approval to Submit and If Awarded, Accept a \$1,000,000 Grant Application to the California State Department of Housing and Community Development (HCD) Under the CalHome Program to Supplement the Stanislaus County First Time Home Buyer Program  
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**POLICY ISSUES:**

The recommended action is consistent with the Board's priority of a Well Planned Infrastructure System and Efficient Delivery of Public Services by leveraging available funding to expand local housing programs and assistance.

**STAFFING IMPACT:**

There are no staffing impacts associated with this item as existing Planning and Community Development Department staff administers the County's First Time Homebuyer Program and the additional CalHome funding, if awarded, will augment local efforts and activity.

**CONTACT PERSON:**

Kirk Ford, Planning and Community Development Director. Telephone: 209-525-6330

**ATTACHMENTS:**

- A. CalHome Program Resolution
- B. CalHome Grant Application

THE STANISLAUS COUNTY BOARD OF SUPERVISORS

HEREBY AUTHORIZES THE SUBMITTAL OF AN APPLICATION TO THE CALIFORNIA STATE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT FOR FUNDING UNDER THE CALHOME PROGRAM; THE EXECUTION OF A STANDARD AGREEMENT IF SELECTED FOR SUCH FUNDING AND ANY AMENDMENTS THERETO; AND ANY RELATED DOCUMENTS NECESSARY TO PARTICIPATE IN THE CALHOME PROGRAM.

WHEREAS:

- A. Stanislaus County, a [political subdivision of the State of California], wishes to apply for and receive an allocation of funds through the CalHome Program; and
- B. The California Department of Housing and Community Development (hereinafter referred to as "HCD") has issued a Notice of Funding Availability ("NOFA") for the CalHome program established by Chapter 84, Statutes of 2000 (SB 1656 Alarcon), and codified in Chapter 6 (commencing with Section 50650) of Part 2 of Division 31 of the Health and Safety Code (the "statute"). Pursuant to the statute, HCD is authorized to approve funding allocations utilizing monies made available by the State Legislature to the CalHome program, subject to the terms and conditions of the statute and the CalHome Program Regulations adopted by HCD in April 2004; and
- C. Stanislaus County wishes to submit an application to obtain from HCD an allocation of CalHome funds in the amount of \$ 1,000,000.

IT IS NOW THEREFORE RESOLVED THAT:

1. Stanislaus County shall submit to HCD an application to participate in the CalHome Program in response to the NOFA issued on OCTOBER 3, 2011 which will request a funding allocation for the following activities:

First Time Home Buyer Mortgage Assistance to low and very low-income households (at or below 80% of the Area Median Income). Stanislaus County staff will conduct loan origination, processing, underwriting, prepare loan documents, loan servicing, and other related program activities. Eligible households will be assisted with loans of up to \$60,000 through a combination of CalHome, HOME, and/or Redevelopment funds.

The activities will be located in unincorporated areas of Stanislaus County.
2. If the application for funding is approved, Stanislaus County hereby agrees to use the CalHome funds for eligible activities in the manner presented in the application as approved by HCD and in accordance with program regulations cited above. It also may execute any and all other instruments necessary or required by HCD for participation in the CalHome Program.

3. Stanislaus County authorizes the Chief Executive Officer to execute in the name of Stanislaus County, the application for funding. If the application is approved for funding, Stanislaus County authorizes the Director of Planning and Community Development, or his designee, to execute the Standard Agreement, and all other documents required by HCD for participation in the CalHome Program, and any amendments thereto.

PASSED AND ADOPTED THIS 15th Day of November, 2011, by the following vote:

AYES: O'Brien, Chiesa, Withrow, De Martini, and Chairman Monteith  
NAYS: None  
ABSTAIN: None  
ABSENT: None

The undersigned Clerk of the Board of Supervisors of Stanislaus County there before named does hereby attest and certify that the foregoing is a true and full copy of a resolution of the Governing Board adopted at a duly convened meeting on the date above-mentioned, which has not been altered, amended or repealed.

