

2012 CDBG APPLICATION

Application Summary

APPLICATION SUMMARY - Table Of Contents

Application submitted by: County of El Dorado (jurisdiction)

**Click on the box, drop-down menu or text box to enter information.*

APPLICATION FORMS	Required or "Select"	Documentation located on Page(s)
Application Summary	Required	
Joint Powers Agreement/MOU (if applicable)	N/A	
Section 504 Self Evaluation	YES	
THRESHOLD DOCUMENTATION		
Threshold Requirement Forms	Required	
Debarment Eligibility	Not on Debarment	
Housing Element Compliance as of March 31, 2012 (just prior to application submittal deadline)	In Compliance	
Growth Control Information	No Restricting Ordinance	
Statement of Assurances	Required	
Compliance with OMB Circular A-133	Required	
Citizen Participation Documentation	Required	
Original Resolution(s) of the Governing Body	Required	
GRANT ADMINISTRATIVE CAPACITY		
Previous CDBG Grant(s) and History of Clearing Special Conditions	Yes	
Grant Administration Capacity Documentation	In-house staff	
Reporting History	Required	
Audit and/or Monitoring Compliance documentation	Required	
INDIVIDUAL ACTIVITY		
Housing Combo Program (HA + HR)	Required	
Planning and Technical Assistancy Activity	Required	
	Required	

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OTHER (Use for Native American and/or Colonia Activities if applicable)		
	Required	N/A
	Required	N/A
	Required	N/A
<p>NOTE: This Application Table of Contents must be submitted with the completed application package. All items listed must be submitted in the order listed. Enter the page number(s) for each item that is included in the application. Incomplete applications may not meet threshold review requirements. You can add additional rows to any form in the application if you need more space.</p>		

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A. Application Information

Jurisdiction Name: County of El Dorado DUNS #: 965067382
Address: 3057 Briw Road, Suite A EIN/TIN #: 94-6000511
City: Placerville State: CA Zip Code: 95667

Is this application being submitted on behalf of more than one jurisdiction?

- NO**
 YES Complete the following. (Please note that the implementation of a Joint Powers Agreement or Memorandum of Understanding between the applicants is required.)

Second Jurisdiction's Name: _____
Address: _____ JPA or MOU on Page: _____
City: _____ State: _____ Zip Code: _____

B. Authorized Representative Information (per the Resolution)

Name: Daniel Nielson, M.P.A. Title: Director, Health and Human Services Agency
Phone: 530-642-7275 Ext: _____ FAX: 530-642-7262
E-mail: daniel.nielson@edcgov.us

Check here if address information is the same as above; if not, fill in information below.

Address: _____
City: _____ State: _____ Zip Code: _____

Signature: _____  **Sign Here** Date: _____

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C. Jurisdictional Contact Information (must be jurisdiction staff)

Check here if address and contact person is the same as the Authorized Representative information is the same as above; if not, fill in information below.

Name: **Ren Scammon** Title: **Administrative Services Officer**

Agency: **Health and Human Services Agency, HCED**

Address: **3057 Briw Road, Suite A**

City: **Placerville** State: **CA** Zip Code: **95667**

Phone: **530-642-4852** E-mail: **ren.scammon@edcgov.us** FAX: **530-642-7262**

D. Legislative Representative Information

	District #	First Name	Last Name
Assembly	<u>4</u>	<u>Beth</u>	<u>Gaines</u>
Senate	<u>1</u>	<u>Ted</u>	<u>Gaines</u>
Congress	<u>4</u>	<u>Tom</u>	<u>McClintock</u>

	District #	First Name	Last Name
Assembly	_____	_____	_____
Senate	_____	_____	_____
Congress	_____	_____	_____

	District #	First Name	Last Name
Assembly	_____	_____	_____
Senate	_____	_____	_____
Congress	_____	_____	_____

	District #	First Name	Last Name
Assembly	_____	_____	_____
Senate	_____	_____	_____
Congress	_____	_____	_____

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E. Requested Funding for All Proposed Activities

Note: See instructions for funding limitations.

Activity	Amount Requested	Activity Administrator	Target Populations* <small>*use list below for Target ID #s</small>	Result of PTA grant / Phase of previously funded activity?
----------	------------------	------------------------	--	--

GENERAL ADMINISTRATION (TOTAL)

(Maximum of 7.5% of total funding requested)	\$ 32,500	<input checked="" type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination		
--	------------------	---	--	--

ACTIVITIES (UP TO 3 TOTAL ALLOWED)

Activity Name: Housing Combo Program (HA + HR)

Activity Amount	\$ 336,191	<input checked="" type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #: <u>4, 7, 9</u>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Grant # _____
Activity Delivery	\$ 43,059		Proposed # of Beneficiaries: <u>12</u>	
Activity TOTAL	\$ 379,250			

Activity Name: Planning and Technical Assistance Project

Activity Amount	\$ 33,250	<input checked="" type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #: <u>4, 7,</u>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Grant # _____
Activity Delivery	\$		Proposed # of Beneficiaries: <u>50</u>	
Activity TOTAL	\$ 33,250			

Activity Name: _____

Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		Proposed # of Beneficiaries: _____	
Activity TOTAL	\$			

Activity Name: _____

Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		Proposed # of Beneficiaries: _____	
Activity TOTAL	\$			

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Activity Name: _____				
Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #:	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		_____	
Activity TOTAL	\$		Proposed # of Beneficiaries: _____	
Activity Name: _____				
Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #:	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		_____	
Activity TOTAL	\$		Proposed # of Beneficiaries: _____	
Activity Name: _____				
Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #:	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		_____	
Activity TOTAL	\$		Proposed # of Beneficiaries: _____	
Activity Name: _____				
Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #:	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		_____	
Activity TOTAL	\$		Proposed # of Beneficiaries: _____	

\$ 445,000

◀ TOTAL Funding Requested
(\$2,000,000 Maximum including General Admin.)

In the column **Target Populations** above, enter the **primary** number(s) that correspond to the target population(s) that each activity will specifically address. For example, a homeless shelter will most likely serve many target populations shown, but the **primary** target population will be the homeless.

- | | | |
|------------------------|-----------------------|----------------------------------|
| 1. Physically Disabled | 7. Families | 13. Victims of Domestic Violence |
| 2. Persons with AIDS | 8. Farmworkers | 14. Dually Diagnosed |
| 3. Youths | 9. Seniors | 15. Prevent Homelessness |
| 4. Single Adults | 10. Mentally Ill | 16. Help the Homeless |
| 5. Single Men | 11. Veterans | 17. Help those with HIV/AIDS |
| 6. Single Women | 12. Substance Abusers | 18. Other |

See Following Page to List Native American or Colonia Activities

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NATIVE AMERICAN OR COLONIA ACTIVITIES (IN ADDITION TO MAXIMUM 3 ALLOWED ABOVE)

Activity Name: _____				
Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		Proposed # of Beneficiaries: _____	
Activity TOTAL	\$			
Activity Name: _____				
Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		Proposed # of Beneficiaries: _____	
Activity TOTAL	\$			
Activity Name: _____				
Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		Proposed # of Beneficiaries: _____	
Activity TOTAL	\$			
Activity Name: _____				
Activity Amount	\$	<input type="checkbox"/> Applicant Staff <input type="checkbox"/> Other <input type="checkbox"/> Combination	Target I.D. #: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Grant # _____
Activity Delivery	\$		Proposed # of Beneficiaries: _____	
Activity TOTAL	\$			

\$ 0

◀ **TOTAL Native American or Colonia Funding Requested**

In the column **Target Populations** above, enter the **primary** number(s) that correspond to the target population(s) that each activity will specifically address. For example, a homeless shelter will most likely serve many target populations shown, but the **primary** target population will be the homeless.

- | | | |
|------------------------|-----------------------|----------------------------------|
| 1. Physically Disabled | 7. Families | 13. Victims of Domestic Violence |
| 2. Persons with AIDS | 8. Farmworkers | 14. Dually Diagnosed |
| 3. Youths | 9. Seniors | 15. Prevent Homelessness |
| 4. Single Adults | 10. Mentally Ill | 16. Help the Homeless |
| 5. Single Men | 11. Veterans | 17. Help those with HIV/AIDS |
| 6. Single Women | 12. Substance Abusers | 18. Other |

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THRESHOLD REQUIREMENTS - Forms

The Department will review each application to determine whether the application meets all of the eligibility threshold criteria. Applications that meet all of the threshold criteria will be eligible to be rated and ranked.