*Christine Ferraro*

Signature

November 15, 2011

Date

# CalHome Program

## Application for General Program Funding NOFA

### Mortgage Assistance and/or Owner-Occupied Rehabilitation

California Department of Housing and Community Development  
Financial Assistance Division  
P.O. Box 952054, Sacramento, CA 94252-2054  
Or  
1800 3<sup>rd</sup> Street, MS 390-2  
Sacramento, CA 95811  
916-327-3646

This application, if approved for funding, will be a part of your Standard Agreement with the Department of Housing and Community Development (HCD). In order to be considered for funding, all sections of this application, including attachments and exhibits, must be complete and accurate. **Application forms must not be modified.** No facsimiles, incomplete applications, or application revisions will be accepted prior to, or after the application deadline. Applications must meet all eligibility requirements upon submission. Applications containing material internal inconsistencies will not be rated and ranked. Use **Exhibit A**, Attachment Checklist, as an aid in completing the application. HCD must receive in its office a complete original application in a three ring binder **no later than 5:00 P.M. Wednesday, December 7, 2011.**

For purpose of this NOFA, this will be a Program NOFA which will include first-time homebuyer mortgage assistance activities and owner-occupied activities. A separate CalHome Project NOFA to support the development of new homeownership housing has been released separately.

**Please note:** applicants are eligible to apply for both a CalHome Program Grant and/or a CalHome Project Grant. However, a property may have only one CalHome lien on it.

#### SECTION I. APPLICATION SUMMARY:

- A. Name of Applicant: STANISLAUS COUNTY
- B. Applicant Address: 1010 10<sup>TH</sup> STREET SUITE 3400  
City: Modesto Zip Code: 95354
- C. Chief Executive Name and Title: RICHARD W. ROBINSON, CHIEF EXECUTIVE OFFICER
- D. Contact Person Name and Title: MIGUEL J. DIAZ, PLAN CHECK ENGINEER
- E. Phone Number: (209) 525-6330 FAX: (209) 525-5911 E-Mail: diazm@stancounty.com
- F. Proposed Activity: FTHB Mortgage Assistance

You may apply for one or two program activities, the aggregate amount of both activities may not exceed the maximum application amount, and the amount for any one activity may not be less than the minimum activity amount, as specified in the NOFA. The maximum amount is \$1 Million for most jurisdictions or \$1.5 Million for High Population Areas. Only apply for the amount that you know you can use. Recipients who do not use at least 95% of their funds will be penalized in future funding rounds for not meeting performance goals. Localities shall only be eligible to apply for an award of CalHome funds for a local program within its jurisdictional boundaries. A nonprofit corporation may propose programs in a county or counties in which they have operated a housing program within the past 4 years, or in a county or counties for which the nonprofit corporation has an existing 523 technical assistance services agreement with the United States Department of Agriculture.

Activity: Submit Appropriate Attachment Number	No. of CalHome Assisted Units Proposed	County or Counties of Activity	Census Tracts if Proposing 100% Rural Activity*
1. FTHB Mortgage Assistance Program	25	Stanislaus County	Not Applicable
2. Owner-Occupied Rehabilitation Program			
<b>Total</b>	25		

\* If your activity is located entirely within a rural census tract or non-metro county as defined in the CalHome Program Regulations and you want to receive consideration for the rural set-aside, you must provide the census tract or tracts or list the non-metro county information in the table above. If the proposed area is rural, applicants must indicate census tract numbers in order to receive consideration under the rural set-aside. Programs in rural census tracts must document that their program is located in a rural area. Follow the steps outlined below to determine if your proposed program is located in a rural area, and to document this rural area status. Programs located in the following counties do not have to provide documentation of their rural status, and will be considered rural applicants:

Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity and Tuolumne.

If your site is not located within one of the listed counties, below are two alternate ways to qualify:

**Alternative 1: Rural Housing Services (RHS) Eligible Area** – With an established address, go to the USDA Rural Development website to qualify if the site is RHS-eligible: <http://www.rurdev.usda.gov/rhs/>.

Once on the website, look to the right hand side of this page and click on "Income and Property Eligibility". On the page that follows, under "Property Eligibility", click on your program type (single family) and follow the instructions so that you may enter your program address. If your program is RHS-eligible, you will be able to print a map indicating that the program is eligible. Submit this documentation with your application.

If your program is not listed as RHS eligible, or if you do not yet have a site address, go to Step 2.

**Alternative 2, Step 1: Small City Status** - Is your program located within or adjoining a city with a population of 40,000 or less that is not part of a Census-designated urbanized area?

Go to the State Department of Finance website to verify the city's population estimate:

<http://www.dof.ca.gov/HTML/DEMOGRAP/ReportsPapers/Estimates/E1/E-1text.asp> .