		Yes	No	<i>*Click on the check or text boxes to enter information.</i>
A.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p><u>Debarment</u></p> <p>Is the applicant jurisdiction on the Federal Excluded Parties List (www.epls.gov)?</p> <ul style="list-style-type: none"> ➤ If Yes, the applicant is <u>not eligible</u> to receive federal funding. ➤ No. <p>The applicant has included a copy of the search on page(s): _____</p>	
B.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p><u>Housing Element Compliance</u></p> <p>Does applicant have a Housing Element in compliance with CDBG requirements as of the application submittal deadline?</p> <p><i>If No, then the applicant is <u>not eligible</u> to receive funding.</i></p> <p>The Department will verify CDBG compliance with HPD as of April 6, 2012.</p>	
C.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p><u>Growth Control</u></p> <p>Has the applicant jurisdiction enacted limitations on residential construction, which includes limitations other than establishing agricultural preserves, or limitations imposed by another agency, or limitations not based on a health and safety need?</p> <ul style="list-style-type: none"> ➤ If No, skip to next section. 	
	<input type="checkbox"/>	<input type="checkbox"/>	<p>If yes, do these limitations meet any of the exceptions found in State CDBG Program Regulations, Section 7056(b)(2)(B)?</p> <ul style="list-style-type: none"> ➤ If "Yes" to the exceptions, the applicant has included a copy of the limitation with this application on page(s): _____ ➤ If "No" to the exception, the applicant jurisdiction is <u>not eligible</u> to receive federal funding. 	
D.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p><u>Statement of Assurances</u></p> <p>Applicant has included the correct version (revised 2012) of the Statement of Assurances, signed by the <u>chief executive officer</u> of the applicant jurisdiction.</p>	
E.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p><u>Compliance with OMB Circular A-133</u></p> <p>Applicant has included a signed OMB Certification.</p>	

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THRESHOLD REQUIREMENTS - Forms

	Yes	No	<i>*Click on the check or text boxes to enter information.</i>
F.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p><u>Citizen Participation</u></p> <p>Applicant has met all the Public Hearings/Citizen Participation requirements, such as:</p> <ul style="list-style-type: none"> • Public notices published in a local newspaper announcing the public hearings and containing the required information, as stated in the CDBG Grant Management Manual. • At least one public hearing was held during the program design phase of the application. <ul style="list-style-type: none"> ➢ Design Hearing was <u>published/posted</u> on <u>7/13/11</u> ; and, <ul style="list-style-type: none"> ○ Documentation is included on page(s): <u>25</u> ➢ Design Hearing was <u>held</u> on <u>7/25/11</u> ; and <ul style="list-style-type: none"> ○ Documentation is included on page(s): <u>25</u> • At least one public hearing was held to approve submittal of the application. <ul style="list-style-type: none"> ➢ Application Submittal Hearing was <u>published/posted</u> on <u>3/14/12</u> ; and, <ul style="list-style-type: none"> ○ Documentation is included on page(s): _____ ➢ Application Submittal Hearing was <u>held</u> on <u>3/27/12</u> ; and, <ul style="list-style-type: none"> ○ Documentation is included on page(s): _____ • Sign-in sheets and all documentation are in the public information file and available for review and monitoring; <u>and</u>, • Written comments received during the public hearing process are included with the application along with any responses on page(s): _____

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THRESHOLD REQUIREMENTS - Forms

	Yes	No	<i>*Click on the check or text boxes to enter information.</i>
G.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p><u>Resolution(s) of the Governing Body</u></p> <p>Applicant has included a Resolution (sample in Appendix I) that:</p> <ul style="list-style-type: none"> • Is an original or an original certified copy; <u>and</u> • Authorizes submission of the application; <u>and</u> • Approves the application's contents (funding requested, activities, committed leverage, etc.); <u>and</u> • Authorizes the execution of a grant agreement, and any amendments thereto, if funded; <u>and</u> • Designates a person (by name and title) authorized to enter into an agreement, if funded; <u>and</u> • Designates persons (by names and titles) authorized to sign all reports, Funds Requests and other program-supporting documentation.

After the application due date, the Department will not consider unsolicited information from an applicant. However, the Department may contact an applicant to clarify an item in the application. Applicants should note that the Department will not seek clarification of items or responses that improve the substantive quality of the applicant's response to any eligibility or selection criterion.

I certify on behalf of El Dorado County (name of entity) that the Threshold information provided is true and accurate.

Authorized Representative (per the Resolution):

Daniel Nielson, M.P.A.
(Printed/Typed Name)

Director, Health & Human Svcs Agncy
(Title)

(Signature)

(blue ink)

(Date signed)

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STATEMENT OF ASSURANCES (2012) - Forms

By checking the boxes, the certifier assures the statements are true.

The City/County of El Dorado hereby assures and certifies that:

- 1. Legal Authority - It possesses legal authority to apply for the grant and to execute the proposed program.
- 2. Application Authorization - Its governing body has duly adopted or passed as an official act or resolution, motion, or similar action authorizing the filing of the application, including all understandings and assurances contained therein, and directing and authorizing the applicant's chief executive officer or other designee to act in connection with the application and to provide such additional information as may be required.
- 3. Citizen Participation - It has or will comply with all citizen participation requirements, which include, at a minimum, the following components:
 - A. Provides for and encourages citizen participation, with particular emphasis on participation by persons of low and moderate income who are residents of slum and blight areas and of areas in which CDBG funds are proposed to be used, and provides for participation of residents in low- and moderate-income neighborhoods as defined by the local jurisdiction; and,
 - B. Provides citizens with reasonable and timely access to local meetings, information, and records relating to the grantee's proposed use of funds, as required by CDBG regulations, and relating to the actual use of funds under this title; and,
 - C. Provides for technical assistance to groups representative of persons of low and moderate income that request such assistance in developing proposals with the level and type of assistance to be determined by the grantee; and,
 - D. Provides for public hearings to obtain citizen views and to respond to proposals and questions at all stages of the community development program. These include at least the development of needs, the review of proposed activities, and review of program performance, which hearings shall be held after adequate notice, at times and locations convenient to potential or actual beneficiaries and with accommodation for the handicapped. This shall include one public meeting during the program design, annual performance report preparation, and formal amendments. A public hearing shall be conducted prior to application submittal; and,

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STATEMENT OF ASSURANCES (2012) - Forms

- E. Solicits and provides for a timely written answer to written complaints and grievances, within 15 working days where practicable; and,
- F. Identifies how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can reasonably be expected to participate.

4. National Objective - The CDBG Program has been developed so as to primarily benefit targeted income persons and households, and each activity in the program meets one of the three national objectives: benefit to low- and moderate-income persons, elimination of slums and blight, or meets an urgent community need certified by the grantee as such.

5. NEPA Environmental Review - Consents to assume the responsibilities for environmental review and decision-making in order to ensure compliance with NEPA by following the procedures for recipients of block grant funds as set forth in 24 CFR, Part 58, titled "Environmental Review Procedures for Title I Community Development Block Grant Programs." Also included in this requirement is compliance with Executive Order 11988 relating to the evaluation of flood hazards, and Section 102(a) of the Flood Disaster Protection Act of 1973 (Public Law 93-234) regarding purchase of flood insurance, and the National Historic Preservation Act of 1966 (16 USC 470) and implementing regulations (36 CFR 800.8).

6. CEQA - Consents to assume the role of either Lead Agency as defined by Section 21067 of the California Public Resources Code, or if another public agency is or will be designated Lead Agency, it consents to assume the role of Responsible Agency as defined by Section 21069 of the California Public Resources Code, in order to ensure compliance with CEQA.

7. Audit/Performance Findings - Has resolved any audit findings or performance problems for prior CDBG grants awarded by the State.

8. Growth Control - Certifies that there is no plan, ordinance, or other measure in effect which directly limits, by number, the building permits that may be issued for residential construction or the buildable lots which may be developed for residential purposes; or if such a plan, ordinance, or measure is in effect, it will either be rescinded before receiving funds, or it need not be rescinded because it:

- A. Imposes a moratorium on residential construction, to protect the health and safety, for a specified period of time which will end when the public health and safety is no longer jeopardized; or,
- B. Creates agricultural preserves under Chapter 7 (commencing with Section 51200) of Part 2 of Division 1 of Title 5 of the Government Code; or,

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STATEMENT OF ASSURANCES (2012) - Forms

- C. Was adopted pursuant to a specific requirement of a State or multi-State board, agency, department, or commission; or,
 - D. The applicant has an adopted housing element which the Department has found to be in compliance, unless a final order has been used by a court in which the court determined that it is not in compliance with Article 10.6 of Chapter 3 of Division 1 of Title 7 of the Government Code; or,
 - E. The use of the funds applied for in this application is restricted for housing for the targeted income group.
9. Uniform Administrative Requirements - Will comply with the regulations, policies, guidelines, and requirements of OMB Circular Numbers A-87, A-133, A-122, and 24 CFR Part 85, where appropriate, and the State CDBG regulations.
10. Nondiscrimination - Shall comply with the following regarding nondiscrimination:
- A. Title VI of the Civil Rights Act of 1964 (Public Law 88-352).
 - B. Title VIII of the Civil Rights Act of 1968 (Public Law 90-284) as amended; and will administer all programs and activities related to housing and community development in a manner affirmatively furthering fair housing.
 - C. Section 109 of the Housing and Community Development Act of 1974, as amended.
 - D. Section 3 of the Housing and Urban Development Act of 1968, as amended.
 - E. Executive Order 11246, as amended by Executive Orders 11375 and 12086.
 - F. Executive Order 11063, as amended by Executive Order 12259.
 - G. Section 504 of the Rehabilitation Act of 1973 (Public Law 93-112), as amended, and implementing regulations.
 - H. The Age Discrimination Act of 1975 (Public Law 94-135).
 - I. The prospective contractor's signature affixed hereon and dated shall constitute a certification under the penalty of perjury under the laws of the State of California that the bidder has, unless exempted, complied with the nondiscrimination program requirements of Government Code Section 12990 and Title 2, California Code of Regulations, Section 8103.