If the city has a population of 40,000 or less, print the page of Table E-1 which indicates this, and go to Step 3. If the city is more than 40,000, STOP. Your program may not be located in a rural area. Proceed to Step 2 to confirm if your area is rural or not.

**Step 2: Census Map** - If the proposed program is located in an incorporated city of 40,000 or less, or in the unincorporated area adjoining that small city, the program may be considered rural if the program's census tract is not designated "as an urbanized area" or "part of an urbanized area."

- a) Go to the Census Bureau's 201000 Census website at: <http://www.census.gov/main/www/cen2000.html>
- b) Under "Access Data by Geography" select the "street address" link (regardless of whether the program has an established address).
- c) On the subsequent screen, enter the program's address or that of another nearby property located within the same census tract (as close to the program as possible). Select "Go" and additional information will display at the bottom of the page.
- d) Select "Census Tract" in the Geographies section of the enhanced screen and select "Map It."

e) Print the census tract map provided and your jurisdiction's population estimate from Table E-1, (see Step 1 above), and submit these two documents with the application. The map may show the census tract as "urban" according to the legend provided with the map. However, the census tract will only be considered urban if the map includes bold face type with a "UA" designation. If the map includes no such designation, or shows the census tract as urban but has a "UC" designation, the census tract is still considered rural.

### **Activities without an identified site at time of application (a.k.a. "Programs")**

Program-activities for the following jurisdictions do not have to provide documentation of their rural status. These counties are automatically considered rural: Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Sierra, Siskiyou, Tehama, Trinity and Tuolumne.

If your program activity is not located in one of the above counties, follow the processes below to document that the project is located in a rural area.

1) Go to the State Department of Finance website at:

[http://www.dof.ca.gov/research/demographic/reports/estimates/e-1/documents/E-](http://www.dof.ca.gov/research/demographic/reports/estimates/e-1/documents/E-1_2011_Internet_Version.xls)

[1\\_2011\\_Internet\\_Version.xls](http://www.dof.ca.gov/research/demographic/reports/estimates/e-1/documents/E-1_2011_Internet_Version.xls) to verify the jurisdiction's population estimates for 2011. (If you are asked for a username and password, click "cancel" until the file comes up.) If your program activity is for a city of more than 40,000, stop. Your program activity is not located in a rural area.

If your program is located in a city of 40,000 or less or in an unincorporated area, print the page of Table E-1 which shows this population figure, and go to Step 2.

2) Go to the NEW American FactFinder at the US Census Bureau website:

<http://factfinder2.census.gov/main.html>

a) Select "Topics" in the left-hand menu

b) At the bottom of the "Topics" drop-down menu click "Dataset" to reveal this drop-down menu

c) Select "2000 SF1 100% Data" under "Dataset"

d) Above "Dataset", click on "Product Type" to reveal this drop-down menu

e) Select "Detailed Table" under "Product Type" ("2000 SF 1 100% Data" and "Detailed Table" should now be listed in the "Your Selections" box (top left))

f) Select "Geographies" in the left-hand menu

g) Under "Geography Filter Options" click on "Within Census Tract".(You will need to do this twice.)

h) Type in the Census tract number and click "Go"

i) On the next screen, click the box for that census tract (Make sure County and State name are correct). Click "Add" to add this census tract number to your Geography Filters.

j) Repeat steps f) through i) until all census tracts to be served by your program are listed in the Your Selections box in the upper-left corner of the screen

j) Once all Census tracts for your program are listed, scroll up to select "Topics" again (left-hand side of screen)

k) Click the "Urban and Rural" link in the list on the right, then click "View"

If you tried all three of these alternatives and the end result shows that your program is not classified as rural, but you believe that it should be considered rural, or if you have other questions, problems, or concerns in determining rural designation pursuant to the above process, please contact Christina DiFrancesco at (916) 322-0918.



G. Proposed Grant Amount:

\*\$ 1,000,000

\* If the grant request is over \$1,000,000 (up to \$1,500,000), the city, county or nonprofit will need to provide the following: The name of the city or unincorporated areas of counties with a population of over 400,000. If a County operates their programs in the small cities within the county as well as the unincorporated areas, we will allow the aggregate population of the unincorporated areas plus these small cities to be combined for determining the maximum award amount only where we have letters/resolutions from the included small cities verifying the County's authority to operate with the cities. A list of cities and unincorporated areas of counties in California with population over 400,000 is included in this application labeled **Exhibit D**. Please provide the required documentation as **Attachment 3**.

H. Brief Description of Each Program Activity Applied for:

Stanislaus County intends to utilize CalHome funds to assist low and very low-income households (at or below 80% of the Area Median Income) through its First Time Home Buyer Down Payment Assistance Program. Mortgage assistance will be provided to eligible households with loans of up to \$60,000 through a combination of CalHome, HOME, and/or Redevelopment Agency Housing Set-Aside funds.

**SECTION II. LEGISLATIVE REPRESENTATIVES:**

A form is included in this application labeled **Exhibit B**. Please complete the information on this form and attach as **Attachment 5**.

**SECTION III. GOVERNING BOARD RESOLUTION:**

Attach the resolution, duly executed by the governing board of the local public agency or nonprofit corporation, granting authority to make an application to HCD for a funding commitment from the CalHome Program. Label as **Attachment 6** Governing Board Resolution. Please review the sample resolution which is included in this application package as **Exhibit C**. Be sure that the resolution authorizes a signatory for submittal of this application and the resolution is an action of the governing body of the applicant. If someone signs the application other than the person authorized in the resolution, submit evidence that shows that the person signing has the authorization to sign. Such evidence could be in the form of an ordinance or code, or an opinion from the applicant's legal counsel. Include such authorization with **Attachment 6**.

**SECTION IV. APPLICANT INFORMATION:**

A. The applicant is a (check one):  City  County  City and County  Nonprofit Corporation

1. If a Nonprofit Corporation, Submit copies of:

- IRS approval of 501(c) (3) status: as **Attachment 7a**
- Secretary of State Letter of Good Standing: as **Attachment 7b**
- Articles of Incorporation: as **Attachment 7c**
- Bylaws: as **Attachment 7d**
- List of names of Board of Directors as **Attachment 7e**

Financial Statements (for the last 2 fiscal years, one of which must be must be audited): as **Attachment 7f**

**SECTION V. ACTIVITY ATTACHMENT:**

Applicants must complete at least one attachment:

Attachment 1, First-Time Homebuyer Mortgage Assistance, or  
Attachment 2, Owner-Occupied Rehabilitation Program

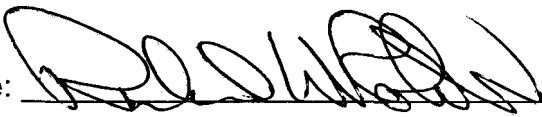
These attachments are part of this application. At least one must be completed and must be included or the application will not be complete and will be ineligible for funding consideration.

**SECTION VI. APPLICANT CERTIFICATION AND COMMITMENT OF RESPONSIBILITY:**

As the official designated by the governing body, I hereby certify that if approved by HCD for a CalHome Program funding allocation, Stanislaus County assumes the responsibilities specified in the CalHome Program Regulations and certifies that:

- A. It possesses the legal authority to apply for the allocation and to execute their proposed program or project;
- B. Before committing funds to a homebuyer/homeowner, it will evaluate the funding eligibility in accordance with CalHome Program Regulations and will not invest any more CalHome funds in combination with other governmental assistance than is necessary to provide affordable housing;
- C. The Applicant **does not** have any unresolved audit findings for prior HCD or federally-funded housing or community development projects or programs.
- D. There are **no** pending lawsuits that would impact the implementation of this program or project.
- E. It will comply with all statutes and regulations governing the CalHome Program.
- F. The information, statements, and attachments contained in this application are, to the best of my knowledge and belief, true and correct.
- G. It has the ability to perform the duties for the activity(s) applied for in accordance with Section 7718 of the CalHome Program Regulations.

I authorize the Department of Housing and Community Development to contact any agency, whether or not named in this application, which may assist in determining the capability of the Applicant. All information contained in this application is acknowledged to be public information. (This certification must be signed by the person authorized in the Resolution)

\*Signature:  Title: Chief Executive Officer

Type Name: Richard W. Robinson Date: 11/16/2011

\*Must be signed by authorized signatory per the resolution.

# EXHIBIT A

## Attachment Checklist

Please tab each attachment required by the application and place the attachments behind the completed application in a three ring binder according to the corresponding number listed below.