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STATEMENT OF ASSURANCES (2012) - Forms

11. Anti-Displacement/Relocation - Will comply with the Federal Relocation Act (42 U.S.C. 4601 et seq.) and certifies that it will follow the state's residential anti-displacement and relocation plan located in Appendix E of the State's 2011-2012 Annual Plan. The Plan can be found at: [Annual Plan Update 2011-2012](#)
12. Labor Standards - Will comply with the following regarding labor standards:
- A. Section 110 of the Housing and Community Development Act of 1974, as amended.
 - B. Section 1720 et seq. of the California Labor Code regarding public works labor standards.
 - C. Davis-Bacon Act as amended (40 USC. 276a) regarding prevailing wage rates.
 - D. Contract Work Hours and Safety Standards Act (40 USC 3702) regarding overtime compensation.
 - E. Anti-Kickback Act of 1934 (41 USC 51-58) prohibiting "kickbacks" of wages in federally assisted construction activities.
13. Architectural Barriers - Will comply with the Architectural Barriers Act of 1968 (42 USC 4151-4157) and implementing regulations (24 CFR Part 40-41).
14. Conflict of Interest - Will enforce standards for conflicts of interest which govern the performance of their officers, employees, or agents engaged in the award and administration, in whole or in part, of State CDBG grant funds (Section 7126 of the State regulations).
15. Limitations on Political Activities - Will comply with the Hatch Act (5 USC 1501 et seq.) regarding political activity of employees.
16. Lead-Base Paint - Will comply with the Lead-Based Paint Regulations (24 CFR Part 35) which prohibits the use of lead-based paint on projects funded by the program.
17. Debarred Contractors - The applicant or its staff are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in federal assistance programs, in any proposal submitted in connection with the CDBG program, per the Excluded Party List System (www.epls.gov). In addition, the applicant will not award contracts to or otherwise engage the services of any contractor while that contractor (or its principals) is

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STATEMENT OF ASSURANCES (2012) - Forms

debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation from the covered transaction, in any proposal submitted in connection with the CDBG program under the provisions of 24 CFR part 24.

18. Inspection of Grant Activities - Will give HUD, the Comptroller General, the State Department of Housing and Community Development, or any of their authorized representatives access to and the right to examine all records, books, papers, or documents related to the grant.
19. Cost Recovery - Will not attempt to recover any capital costs of public improvements assisted in whole or in part with CDBG funds by assessing properties owned and occupied by targeted income persons unless:
- A. CDBG funds are used to pay the proportion of such assessment that relates to non-CDBG funding; or,
 - B. For the purposes of assessing properties owned and occupied by targeted income persons who are not of the lowest targeted income group, it does not have sufficient CDBG funds to comply with the provisions of "a" above.
20. Procurement - Will follow the federal procurement policies per 24 CFR Sec. 85.36
21. Excessive Force - Will adopt and enforce policies:
- A. Prohibiting the use of excessive force by its law enforcement agencies against individuals engaged in non-violent civil rights demonstrations; and,
 - B. Enforcing applicable State and local law against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstration within its jurisdiction.
22. Compliance with Laws - The jurisdiction will comply with applicable laws.

The Certification is made under penalty of perjury under the laws of the State of California.

NAME OF CERTIFYING OFFICIAL:

John R. Knight (print/type)

CHIEF ADMINISTRATIVE EXECUTIVE:

Chair, Board of Supervisors (enter exact title of person signing)

Signature (blue ink)

Date certified

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SECTION 504 SELF-EVALUATION

Section 504 Self-Evaluation:

HUD requires jurisdictions to have documented their compliance with Section 504.

Applicants must attach a **Section 504 Self-Certification Form** with their Application Package. It is important to note that the form itself does not constitute the jurisdiction's efforts to meet Section 504 requirements. The jurisdiction should have performed an analysis and evaluation of each factor and prepared a Section 504 Plan.

The following self-certification form should be used with this application to certify that the jurisdiction has performed this analysis and evaluation and to record areas of compliance or problems. Please complete this form, sign and date it, and include it as part of this application.

*>>See the **CDBG Grant Management Manual Chapter 4** for additional information<<*

2012 CDBG APPLICATION Homeownership Assistance

HOMEOWNERSHIP ASSISTANCE - Forms

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**Click on the box, drop-down menu or text box to enter information.*

ACTIVITY	SELECT	DOCUMENTATION	PAGE(S)
Homeownership Assistance (all pgs)	YES	All Forms/Documents	
NEED			
Homeownership Rate	YES	NOFA Appendix P	
Overcrowding	YES	NOFA Appendix P	
Supplemental Information	NO	Not Applicable	
Additional Supporting Documentation (list): _____	NO	Not Applicable	
BENEFIT			
Service Area Documentation	YES	Census data	
Beneficiary Documentation	YES	YES	
Other: _____	NO	List: Not Applicable	
READINESS			
Program Operator	In-House Adminis	Resume/Duty Stmtnt/Or	
Proof of Existing Program Continued	Yes	Grant Agreement	
Executed Subrecipient Agreement	NO	NO	
Draft Subrecipient Agreement	NO	NO	
Homeownership Assist. Guidelines	YES	Approved	
Pre-Screened Applicants List	YES	Waiting List	
Activity Sources and Uses	Required	Chart	
Other:	No		
Other:	No		

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Homeownership Assistance

HOMEOWNERSHIP ASSISTANCE - Forms

A. Activity Information:

1. **Is this Activity being submitted under the Community Development Allocation, the Native American Allocation, the Colonia Allocation, or as a Set-Aside (Un-Scored) Activity? (Check only one box per set of activity application forms. A complete separate set of the forms in this section must be filled out for each allocation being applied for.)**

- Community Development Allocation**
 Native American Allocation
 Set-Aside (Un-Scored) Activity

2. **How much is being requested for this activity?**

\$263,625 = \$242,535 + \$21,090

Total \$\$ Requested for this Activity = (Activity \$\$) + (Activity Delivery \$\$)

3. **Is this activity a component of a Housing Combo program?**

Yes No

4. **Description of Activity:** *(See instructions.)*

The County of El Dorado intends to assist approximately five Low-Mod first time homebuyers to purchase new or existing homes in the unincorporated areas of El Dorado County. It is expected that this funding will provide a public benefit to approximately 13 Low-Mod persons (five loans multiplied by an average of 2.5 persons per household.)

The County of El Dorado has successfully administered a First-Time Homebuyer Assistance program through CDBG grant awards in 2003 and 2005, and more recently through Home Investment Partnerships Program (HOME) funding in 2008 and 2010. Together with our community financial partners, the County has assisted 26 homebuyers achieve their dream of owning a home.

5. **Who will be the Program Operator?** *(Check all that apply.)*

- Jurisdiction (Applicant)
 Consultant/Contractor (For-Profit entity)
 Non-Profit as Subrecipient
 CHDO (Community Housing Development Organization)
 Another unit of local government

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Homeownership Assistance

HOMEOWNERSHIP ASSISTANCE - Forms

- Another public agency
- Non-Profit's not acting as Subrecipients
- Faith-based organization
- Institution of higher education
- Combination of _____

Name of all agencies/organizations indicated above:

- a) County of El Dorado
- b) _____
- c) _____
- d) _____

6. Relocation Compliance - Will this activity trigger relocation?

Yes No

Do Program Guidelines restrict occupancy status on properties purchased under this program?

Yes No

If yes, then this will be confirmed at time of special conditions clearance with review of guidelines. If no, then at time of special conditions the program must provide documentation stating how relocation compliance will be met.

B. Need For Activity: Carry out all percents to one decimal point, e.g. 32.8 %.

For Census data used for this activity, please refer to Appendix P

1. Homeownership Rate - The total percentage of the jurisdiction's owner-occupied housing units:

Enter the percentage from Appendix P	Homeownership Rate	80.0%
--------------------------------------	---------------------------	--------------

2. Overcrowding - The total percentage of the jurisdiction's housing stock that is overcrowded (1.01 or more occupants per room):

Enter the percentage from Appendix P	Overcrowding	0.7%
--------------------------------------	---------------------	-------------

3. Supplemental Information - Check if providing supplemental information for:

- Worsened Homeownership Rate
- Worsened Housing Overcrowding

2012 CDBG APPLICATION

Homeownership Assistance

HOMEOWNERSHIP ASSISTANCE - Forms

- a) Describe the worsened condition: _____
- b) Describe how this issue is specific to your community: _____
- c) List:
 - Third-party, quantifiable documentation (must be less than 5 years old) that is being submitted to support the worsened condition(s); **AND**,
 - The time period that the documentation supports as worsened (e.g., earthquake on 1/1/08; fire from 3/13/08-5/17/08, etc.); **AND**,
 - The page numbers, in this application, where documentation can be found.

Note: For lengthy reports/studies, please include the cover page, executive summary and only the pages needed to support worsened conditions.

<u>Description of Documentation</u>	<u>Date of Doc.</u>	<u>Application Page No.</u>
1. N/A		
2.		

C. Benefit:

1. **Service Area - (Check only one.)**

- Entire Jurisdiction
- Target Area(s) (data provided for Federal reporting only; however scoring is based on jurisdiction-wide data for Homeownership Assistance activity):

All applicants: Identify the Service Area(s) by Census Tract(s) and Block Group(s) in the table below and list the page(s) where the Census Tract/ Block Group Map(s) may be found in this application. Page(s): _____

Census Tract	Census Tract	Census Tract	Census Tract	Census Tract	Census Tract
Attached					
Block Group(s)	Block Group(s)	Block Group(s)	Block Group(s)	Block Group(s)	Block Group(s)
Attached					

2. **Beneficiaries (number of households) - All Homeownership Assistance**

2012 CDBG APPLICATION
Homeownership Assistance

HOMEOWNERSHIP ASSISTANCE - Forms

activities are income restricted and must benefit 100 percent Low-Mod Individuals (LMI). Provide the number of households expected to benefit from this grant:

81% and <u>Above</u> (Non- Low-Mod)	Between 51% - 80% (Low Income)	Between 31% - 50% (Very Low Income)	Below 30% (Extremely Low Income)	TOTALS
<i>not eligible</i>	3	2	0	5

2012 CDBG APPLICATION
Homeownership Assistance

HOMEOWNERSHIP ASSISTANCE - Forms

3. Estimated number of:

5 Loans

0 Grants

D. Readiness:

1. Program Operator - If funded, how will this activity be administered?

In-house Staff Only (Attach resumes and duty statements of staff that will be performing the work and "Responsibility Chart" showing internal controls, management oversight, and which staff will be working on CDBG activities and their specific responsibilities.)

Subrecipient Agreement:

Draft Executed Other: _____

Term of the agreement: _____

Procured Administrator(s) (per 24 CFR 85.36 and the GMM Chapter 8):

Per Small Purchase Authority

By Competitive Proposal

By Non-Competitive/Sole-Source

Department approval documentation, pages: _____

Term of the agreement: _____

Combination of the above. Describe: _____

2. Proof of Continuation of Existing Program - Submit documentation to verify jurisdiction's active existing program by submitting either a written statement signed by the Authorized Representative, or copies of Loan Memos approving loans from prior grant or program income Revolving Loan Account. Also include copies of the Program Income Report(s) and Financial & Accomplishment Report (FAR) for the appropriate time frame.

Documentation on pages: HOME CONTRACTS

3. Sources and Uses Chart - For each activity, applicants must identify the totality of all resources that are anticipated to be utilized in carrying out a specific activity. On the Funding Sources Chart:

- Under "Uses", identify cost categories applicable to the proposed activity.
- Fill out the columns to the right of the costs with the anticipated resources, by total dollar amount.
- Include supporting documentation for Local and Private Leverage for this activity.

2012 CDBG APPLICATION
Homeownership Assistance

HOMEOWNERSHIP ASSISTANCE - Forms

4. Other Readiness Documentation Provided -

- Homeownership Assistance Program Guidelines
- Waiting List of Pre-screened Applicants (NOT Pre-Qualified)

2012 CDBG APPLICATION
Homeownership Assistance

HOMEOWNERSHIP ASSISTANCE - All Funding Sources

USES	SOURCES							
Activity Cost Categories	STATE OR FEDERAL				Other Funding Sources			Totals:
	State CDBG	Program Income	Other State Funds	Federal Funds	Local Funds	Private	Other	
<u>General Admin</u>	\$ <u>21,375</u>	\$ _____	\$ _____	\$ _____	\$ <u>900</u>	\$ _____	_____	\$ <u>22,275</u>
<u>Activity Delivery</u>	\$ <u>21,090</u>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ <u>21,090</u>
<u>FTHB Loans</u>	\$ <u>242,535</u>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ <u>242,535</u>
_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ _____
Totals:	\$ <u>285,000</u>	\$ _____	\$ _____	\$ _____	\$ <u>900</u>	\$ _____	_____	\$ <u>285,900</u>

2012 CDBG APPLICATION Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

TABLE OF CONTENTS

**Click on the box, drop-down menu or text box to enter information.*

ACTIVITY	SELECT	DOCUMENTATION	PAGE(S)
Housing Rehab Forms (all pgs)	YES	All Forms and Documentation	
NEED			
Age of Housing Stock	YES	Included in Forms	
Overcrowding	YES	Included in Forms	
Vacancy Rate	YES	Included in Forms	
Supplemental Information	NO	List: Not Applicable	
Other Supporting Documentation	NO	List: Not Applicable	
BENEFIT			
Service Area Documentation	YES	Census data	
Beneficiary Documentation	YES	YES	
Other: _____	NO	List: Not Applicable	
READINESS			
Program Operator	In-House Administ	Other	
Existing Program Continued	YES	Executed Contract	
Projects Only: Proof of Similar Projects	NO	NO	
Draft Subrecipient Agreement	NO	NO	
Executed Subrecipient Agreement	NO	NO	
Draft Housing Rehab Guidelines	NO	NO	
Adopted Rehab Guidelines	YES	Adopted Housing Rehab Guide	
List of Pre-Screened Applicants	YES	YES	
Projects Only: Site Control	No	Select	
Projects Only: All Funding in Place	No	Select	
Sources and Uses	Required	Chart	

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

A. Activity Information:

1. **Is this Activity being submitted under the Community Development Allocation, the Native American Allocation, the Colonia Allocation, or as a Set-Aside (Un-Scored) Activity? (Check only one box per set of activity application forms. A complete separate set of the forms in this section must be filled out for each allocation being applied for.)**

- Community Development Allocation**
 Native American Allocation
 Colonia Allocation
 Set-Aside (Un-Scored) Activity

2. **How much is being requested for this activity?**

\$115,625 = \$93,656 + \$21,969

Total \$\$ Requested for this Activity = (Activity \$\$) + (Activity Delivery \$\$)

3. **Is this activity a component of a Housing Combo program?**

Yes No

4. **How will the requested CDBG funds be used? Check *ONLY one* type of Program **OR** *one* type of Project. If more than one program/project is being proposed, submit a separate set of Activity Forms for each program/project:**

a) Programs

- Rehab Program: Single-Family Residential (14A)
 Energy Efficiency Improvements (*only*) (14F)
 Lead-Based Paint/Lead Hazard Testing/Abatement (*only*) (14I)
 Residential Historic Preservation Program (16A)

b) Projects

- Multi-Family Rehabilitation Project (14B)
 Public Housing Modernization (14C)
 Rehab of Other Publicly Owned Residential Buildings (14D)
 Housing Real Property Acquisition for Rehabilitation (14G)
 Residential Historic Project (16A)
 Conversion of building(s) to housing units (must stay within the existing foundation footprint)

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

- 5. If a Project is being proposed, what is the location of the sites(s) where the activity will occur? (Include map)**

Does the Applicant currently have site control?

- Yes No (If Yes, see Question 4 under Readiness)

- 6. Description of Activity:** *(See instructions.)*

Continuing Housing Rehabilitation Loan Program for Low/Mod homeowners in the unincorporated areas of El Dorado County.

As a component of a Housing Combo program, the County of El Dorado intends to make at least seven low-interest loans to eligible homeowners earning less than 80 percent of the area median income for rehabilitation and repair of owner-occupied single-family homes in the unincorporated area of the County. The County will provide fully amortized or deferred payment loans, depending on applicants' household income, to address health and safety issues and local housing code deficiencies. It is expected that this funding will provide a public benefit to approximately seventeen (17) Low-Mod persons (seven loans multiplied by 2.5 average household occupancy.)

This funding will provide a continuation of existing services. The County of El Dorado has administered a Housing Rehabilitation loan program serving over 63 Low-Mod homeowners in the unincorporated area of El Dorado County since 1994. Program funding is available on a first-come, first-serve basis to eligible households.

- 7. Who will be the Program Operator?** *(Check all that apply.)*

- Jurisdiction (Applicant)
 Consultant/Contractor (For-Profit entity)
 Non-Profit as Subrecipient
 CHDO (Community Housing Development Organization)
 Another unit of local government
 Another public agency
 Non-Profits not acting as Subrecipients
 Faith-based organization
 Institution of higher education
 Combination of _____

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

Name of all agencies/organizations indicated above:

- a) County of El Dorado
- b) _____
- c) _____
- d) _____

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

- 8. Project Timeline (for MFH Projects Only)** - Indicate significant accomplishments and the proposed date of completion.

Project Timeline		
	Description of Accomplishment	Proposed Date of Attainment
1.	N/A	
2.		
3.		
4.		
5.		
6.		
7.		
8.		

- 9. Relocation Compliance for Rehab Programs:**

Will this activity trigger relocation (temporary) or permanent displacement of any “persons”?

Yes No

If yes, then the grantee will be required as a special condition of the CDBG grant contract to submit GIN notices and a formal relocation or displacement plan for the project prior to release of grant funds. A properly signed acquisition notice to the seller will also be required per federal regulations.

Do local Owner Occupied Program Guidelines allow temporary relocation for program participants?

Yes No

If yes, then proper language regarding the assistance for households must be included in local program guidelines for review at time of meeting special conditions of the grant.

Do local Owner Investor Program Guidelines have temporary relocation plan for tenants of rental units under the program?

Yes No

If no, then proper Local Program Guidelines must be provided for the Department’s review and approval at time of meeting special conditions of the grant.

2012 CDBG APPLICATION

Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

B. Need for Activity:

For Census data used for this activity, please refer to Appendix P

1. **Age of Housing Stock** - This table will indicate the total percentage of the jurisdiction's housing stock that was built pre-1970.

Enter the percentage from Appendix P	Age of Housing Stock	15%
---	-----------------------------	------------

2. **Overcrowding** - The total percentage of the jurisdiction's housing stock that is overcrowded (1.01 or more occupants per room):

Enter the percentage from Appendix P	Overcrowding	7%
---	---------------------	-----------

3. **Vacancy Rate (for MFH projects)** - Enter the total percentage of the jurisdiction's vacancy rate:

Enter the percentage from Appendix P	Total Vacancy Rate	8.3%
---	---------------------------	-------------

4. **Supplemental Information** - *Check if providing supplemental information for:*

- Worsened Age of Housing Stock
- Worsened Housing Overcrowding
- Worsened Vacancy Rate (for MFH projects)

a) Describe the worsened condition:

b) Describe how this issue is specific to your community?

c) List:

- Third-party, quantifiable documentation (must be less than 5 years old) being submitted to support the worsened condition(s), **AND**
- The time period that the documentation supports as worsened (e.g., earthquake on 1/1/08; fire from 3/13/08-5/17/08, etc.), **AND**
- The page numbers, in this application, where documentation can be found.

Note: *For lengthy reports/studies, please include the cover page, executive summary and only the pages needed to support worsened conditions. A more current Housing Stock survey cannot be submitted here – it must be submitted under the Housing Stock Condition section.*

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

Description of Documentation:	Date of Doc.	Application Page #
1. N/A		
2.		

C. Benefit:

1. **Service area for Programs:** (*Check only one.*)
- Entire Jurisdiction
- Target Area(s):

All Applicants - Identify the Service Area(s) by Census Tract(s) and Block Group(s) in the table below (even if jurisdiction-wide) and list the page(s) where the Census Tract/ Block Group Map(s) may be found in this application. Page(s): _____

Census Tract	Census Tract	Census Tract	Census Tract	Census Tract
<u>See Attached</u>	_____	_____	_____	_____
Block Group(s)	Block Group(s)	Block Group(s)	Block Group(s)	Block Group(s)
<u>See Attached</u>	_____	_____	_____	_____

2. **Beneficiaries by Income and Tenure** - Housing Rehabilitation **programs** are income restricted and benefit 100 percent Low-Mod Individuals (LMI). Indicate the number of households that are anticipated to be assisted by category of Low-Mod Income, and by owner or renter-occupied units.