Check if Included	Att. No.	Attachment Title
X	1	Program: First-time Homebuyer Mortgage Assistance Program
	2	Program: Owner-Occupied Rehabilitation Program
	3	Documentation regarding population over 400,000 for requesting funds over \$1,000,000 (up to \$1,500,000)
	4	Additional Documentation
X	5	Legislative List
X	6	Copy of Resolution authorizing this application. As a time-saver, the Resolution may also authorize execution of the contract and other documents needed to process a loan
X	Bonus-A	Energy Efficient/Green Building Standards
X	Bonus-B	Universal Design Standards
		<b>Nonprofit corporations must provide the following information:</b>
	7a	IRS approval of 501(c)(3) status
	7b	Copy of current certification of 501(c)(3) status with Secretary of State that is less than one year old
	7c	Copy of Articles of Incorporation
	7d	Copy of Bylaws
	7e	List of officers and Board of governing body of Applicant
	7f	Financial Statements (one of the last 2 years must be audited)

**Exhibit B**

**LEGISLATIVE REPRESENTATIVES**

Indicate all Legislators who represent any portion of the proposed service area. If you have vacancies in your legislative seats, please list your district number and district address.

**A. Members of the State Assembly:**

District number: 17th

Name: Cathleen Galgiani  
District  
Address: 31 East Channel Street, Suite 306  
City: Stockton  
Zip Code: 95202

District number: 25th

Name: Kristin Olsen  
District  
Address: 3719 Tully Rd., Suite C  
City: Modesto  
Zip Code: 95356

District number: 26th

Name: Bill Berryhill  
District  
Address: 4557 Quail Lakes Drive C-3  
City: Stockton  
Zip Code: 95207

**B. Members of the State Senate:**

District number: 12th

Name: Anthony Cannella  
District  
Address: 918 15<sup>th</sup> Street  
City: Modesto  
Zip Code: 95354

District number: 14th

Name: Tom Berryhill  
District  
Address: 4641 Spyres Way, Suite 2  
City: Modesto  
Zip Code: 95356

**C. Members of the U.S. House of Representatives:**

District number: 18th

Name: Dennis Cardoza  
District  
Address: 1010 10<sup>th</sup> Street, Suite 5800  
City: Modesto  
Zip Code: 95354

District number: 19th

Name: Jeff Denham  
District  
Address: 3509 Coffee Road, Suite D3  
City: Modesto  
Zip Code: 95355

## EXHIBIT D

### **Cities and unincorporated areas of counties in California with population over 400,000.**

- City of Los Angeles 3,864,400
- City of San Diego 1,275,100
- Unincorporated Los Angeles County 1,048,600
- City of San Jose 925,000
- City and County of San Francisco 791,600
- Unincorporated Sacramento County 616,700
- City of Long Beach 481,000
- Unincorporated Riverside County 465,800
- Unincorporated San Diego County 458,500
- City of Fresno 448,500
- City of Sacramento 433,400
- City of Oakland 412,200

In our current NOFA, these jurisdictions will be able to apply for an aggregate maximum award of \$1,500,000.

Regarding the situation where the County operates their programs in the small cities within the county as well as the unincorporated areas, we would allow the aggregate population of the unincorporated areas plus these small cities to be combined for determining the maximum award amount only where we have letters/resolutions from the included small cities verifying the County's authority to operate within the cities.

# CalHome Program Application

## Attachment 1 First-Time Homebuyer Mortgage Assistance Program

This Application form is for homebuyer mortgage assistance to first-time homebuyers of new or existing homes, or for purchase of existing homes to be rehabilitated by the homebuyer. An applicant may only apply for funds under this attachment when it will be providing the services required in Section 7729 of the program regulations.

### SECTION I. APPLICANT INFORMATION

Name: Stanislaus County

### SECTION II. FIRST-TIME HOMEBUYER PROGRAM EXPERIENCE

A. Provide the following information for each year of first-time homebuyer program operation for 12 consecutive months, by calendar year. Applicant organizations should only list those homebuyer units for which they provided the mortgage assistance services.