OWNER-OCCUPIED units -

81% and <u>Above</u> (Non- Low-Mod)	Between 51% - 80% (Low Income)	Between 31% - 50% (Very Low Income)	Below 30% (Extremely Low Income)	TOTALS
<i>not eligible</i>	3	2	1	6

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

RENTER-OCCUPIED units -

81% and <u>Above</u> (Non-LOW-MOD)	Between 51% - 80% (Low Income)	Between 31% - 50% (Very Low Income)	Below 30% (Extremely Low Income)	TOTALS
<i>not eligible</i>	1	0	0	1

3. Estimated number of: 7 Loans 0 Grants

D. Readiness:

1. **Program Operator** - If funded, how will this activity be administered?

In-house Staff Only (Attach resumes and duty statements of staff that will be performing the work and a "Responsibility Chart" showing internal controls, management oversight, and which staff will be working on CDBG activities and their specific responsibilities.)

Subrecipient Agreement:
 Draft Executed Other: _____
 Term of the agreement: _____

Procured Administrator(s) (per 24 CFR 85.36 and the GMM Chapter 8):
 Per Small Purchase Authority
 By Competitive Proposal
 By Non-Competitive/Sole-Source
 Include Department approval documentation, pages: _____
 Term of the agreement: _____
 Combination of the above. Describe: _____
 Documentation provided on pages: _____

2. **Activity-Specific Operator Experience – Single Family Rehab Program:**

Continuation of Existing Program
 Active Program Within last 12 Months
 Active Program Within last 4 Years – though not last 12 months
 Documentation provided on pages: _____

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

3. Activity-Specific Operator Experience – Multi-Family Rehab Project:

Number of similar projects with CDBG or HOME funding completed by the jurisdiction in the past 5 years:

- 0 (zero) 1 - 2 3 or more

Documentation required (check all that apply):

- First page of grant agreement(s)
- First page of development agreement(s)
- Grant close-out letter(s) from CDBG or HOME
- Copy(ies) of Certificate of Occupancy or Recorded Notice(s) of Completion

Documentation provided on pages: _____

Number of similar projects without CDBG or HOME funding completed by the jurisdiction in the past 5 years:

- 0 (zero) 1 - 2 3 or more

Documentation required (check all that apply):

- First page of grant agreement(s)
- First page of development agreement(s)
- Grant close-out letter(s) from CDBG or HOME
- Copy(ies) of Certificate of Occupancy or Recorded Notice(s) of Completion

Documentation provided on pages: _____

4. Site Control (Projects Only):

- | <u>Draft</u> | <u>Executed</u> | |
|--------------------------|--------------------------|------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | City/County owned site |
| <input type="checkbox"/> | <input type="checkbox"/> | Purchase Agreement |
| <input type="checkbox"/> | <input type="checkbox"/> | Option to Purchase |
| <input type="checkbox"/> | <input type="checkbox"/> | Option to Lease |
| <input type="checkbox"/> | <input type="checkbox"/> | Leasehold Interest |
| <input type="checkbox"/> | <input type="checkbox"/> | Deed of Trust |

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - Forms

Other documentation of Site Control – List _____
Documentation provided on pages: _____

5. Other Readiness Documentation Provided:

- Adopted Housing Rehab Guidelines (Programs)
- Waiting List of Pre-Screened Applicants (Programs)
- Financing in Place (include all commitment letters or loan agreements)
- Executed Development Agreement (Projects Only)

Documentation provided on pages: _____

Note: If the applicant's Program Guidelines have been approved by the Department, provide only the Department's approval letter.

2012 CDBG APPLICATION
Housing Rehabilitation (HR)

HOUSING REHABILITATION - All Funding Sources

USES Activity Cost Categories	SOURCES							Totals:
	STATE OR FEDERAL				Other Funding Sources			
	State CDBG	Program Income	Other State Funds	Federal Funds	Local Funds	Private	Identify Leverage	
General Admin	\$ <u>9,375</u>	\$ _____	\$ _____	\$ _____	\$ <u>850</u>	\$ _____	_____	\$ <u>10,225</u>
Activity Delivery	\$ <u>21,969</u>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ <u>21,969</u>
Housing Rehab Loans	\$ <u>93,656</u>	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ <u>93,656</u>
_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____	\$ _____
Totals:	\$ <u>125,000</u>	\$ _____	\$ _____	\$ _____	\$ <u>875</u>	\$ _____	_____	\$ <u>125,850</u>

2012 CDBG APPLICATION
Planning & Technical Assistance (PTA)

PLANNING ACTIVITIES TABLE OF CONTENTS - Forms

PLANNING ACTIVITIES TABLE OF CONTENTS

****Click on the box, drop-down menu or text box to enter information.***

ACTIVITY	SELECT	DOCUMENTATION	PAGE(S)
Planning Activities Forms (all pgs)	YES	All Forms/Documents	
PLANNING OVERVIEW FORMS			
Allocation Selection	Required	Included in Forms	
Activity Titles and Funding Request	Required	Included in Forms	
List of Cash Match and Cash Match Supporting Documentation	Required	List:	
Cash Match Documentation	YES	YES	
Target Population Served	Required	Included in Forms	
Beneficiaries Served Documentation	YES		
Consultant Information	NO	Included in Forms	
Other: _____	NO	List:	
PLANNING ACTIVITY DESCRIPTION FORMS – Planning Study #1			
National Objective Documentation	Yes	Yes	
Public Benefit Documentation (For ED planning activities only)	YES	Yes	
Activity Description	Required	In Forms section	
Final Product Description	Required	In Forms section	
Cost Reasonableness Documentation	Required	In Forms section	
For-Profit Business Required Letters	NO	Select	N/A
Budget Chart (Schedule 1)	Required	Chart	
PLANNING ACTIVITY DESCRIPTION FORMS – Planning Study #2			
National Objective Documentation	Select	Select	N/A
Public Benefit Documentation (For ED planning activities only)	Select	Select	N/A
Activity Description	Required	Select	N/A

2012 CDBG APPLICATION
Planning & Technical Assistance (PTA)

PLANNING ACTIVITY - Instructions

Final Product Description	Required	Select	N/A
Cost Reasonableness Documentation	Required	Select	N/A
For-Profit Business Required Letters	Select	Select	N/A
Budget Chart (Schedule 1)	Required	Chart	N/A

2012 CDBG APPLICATION

Planning & Technical Assistance (PTA)

PLANNING ACTIVITY - Forms

1. Allocation Selection (No more than two planning activities allowed per application)

- Economic Development (ED) Planning Activities only:** 1 study 2 studies
 Community Development (CD) Planning Activities only: 1 study 2 studies
 ED & CD Planning Activities – 1 of each

2. Activity Titles and Funding Requested by Activity

Activity Title - Insert only one ED or CD activity title per line in this table, and indicate ED or CD, and funding amount requested. See sample list planning activity titles provided in **Appendix Q**.

Planning Activity Title	ED or CD	Funding Requested for Planning Activities
1. Local Economic Development Plan for Divide Community	ED <input checked="" type="checkbox"/> CD <input type="checkbox"/>	\$ 33,250
2.	ED <input type="checkbox"/> CD <input type="checkbox"/>	\$
General Administration		
* GA may not exceed five percent (5%) of total funds requested		* \$ 1,750
Grand Total Amount Requested (Max. \$100,000)		\$ 35,000

3. List of Cash Match Sources

Required Cash Match (Minimum 5%)	Name of Source: City, County or Other (non state or federal funds)	Approved Cash Match (per Resolution)
5 %	County of El Dorado Economic Development Promotion Fund	\$1,750
		\$
		\$
Total		\$1,750

2012 CDBG APPLICATION
Planning & Technical Assistance (PTA)

PLANNING ACTIVITY - Forms

4. Target Population Served

- | | |
|--|---|
| 1. <input type="checkbox"/> Physically Disabled | 9. <input type="checkbox"/> Seniors |
| 2. <input type="checkbox"/> Persons with AIDS | 10. <input type="checkbox"/> Mentally Ill |
| 3. <input type="checkbox"/> Youths | 11. <input type="checkbox"/> Veterans |
| 4. <input checked="" type="checkbox"/> Single Adults | 12. <input type="checkbox"/> Victims of Domestic Violence |
| 5. <input type="checkbox"/> Single Men | 13. <input type="checkbox"/> Substance Abusers |
| 6. <input type="checkbox"/> Single Women | 14. <input type="checkbox"/> Dually-Diagnosed |
| 7. <input checked="" type="checkbox"/> Families | 15. <input type="checkbox"/> Homeless |
| 8. <input type="checkbox"/> Farmworker | 16. <input type="checkbox"/> Other: |

5. Beneficiaries Served

<u>Proposed Study Relates to:</u>	<u>Accomplishment</u>	<u>Number Assisted</u>
Public Services, Public Facilities or Public Improvements	Persons	_____
Housing or Public Works	Housing Units	_____
Housing Acquisition	Households	_____
Economic Development	Jobs	<u>50</u>

2012 CDBG APPLICATION
Planning & Technical Assistance (PTA)

PLANNING ACTIVITY - Forms

Note: *Complete & attach one set of these Planning Activity Description Forms for each proposed Planning Activity.*

1. **Allocation:** ED CD

2. **Activity Title:** Local Economic Development Plan for Divide Community

3. **Amount Requested for Activity:** \$ 33,250

4. **National Objective:**

A. Check **one** box indicating which National Objective this activity addresses. Explain and document how the activity will meet that objective.