YEAR	PERMANENT FINANCING FUNDING SOURCE(S)	NO. OF PURCHASE ESCROWS UNDERWRITTEN AND CLOSED	AVERAGE AMOUNT OF ASSISTANCE PROVIDED PER BUYER
2010	HOME, RDA, CalHome, NSP	7	\$40,000
2009	HOME, RDA, CalHome	14	\$40,000
2008	HOME, RDA, CalHome	5	\$40,000
2007	HOME, RDA, CALHFA (year 3)	12	\$75,000
2006	HOME, RDA, CALHFA (year 2)	7	\$75,000
2005	HOME, RDA, CALHFS (year 1)	11	\$75,000
2004	HOME, RDA	19	\$50,000
2003	HOME, RDA	11	\$50,000
2002	HOME, RDA	11	\$20,000
2001	RDA	14	\$6,300
2000	RDA	17	\$3,000

B. For years 2007 through 2010, provide a narrative of applicant's history and experience with the proposed activity, including evidence of program operation for each year listed: e.g., board

resolution authorizing the program; award letters; program financial pages from annual audit, annual reports or other evidence that will demonstrate program operation. **(Attach as Exhibit 1-1)**

**SECTION III. LOAN UNDERWRITING EXPERIENCE**

- A. For the years 2007 through 2010, the total number of homebuyer loans applicant has underwritten and closed, which included preparation of loan documents and escrow instructions. # 38

**SECTION IV. LOAN SERVICING EXPERIENCE**

- A. For the years 2007 through 2010, the total number of homebuyer loans closed for which the applicant was the named beneficiary on the loan documents. # 38
- B. As of the CalHome NOFA issuance date, the total number of homeowner loans in the applicant's portfolio. # 91
- C. Number of loans identified in B. above that are being directly serviced by the applicant. # 91
- D. Number of loans identified in B. above that are being serviced by a third party. # 0
- E. As of the CalHome NOFA issuance date, the total number of homebuyer loans the applicant is servicing for another entity. # 0
- F. If there are zero loans identified in C, D **and** E, submit a narrative identifying how loans will be serviced, how the servicing activities will be funded or provided and the procedures for implementing loan servicing operations. **In addition** to the narrative, attach either: 1) a budget that provides an identified source of financing, for a period of at least 5 years, for contracting loan servicing with a third party who is in the business of loan servicing; 2) a commitment letter from a third party, who is in the business of loan servicing, willing to provide loan servicing at no cost to the applicant; or 3) the résumé of a current employee(s) of the applicant that describes the employee(s)'s experience in homeowner loan servicing. **(Attach as Exhibit 1-2)**

**SECTION V. PROGRAM TARGETING**

- A. Number of homebuyers to be assisted with this application for CalHome funds # 25

- B. Program will be operated **entirely within a federally defined Qualified Census Tract(s) located in Appendix B in the training manual** (ONLY MARK YES IF ALL HOMES TO BE ASSISTED WITH CALHOME FUNDS SHALL BE LOCATED IN THE AREA(S) IDENTIFIED HERE):

Yes X No \_\_\_\_\_

Federally defined Qualified Census tract(s) No. 3.01, 16.01, 16.03, 21.00, 22.00, 23.01, 23.02, 24.00, 31.00, 33.00, 34.00, 38.02, 38.03, 39.06, and NSP target areas.

- C. Program will be operated **entirely within a designated redevelopment area under the jurisdiction of a local Redevelopment Agency** (ONLY MARK YES IF ALL HOMES TO BE ASSISTED WITH CALHOME FUNDS SHALL BE LOCATED IN THE AREA(S) IDENTIFIED HERE):

Yes X No \_\_\_\_\_



Attach a redevelopment area map and indicate program location on the map. **(Attach as Exhibit 1-3)**

D. Nonprofit corporations must list the county or counties in which the program will be operated.  
 county/counties \_\_\_\_\_

E. Provide the data source used to project median sales price:  
www.trulia.com / www.zillow.com

**SECTION VI. FINANCING AND AFFORDABILITY**

A. Proposed Permanent Financing (other than CalHome) (check all that apply):

- Conventional       FHA               CalHFA       USDA-Rural Development  
 Federal HOME       Redevelopment Agency               Other

Describe the financing structure, first mortgage and any subordinate financing in addition to CalHome that will finance the purchase of the properties.

Source of Financing	Proposed Lien Position
Conventional / FHA	1 <sup>st</sup>
CalHome	2 <sup>nd</sup>
HOME	3 <sup>rd</sup>
Redevelopment Agency	4 <sup>th</sup>

B. Projected Average Housing Cost and Affordability:

1. Expected Average Sales Price, Less Homebuyer Equity: \$ 150,000
2. Less Average CalHome Mortgage Assistance to be given: \$ 40,000
3. Less Average Other Mortgage Assistance to be received, if any: \$ \_\_\_\_\_
4. Average First Mortgage: \$ 110,000
5. Estimated Monthly Payment on First Mortgage (PITI): \$ 865
6. Annual Income Needed to Support above Payment  
 (Based on the homebuyer paying 30% of gross annual income for PITI) \$ 34,600

**SECTION VII. CONTRIBUTED LABOR PROGRAMS – Self-Help, Volunteer Labor and Youth Construction Training Labor.**

**Important Note:** Only complete this section, if the applicant meets the two-year minimum experience requirement for operation of a program, a minimum of 500 hours of onsite contributed construction labor per assisted unit must be provided, and that financed purchase of homes involving this type of construction or developed homes involving this type of construction and the entire program will be restricted to units involving this type of construction.

- A. Check if project involves any of the following types of contributed onsite construction labor:
1. Self-Help labor: Yes \_\_\_\_\_ No  X   
 No. of hours of guaranteed self-help onsite construction labor per unit: \_\_\_\_\_ hrs
  2. Volunteer labor: Yes \_\_\_\_\_ No  X   
 No. of hours of guaranteed volunteer onsite construction labor per unit: \_\_\_\_\_ hrs
  3. A youth construction skills training program: Yes \_\_\_\_\_ No  X   
 Name of program: \_\_\_\_\_  
 No. of hours of guaranteed youth construction training onsite construction labor per unit, provided by participants age 16 to 24 years old only: \_\_\_\_\_ hrs
  4. **If the answer to A. 1, 2 or 3 above is yes**, indicate the minimum number of onsite construction labor hours per unit to be provided by the homebuyer: \_\_\_ hrs

- B. Describe the criteria for participation in your contributed labor program. **(Attach as Exhibit 1-4)**  
**Not Applicable**
- C. Attach a copy of the agreement form used for the contributed labor program. **(Attach as Exhibit 1-4a)**  
**Not Applicable**
- D. Provide description of activities performed by contributed labor participants. **(Attach as Exhibit 1-4b)**  
**Not Applicable**
- E. Provide description of activities normally contracted out. **(Attach as Exhibit 1-4c)**  
**Not Applicable**
- F. What percentage of total onsite construction labor per unit will be performed by contributed labor:  
 \_\_\_\_\_ %

Please provide evidence of previous administration of the type of contributed labor program proposed in this application. This could include, but not be limited to, the nonprofit corporation charter or a copy of the board resolution authorizing the program supported by documentation of completed projects; or copies of contracts with contributed labor participants. **(Attach as Exhibit 1-4d)**  
**Not Applicable**

**SECTION VIII . HOMEBUYER EDUCATION**

- A. Does the applicant currently provide homebuyer education classes?  
 Yes  X  No

If not, describe arrangements for providing homebuyer education in Attachment 4-Additional Documentation.

**SECTION IX. BONUS POINTS FOR NEW POLICY OBJECTIVES  
MORTGAGE ASSISTANCE ACTIVITIES ONLY**

**A. Energy Efficient / Green Building features (Attach as Bonus Exhibit A)**

Bonus points will be given in the scoring of this application for applicants that use their mortgage assistance loans for home purchase transactions where the units purchased are developed by including the mandatory or voluntary exclusively green building measures (see Appendix A4 at [http://www.hcd.ca.gov/codes/shl/2010\\_CA\\_Green\\_Bldg.pdf](http://www.hcd.ca.gov/codes/shl/2010_CA_Green_Bldg.pdf)). For the submission of your application, you may self-certify that you intend to meet the CALGreen Tier 1 or Tier 2 design criteria (see application self-certification check list and attach as Bonus Exhibit A of the Application). An architect or the local inspection agency must certify that the design actually meets the criteria for CALGreen Tier 1 or Tier 2 specified in the Code. If bonus points are assigned to your application for this, it will be a condition of your contract and will affect all loans.

Yes   X                        No

**B. Targeting homeownership units that meet universal design standards (Attach as Bonus Exhibit B)**

Bonus points will be given in the scoring of this application for applicants that use their mortgage assistance loans exclusively for home purchase transactions where the units purchased are developed by meeting the following universal design standards:

- Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of the unit.
- Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width.
- Reinforce walls around the toilet, bathtub and shower stall in order that grab bars may be added at a later time, if needed.
- Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor.
- Install lever handles on all doors and plumbing fixtures.