Benefit to Low- and Moderate- Income (Low-Mod) Individuals or Households

Or, for the National Objective of Elimination of Slums and Blight, check the box below and immediately below it, describe and document how the activity will meet the National Objective of Elimination of Slums and Blight. Attach documentation of area or spot basis, and attach to this set of activity forms.

Elimination of Slums and Blight:

Describe how the activity will meet the National Objective: Final activity from the Economic Development Planning study will produce a Divide Community Economic Development Plan that when implemented is expected to result in the retention of between 23 and 47 jobs, in addition to the creation of 50 new jobs for Low-Mod income individuals over the next three to five years. The industry sector emphasis will be on helping to retain and expand the recreation tourism employment base in the Divide area of El Dorado County. Traditionally, support services for this industry have provided an entry-level occupation starting at the State minimum wage. The industry sectors the plan will focus on are identified as:

- NAICS 44 Retail Trade
- NAICS 11 Agriculture, Forestry, Fishing and Hunting
- NAICS 71 Arts, Entertainment and Recreation
- NAICS 72 Accommodation and Food Service

With implementation of the plan, over 51% of job retention, expansion and creation activities will target employment opportunities in tourism-based industries, with jobs that benefit extremely-low to low-income individuals and families.

The local economic development plan will also enable the County to strategically market the CDBG Business Loan and Microenterprise Technical

2012 CDBG APPLICATION
Planning & Technical Assistance (PTA)

PLANNING ACTIVITY - Instructions

Assistance program to make loans to businesses to create or retain Low-Mod jobs, fund infrastructure improvements needed to accommodate business expansion or retention projects, and/or fund microenterprise assistance activities for Low-Mod households that will foster the development of microenterprises on the Divide.

Supporting Documentation for Elimination of Slums and Blight provided on pages: _____

B. Check the appropriate boxes below that describe how the proposed study will meet National Objective of Benefit to Low-Mod Individuals or Households:

- Limited Clientele - list the specific group(s) to be served: _____
- Income restricted – describe how final activity resulting from the study will be income restricted: _____
- Income survey or HUD Low Income Census data - attach full copy of proper documentation, including Census Tract and Block Group maps, at the end of this activity description section.
 - Jurisdiction-Wide
 - Targeted Area

Supporting Documentation provided on pages: _____

2012 CDBG APPLICATION
Planning & Technical Assistance (PTA)

PLANNING ACTIVITY - Instructions

5. **Public Benefit (For ED PTA activities only)** - Describe how the planning activity will lead to creation or retention of jobs by completing this study:

The Study will provide a mechanism to build upon community input that will set clear goals and objectives in support of expanded recreation and tourism businesses. Areas addressed will include issues related to land use and zoning; adequate infrastructure, affordable housing for local labor force to reduce vehicle miles traveled; "shop local" / "buy local" campaigns; and collaborative marketing opportunities for businesses in the area. By removing or overcoming barriers -- regulatory, community, financial or otherwise -- and through the development of a grass-roots coalition, the Divide will be able to allocate and share resources for developing the industry base required to attract new business, create more jobs and further investment. Over 51 % of job retention, expansion, and creation activities will target entry-level employment for extremely low to low-income individuals and families with opportunities in tourism-based industry.

6. **Activity Description** - Provide a complete narrative explaining the need for the study. Describe the scope of work and full process for completing the study with each of the key steps. Check the instructions to make sure you have provided all the required information.

The County of El Dorado proposes to use CDBG Economic Development Planning grant funds to develop a local economic development plan for the Divide Community in order to create jobs for Low-Mod individuals and to improve economic growth in the recreation and tourism industry as well as associated service industries.

The County, through its General Plan, recognizes the importance of supporting strong recreation and tourism industries located in environmentally compatible areas. The Divide has for more than a 150 years provided tourism and recreation activities on both a regional and national scale. The area is located at the cross roads of two California highways, including one of California's most historic highways, Highway 49. The Divide Community desires to develop and expand its current recreation and tourism industry while maintaining the area's rural environment.

The localities that make up the Divide Community, also known as the Georgetown Divide, are located in the beautiful central Sierra Nevada Mountains nestled in the heart of Northern California's Gold Country between the North and South Forks of the American River, which "divide" the area from the nearby cities of Placerville and Auburn. The Divide Community includes the localities of Cool, Garden Valley, Georgetown, Greenwood, Pilot Hill, Kelsey, Coloma, and Lotus. These communities are a haven for those who enjoy boating, rafting, camping, hiking, mountain biking, fishing, hunting and horseback riding, and they are well known for their fine wine grapes and specialty agriculture. (Map on page ____.)

2012 CDBG APPLICATION ***Planning & Technical Assistance (PTA)***

PLANNING ACTIVITY - Instructions

Access to the Divide is via Highway 50 from Placerville or Highway 80 from Auburn. The Sierra Nevada Mountains, the American River and the Rubicon Trail to Lake Tahoe are just some of the natural attractions. Considered one of the most diversified recreational areas in California, the El Dorado National Forest is one of the most heavily used wilderness areas in the nation. Not surprisingly, the Divide economy is heavily dependent on recreation and tourism.

The Divide Community Economic Development Plan, will engage and help guide further community and organizational stakeholder participation in the crafting of a strategy for a sustainable economic vision, retaining and expanding the community's employment base, while helping the community build up the economic capacity for the area.

The El Dorado County Health and Human Services Agency, Community and Economic Development (HCED) program will oversee the activities of a consultant hired through an RFP process who, coordinating with other related County agencies including but not limited to Planning, Transportation, Parks and Recreation, and the local Resource Conservation District, will utilize data that result from the following outreach and facilitation activities to develop a local Economic Development Strategic Plan for the Divide Community. The activities are as follows:

Community Identity Workshops: Conduct three to five community visioning workshops that include members of the public, residents, business and trade groups, commodity and recreational associations, community-based service organizations, chambers of commerce and environmental organizations. Data collection, whether gathered through workshops and/or survey, will focus on what stakeholders need and want with respect to economic growth on the Divide.

Transportation and Infrastructure Analysis: Define and evaluate the Divide's current and future transportation alternatives and infrastructure deficiencies and needs in order to make the study area more attractive to visitors and to help prioritize investments. Evaluate public water and sewer capacity in support of expanding business in the recreation and tourism industry. Identify pedestrian amenities and strategies which serve to enhance the attractiveness and walkability of the towns on the Divide that are nearest to tourism and recreational activities.

Business Environment, Economic Base, Trade Area and Industry Cluster Analysis: Develop a detailed description of the Divide economy, including labor market and retail trade patterns, along with mature and expanding business and industry clusters. This will be used to understand, explain, and further refine the community's efforts at retaining and expanding the Divide employment and industrial base by identifying trades that will support a growing tourism and recreation industry while supporting a "shop local/buy local" goals.

2012 CDBG APPLICATION

Planning & Technical Assistance (PTA)

PLANNING ACTIVITY - Instructions

Community Analysis and Asset Map: Identify the physical, socioeconomic, and institutional infrastructure of the Divide and establish a coordinating group of stakeholders that will help drive community and economic changes that correspond to the goals of the strategic plan.

Information gathered through workshops and/or surveys, together with demographic information collected through the census and other published sources, will serve as a basis for the Divide Community Economic Development Plan. Identifying population size, age and earnings, among other key indicators, will identify needed public facilities and services, such as child care centers and senior centers necessary to improve future economic growth and quality of life on the Divide.

A responsive Business Assistance Loan Program and Microenterprise Technical Assistance Program benefiting Low-Mod households within the unincorporated area of the County will help meet the primary national objective of the CDBG program. Information provided through preparation of the Divide Community Economic Development Plan will potentially provide information necessary for the County to prepare future applications for Economic Development loan and technical assistance programs and over-the counter applications.

The principals of the Economic Development Element of the County's General Plan recognizes, promotes, facilitates, and supports activities that provide a positive sustainable economic base for the County, maximize the economic potential of the County's natural resources, reduce out-of-County retail purchase and employment travel, and provide housing and job opportunities that are accessible to all levels of our society. A local economic development plan for the Divide will help accomplish these goals.

7. Final Product Description - Describe in detail each final product that will be produced from this planning activity:

The final product will consist of:

1. A Divide Community Economic Development Strategic Plan that will include a report and analysis of the socioeconomic conditions in the unincorporated area of El Dorado County that comprises the Divide Community, discussing local characteristics, including the local economic support structures, local economy, and local infrastructure capacity and needs to support business expansion. The report will also include an analysis of how the County's Business Assistance Loan Program and Microenterprise Technical Assistance Program can be strengthened to provide specific assistance to the Divide Community in order to retain and create Low-Mod jobs in support of their economic growth plan.

2012 CDBG APPLICATION
Planning & Technical Assistance (PTA)

PLANNING ACTIVITY - Instructions

2. Maps of target areas showing potential for business growth and job creation, and necessary infrastructure and transportation improvements to support sustainable economic development.

Note: *All final products, including applications, must contain an acknowledgment of State CDBG funding on the front cover.*

8. **Cost Reasonableness Documentation** – Attach documentation showing cost reasonableness of planning study being applied for. Indicate how scope of work, service area, and final product will require the amount of funding requested.

Supporting Documentation provided on pages: See Planning Budget Chart, page

Additional Information for Economic Development (ED) Studies

9. **Assistance to For-Profit Businesses** - Is the study being conducted on a private for-profit business, developer or property owner?

No, skip to number 10.

Yes, state the full name of the private business/property owner and provide letters per instructions cited in #9 of the instructions for this application.

Name: _____

Attached Letters from Business on Pages: _____

10. **Preparation of an Economic Development Plan** - Is the applicant preparing an economic development plan?

Yes **No**

Applicants requesting funds for the development or update of a local Economic Development Plan (EDP) are encouraged to consult with their ED program representative prior to submitting an application.

**2012 CDBG Application
Planning & Technical Assistance (PTA)**

Planning Budget Chart

Activity Title: : <u>Local Economic Development Plan for Divide Community</u>	City/County Staff Hours					Consultant Hours					Total Cost
	Task Cost					Task Cost					
	Number of Hrs	Hrly Rate	CDBG Portion	Cash Match	Other Source	Number of Hrs	Hrly Rate	CDBG Portion	Cash Match	Other Source	
* 1. Scope of Work/Issue RFP	15	\$74	\$	\$ 1,110	\$		\$	\$	\$	\$	\$ 1,110
* 2. Hire Consultant and Execute Contract	12	\$74	\$ 248	\$ 640	\$	3	\$125	\$ 375	\$	\$	\$ 1,263
3. Identify methods for Conducting Analysis	5	\$74	\$ 370	\$	\$	30	\$125	\$ 3,750	\$	\$	\$ 4,120
4. Select Community Workshop Areas	2	\$74	\$ 148	\$	\$	18	\$125	\$ 2,250	\$	\$	\$ 2,398
5. Conduct Community Identity Workshops		\$74	\$	\$	\$	35	\$125	\$ 4,375	\$	\$	\$ 4,375
6. Research and Dev. Economic Base, Trade Area and Industry Cluster Analysis		\$74	\$	\$	\$	80	\$125	\$10,000	\$	\$	\$10,000
7. Develop Community Analysis and Asset Map		\$74	\$	\$	\$	40	\$125	\$ 5,000	\$	\$	\$ 5,000
8. Complete Divide Com. Economic Development Strategic Plan		\$74	\$	\$	\$	40	\$125	\$ 5,000	\$	\$	\$ 5,000
9. Conduct Divide Public Meeting(s)	10	\$74	\$ 740	\$	\$	10	\$125	\$ 1,250	\$	\$	\$ 1,990
10. Presentation to Board of Supervisors and Submittal to State	3.3	\$74	\$ 244	\$	\$	10	\$125	\$ 1,250	\$	\$	\$ 1,494
Totals:			\$1,750	\$1,750	\$			\$33,250	\$	\$	\$36,750

*Show cash match tasks first to indicate match will be spent first.



Excluded Parties List System

**Search Results Excluded By
Firm, Entity, or Vessel : El Dorado County
Firm, Entity, or Vessel : County of El Dorado
as of 02-Mar-2012 1:45 PM EST**

Your search returned no results.

HOUSING ELEMENT COMPLIANCE REPORT
02/13/2012 11:00 a.m.

<u>County</u>	<u>Jurisdiction</u>	<u>Record Type</u>	<u>Date Received</u>	<u>Date Reviewed</u>	<u>Compliance Status</u>
	SAN PABLO	ADOPTED	6/14/2011	8/5/2011	IN
	SAN RAMON	ADOPTED	1/12/2010	2/24/2010	IN
	WALNUT CREEK	ADOPTED	12/24/2009	3/2/2010	IN
DEL NORTE	CRESCENT CITY	ADOPTED	6/24/2010	8/2/2010	IN
	DEL NORTE COUNTY	ADOPTED	5/19/2009	7/29/2009	IN
EL DORADO	EL DORADO COUNTY	ADOPTED	5/4/2009	6/11/2009	IN
	PLACERVILLE	DRAFT	11/7/2011	11/29/2011	OUT
	SOUTH LAKE TAHOE	ADOPTED	12/18/2008	1/26/2009	IN
FRESNO	CLOVIS	ADOPTED	9/20/2010	12/1/2010	IN
	COALINGA	ADOPTED	6/10/2011	8/11/2011	IN
	FIREBAUGH	ADOPTED	11/2/2009	1/19/2010	IN
	FOWLER	DRAFT	7/1/2003	8/29/2003	DUE
	FRESNO	ADOPTED	2/2/2009	2/27/2009	IN
	FRESNO COUNTY	ADOPTED	4/9/2003	5/22/2003	DUE
	HURON	DRAFT	2/2/2012	-	IN REVIEW
	KERMAN	DRAFT	8/18/2010	10/14/2010	OUT
	KINGSBURG	ADOPTED	7/1/2002	9/26/2002	DUE
	MENDOTA	ADOPTED	7/19/2004	9/10/2004	DUE
	ORANGE COVE	ADOPTED	5/29/2009	6/1/2009	IN
	PARLIER	ADOPTED	6/26/2009	7/15/2009	IN
	REEDLEY	ADOPTED	9/26/2003	12/23/2003	DUE
	SAN JOAQUIN	ADOPTED	1/19/2010	3/22/2010	IN
	SANGER	DRAFT	2/26/2008	4/24/2008	DUE
	SELMA	DRAFT	10/18/2010	12/17/2010	OUT
GLENN	GLENN COUNTY	ADOPTED	11/12/2010	12/9/2010	IN
	ORLAND	ADOPTED	11/1/2011	1/31/2012	IN
	WILLOWS	ADOPTED	6/17/2010	9/9/2010	IN
HUMBOLDT	ARCATA	ADOPTED	12/14/2009	1/12/2010	IN
	BLUE LAKE	ADOPTED	11/9/2009	2/4/2010	OUT
	EUREKA	ADOPTED	9/29/2010	10/19/2010	IN
	FERNDALE	DRAFT	11/15/2011	12/30/2011	OUT
	FORTUNA	ADOPTED	10/14/2010	12/15/2010	IN
	HUMBOLDT COUNTY	DRAFT	1/31/2012	-	IN REVIEW
	RIO DELL	ADOPTED	4/4/2011	4/12/2011	IN
	TRINIDAD	DRAFT	8/11/1997	9/25/1997	DUE
IMPERIAL	BRAWLEY	ADOPTED	7/14/2008	8/15/2008	IN
	CALEXICO	ADOPTED	4/23/2010	6/25/2010	IN
	CALIPATRIA	ADOPTED	1/15/2009	1/23/2009	IN
	EL CENTRO	ADOPTED	10/19/2009	10/30/2009	IN
	HOLTVILLE	ADOPTED	11/13/2008	12/30/2008	IN
	IMPERIAL	ADOPTED	12/30/2008	1/9/2009	IN
	IMPERIAL COUNTY	ADOPTED	7/9/2008	8/15/2008	IN
	WESTMORLAND	ADOPTED	3/12/2009	4/3/2009	IN
INYO	BISHOP	ADOPTED	5/17/2010	8/12/2010	IN
	INYO COUNTY	ADOPTED	8/25/2009	9/15/2009	IN
KERN	ARVIN	DRAFT	12/12/2011	1/24/2012	IN
	BAKERSFIELD	ADOPTED	3/16/2009	4/8/2009	IN
	CALIFORNIA CITY	ADOPTED	4/30/2004	7/15/2004	DUE
	DELANO	DRAFT	11/10/2011	1/9/2012	OUT
	KERN COUNTY	ADOPTED	2/11/2009	3/16/2009	IN

Due means a housing element has not yet been submitted for the current planning period.



JOHN CHIANG
California State Controller

August 2, 2011

AUDITOR-CONTROLLER
11 AUG -3 AM 11:11

Auditor-Controller
County of El Dorado
360 Fair Lane
Placerville, CA 95667

Re: 2009-10 Fiscal Year Single Audit Report Certification and Audit Finding Resolution

We completed a desk review of your single audit report for the year ended June 30, 2010. We determined that the report meets the requirements of the United States Office of Management and Budget (OMB) Circular A-133. OMB Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*, prescribes the audit and reporting standards for state and local governments that expend federal awards.

OMB Circular A-133 requires federal and state funding agencies to resolve any audit findings cited in the report that may affect federal award programs. The attachment to this letter identifies those findings that require resolution. The findings are referenced by enclosure and page number.

OMB Circular A-133 also requires pass-through state agencies to follow up on the resolution of findings that affect federal programs administered by these agencies. The state agency referenced in the attachment will be in contact to follow up on the resolution of the applicable findings.

The State Controller's Office is responsible for resolving most cross-cutting findings or audit leads. A cross-cutting finding is one that affects the programs of more than one agency. If cross-cutting findings are identified in your report, our office will contact you. An audit lead is a specific issue identified in your report that may require additional investigation by federal or state agencies. Federal or state agencies may ask you to provide additional information related to the audit lead.

Your audit report may also contain general internal control findings not referenced in the attachment to this letter. These findings do not appear to affect the federal award programs. Therefore, we have not identified them for resolution action; however, you should ensure that your audit report for the 2010-11 fiscal year addresses the resolution of these findings.

MAILING ADDRESS P.O. Box 942850, Sacramento, CA 94250-5874
SACRAMENTO 3301 C Street, Suite 700, Sacramento, CA 95816 (916) 324-8907
LOS ANGELES 600 Corporate Pointe, Suite 1000, Culver City, CA 90230 (310) 342-5656

Auditor-Controller
August 2, 2011
Page 2

Your audit satisfies all financial and compliance audit requirements under individual federal award programs. This does not preclude state and federal agencies from making any additional audits that are necessary to carry out their responsibilities under federal laws and regulations. State and federal agencies may contact you to arrange for additional audits.

If you have any questions regarding this letter or any other single audit issue, please contact a member of my Single Audits staff by telephone at (916) 324-6442 or by email at singleaudits@sco.ca.gov.