Yes \_\_\_\_\_ No   X

# CalHome Program Application

## Attachment II Owner-Occupied Rehabilitation Program

This Application form is for rehabilitation of owner-occupied homes. An applicant may only apply for funds under this attachment when it will be providing the services required in Section 7733 and Section 7735 of the program regulations.

### SECTION I. APPLICANT INFORMATION

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

### SECTION II. OWNER-OCCUPIED REHABILITATION PROGRAM EXPERIENCE

- A. Provide the following information for each year of owner-occupied rehabilitation program operation for 12 consecutive months, by calendar year. Applicant organizations should only list those rehabilitated units for which they provided the rehabilitation services including loan underwriting and escrow closing.

YEAR	FUNDING SOURCE(S)	NO. OF HOME REHABILITATIONS COMPLETED	NO. OF ESCROWS CLOSED BY APPLICANT ORGANIZATION	AVERAGE AMOUNT OF ASSISTANCE PROVIDED PER OWNER
2010				
2009				
2008				
2007				
2006				
2005				
2004				
2003				
2002				
2001				
2000				

- B. For years 2007 through 2010, provide a narrative of applicant's history and experience with the proposed activity, including evidence of program operation for each year listed: e.g., board resolution authorizing the program; award letters; program financial pages from annual audit, annual reports or other evidence that will demonstrate program operation. **(Attach as Exhibit 2-1)**

**SECTION III. LOAN UNDERWRITING EXPERIENCE**

- A. For the years 2007 through 2010, the total number of homeowner rehabilitation loans applicant has underwritten and closed, which included preparation of loan documents and escrow instructions. # \_\_\_\_\_

**SECTION IV. LOAN SERVICING EXPERIENCE**

- A. For the years 2007 through 20109, the total number of all types of homeowner rehabilitation loans closed for which the applicant was the named beneficiary on the loan documents. # \_\_\_\_\_
- B. As of the CalHome NOFA issuance date, the total number of homeowner rehabilitation loans in the applicant’s portfolio. # \_\_\_\_\_
- C. Number of loans identified in B. above that are being directly serviced by the applicant. # \_\_\_\_\_
- D. Number of loans identified in B. above that are being serviced by a third party. # \_\_\_\_\_
- E. As of the CalHome NOFA issuance date, the total number of homeowner loans the applicant is servicing for another entity. # \_\_\_\_\_
- F. If there are zero loans identified in C, D **and** E, submit a narrative identifying how loans will be serviced, how the servicing activities will be funded or provided and the procedures for implementing loan servicing operations. **In addition** to the narrative, attach either: 1) a budget that provides an identified source of financing, for a period of at least 5 years, for contracting loan servicing with a third party who is in the business of loan servicing; 2) a commitment letter from a third party, who is in the business of loan servicing, willing to provide loan servicing at no cost to the applicant; or 3) the résumé of a current employee(s) of the applicant that describes the employee(s)’s experience in homeowner loan servicing. **(Attach as Exhibit 2-2)**

**SECTION V. PROGRAM TARGETING**

- A. Number of homeowners to be assisted with this application for CalHome funds # \_\_\_\_\_

- B. Program will be operated **entirely within a federally defined Qualified Census Tract(s)** (ONLY MARK YES IF ALL HOMES TO BE ASSISTED WITH CALHOME FUNDS SHALL BE LOCATED IN THE AREA(S) IDENTIFIED HERE):

Yes \_\_\_\_\_ No \_\_\_\_\_

Federally defined Qualified Census tract(s) No. \_\_\_\_\_

- C. Program will be operated **entirely within a designated redevelopment area under the jurisdiction of a local Redevelopment Agency** (ONLY MARK YES IF ALL HOMES TO BE ASSISTED WITH CALHOME FUNDS SHALL BE LOCATED IN THE AREA(S) IDENTIFIED HERE):

Yes \_\_\_\_\_ No \_\_\_\_\_

Attach a redevelopment area map and indicate program location on the map. **(Attach as Exhibit 2-3)**

- D. Nonprofit corporations must list the county or counties in which the program will be operated.

County/counties \_\_\_\_\_

SECTION VII. FINANCING

A. Proposed Financing (other than CalHome) (check all that apply):

Federal HOME       Redevelopment Agency       Other

Describe the financing structure for any subordinate financing to be provided in addition to the CalHome loan. Do not list the CalHome loan:

Source of Financing	Proposed Lien Position*

**\*Note: Assume the existence of a first mortgage.**