Sincerely,



CASANDRA MOORE-HUDNALL, Chief
Financial Audits Bureau
Division of Audits

Attachment

cc: State Funding Agencies
Gallina LLP

ATTACHMENT
AUDIT REPORT FINDING(S)--STATE AGENCIES

County of El Dorado
2009-10 Fiscal Year

<i>Program Name</i>	<i>CFDA #</i>	<i>Finding #</i>	<i>Page #</i>	<i>Enc. #</i>
Agency: Department of Social Services				
ARRA - EMERGENCY CONTINGENCY FUND FOR TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF) STATE PROGRAMS; Temporary Assistance for Needy Families Cluster	93.558, 93.714	10-SA-1	29	2
ARRA - EMERGENCY CONTINGENCY FUND FOR TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF) STATE PROGRAMS; Temporary Assistance for Needy Families Cluster	93.558, 93.714	10-SA-2	31	2

Management Decision Due Date: 9/27/2011

Mountain Democrat

PROOF OF PUBLICATION
(2015.5 C.C.P.)

STATE OF CALIFORNIA
County of El Dorado


I am a citizen of the United States and a resident of the County aforesaid; I'm over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am principal clerk of the printer at the Mountain Democrat, 1360 Broadway, a newspaper of general circulation, printed and published Monday, Wednesday, and Friday, in the City of Placerville, County of El Dorado, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court to the County of El Dorado, State of California, under the date of March 7, 1952, Case Number 7258; that the notice, of which the annexed is a printed copy (set in type no smaller than non-pareil), has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

07/13

All in the year 2011

I certify (or declare) under penalty of perjury that the foregoing is true and correct.

Dated at Placerville, California, this 13th day of JULY, 2011



Signature

Proof of Publication of NOTICE OF PUBLIC HEARING

Notice of Public Hearing for Annual Grant Reporting and Discussion of Possible State CDBG Applications

NOTICE IS HEREBY GIVEN that a public hearing will be held on Monday, July 25, 2011, at 11:00 a.m. by the County of El Dorado at 937 Spring Street, Placerville, CA, in the conference room in order to discuss the Fiscal Year 2010/11 Community Development Block Grant (CDBG) Program outcomes and accomplishments and to discuss possible applications for funding under the Fiscal Year 2011/12 State CDBG Program.

The Department of Human Services will report on the fiscal year 2010/11 Annual Grantee Performance Reports for the following grants and programs: 10-STBG-6711 Housing Rehabilitation and Public Improvements in Support of Housing New Construction, 09-PTGA-6497 Planning and Technical Assistance/Housing Conditions Study, 08-EDEF-5877 Microenterprise Facade Improvement Loan Program, 09-EDEF-6547 Business Loan and Microenterprise Technical Assistance Program, and the Housing Rehabilitation, Housing Acquisition and Economic Development Program Income Revolving Loan Funds.

The General and Economic Development Allocations of the State CDBG program publish Notices of Funding Availability each program year (July 1 to June 30). Maximum award limits for each CDBG allocation are specified in the Notice of Funding Availability (NOFA).

The dollar amount of General, Colonias, and Native American allocation funds available varies each year, and a grant from these allocations does not count toward any yearly caps under the Economic Development or Planning and Technical Assistance allocations of the CDBG Program.

The major activity categories are Homeownership Assistance, Housing Rehabilitation, Public Facilities, Public Services, Public Improvements, Small Business Loan Programs, and Microenterprise Technical Assistance and Loan Programs. Projects funded with CDBG General, Economic Development, Native American, and/or Colonias Allocations must meet the National Objective of Benefit to Targeted Income Group (TIG) persons.

The Department of Human Services on behalf of the County of El Dorado anticipates applying for the maximum grant amounts as stated in the NOFA. A separate public hearing will be held to discuss and approve each proposed application prior to submittal to the state.

The purpose of this public hearing will be to give citizens an opportunity to comment/recommend activities for preparation of a CDBG application or to comment on current CDBG activities. If you are unable to attend the public hearing, you may direct written comments to the County of El Dorado, HCED Programs, 3057 Briw Road, Suite A, Placerville, CA 95667, or you may telephone (530) 642-4852. In addition, information is available for review at the above address between the hours of 9:00 a.m. and 4:00 p.m. on weekdays, excluding holidays.

If you plan on attending the public hearing and need a special accommodation because of a sensory or mobility impairment/disability, or have a need for an interpreter, please call (530) 642-4852 to arrange for those accommodations to be made. Notification 48 hours prior to the meeting will enable the County to make reasonable accommodations to assure accessibility at the meeting.

The County promotes fair housing and makes all its programs available to low- and moderate-income families regardless of age, race, color, religion, sex, national origin, sexual preference, marital status or handicap.

7/13 0253788

PUBLIC HEARING ATTENDANCE RECORD

SUBJECT: COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

FY 2011/12 Annual Grantee Performance Reports and Meeting to Discuss Funding Opportunities

DATE: July 25, 2011

TIME: 11:00 a.m.

LOCATION: El Dorado County Department of Human Services, Conference Room
937 Spring Street, Placerville, CA 95667

NAME (Please Print)

AFFILIATION

PHONE (Optional)

Patty Moley *DHS* *642-4806*

AMANDA MOORE *AHS* *642-4824*

Beverly Savage *DHS* _____

CJ Freeland *DHS* *642-4863*

Ren Scammon *DHS* *642-4852*

Dana Ta Free *CRP* *642-2154*

MARLON GINNEY _____ *677-5465*

Candy Alexander *EDC Habitat Humanity* *916 718-5565*



**Community Development Block Grant (CDBG) and
Economic Development Block Grant (EDBG)
Public Hearing**

**2010/2011 Annual Grantee Performance Reports and
Annual Meeting to Discuss Funding Opportunities**

Public Hearing Minutes

Date: July 25, 2011

Time: 11:00 a.m.

Location: 937 Spring Street, Placerville, CA

Present: C.J. Freeland, DHS; Patty Moley, DHS; Amanda Moore, DHS;
Beverly Savage, DHS; Ren Scammon, DHS; Dana LaForce,
Community Resource Center; Marlon Ginney, citizen; Candy Alexander,
EDC Habitat for Humanity.

Correspondence: None received

I. Introduction

The meeting was opened at 11:00 a.m. by Ren Scammon. After introductions by staff and members of the public, Ms. Scammon discussed the purpose for the hearing – to gather input from the public for 2011/2012 CDBG grant applications and to report on current year grant disbursements.

II. Overview of CDBG Programs/Activities – Fiscal Reporting

Amanda Moore provided an overview of current open grants. Ms. Moore is currently completing annual Financial Activity Reports (FARs) for all grants. Candy Alexander asked if the FARs will be available for public viewing. Ms. Scammon replied that the FARs will be completed this week and will be available for public viewing.

III. Fiscal Year 2011/12 Community Development Block Grant Funding Opportunities

C.J. Freeland discussed the grant application process and explained that the State has announced a “Super” Notice of Funding Availability (NOFA) process where all NOFA’s will be consolidated and released in January 2012. The County will submit applications at that time. Over-the-Counter loans remain available year round.

Currently, applications have been submitted under the CDBG Planning and Technical Assistance program to fund an economic development study in the Georgetown Divide Area and to fund a Feasibility Study for the Boys & Girls Club of El Dorado Hills.

The NOFA will define the eligible activities for each grant. Dana LaForce asked for access to information on available grants. Ms. Scammon will send an e-mail link to this information.

V. Input from the Community

Ms. Scammon invited members of the community to address the hearing.

Ms. LaForce expressed that there is a great need in the community for a year-round homeless shelter. Ms. Alexander agreed. In response to a question, staff explained that a homeless shelter is a use by right in commercially-zoned parcels only. An application can be submitted for a special use permit to operate a homeless shelter in industrial zoning districts. Staff explained that zoning maps can be obtained from the County Surveyor's office.

Ms. LaForce expressed that there is a need for job-creation programs in the County. Ms. Moley explained that all of the current business loan programs contain a job-creation requirement.

Ms. LaForce asked if a list of grant opportunities is available on the internet. Ms. Freeland provided the web address to access the information.

VI. Next Steps

Ms. Scammon described the next steps as continuing with the grant applications currently in process and awaiting the Super NOFA in January. Public comments for this Hearing will be compiled and will be a part of the record.

VII. Adjourn

There being no further business, Ms. Scammon adjourned the Hearing at 11:33 a.m.

El Dorado County Housing, Community and Economic Development

Staff Duty Statements

The following is a statement of the El Dorado County staff's roles and responsibilities for the administration of Housing, Community and Economic Development Grant programs.

Quick Reference List

Staff Member	Responsibilities
<u>Daniel Nielson, M.P.A.</u> Director Health and Human Services Agency	<ul style="list-style-type: none">* Overall grant management & monitoring* General administration
<u>Ren Scammon</u> Administrative Services Officer	<ul style="list-style-type: none">* Assist Director with grant management* Overall staff supervision* Dispute resolution management* Grant performance* Environmental review* Default and foreclosure procedures* Program marketing* Program monitoring, compliance, budget and recordkeeping* Labor Standards/Davis-Bacon compliance
<u>Karen Coleman</u> Chief Financial Officer	<ul style="list-style-type: none">* Budget and financial recordkeeping* Payment disbursement* Grant audit
<u>Cynthia (C.J.) Freeland</u> Administrative Technician	<ul style="list-style-type: none">* Application intake and screening* Loan packaging and underwriting* Maintenance of grant and applicant files* Rehabilitation environmental review* Staff to Loan Review Committee* Program marketing* Labor Standards/Davis-Bacon compliance* Clearing of grant conditions
<u>Beverly Savage</u> Administrative Technician	<ul style="list-style-type: none">* Application intake and screening* Loan packaging and underwriting* Maintenance of grant and applicant files* Staff to Loan Review Committee* Program marketing* Labor Standards/Davis-Bacon compliance

Diane Waibel
Accountant II

- * Fiscal reporting
- * Financial recordkeeping
- * Processing of disbursement requests
- * Preparation of quarterly and annual reports
- * Other reporting required of County related to CDBG program.
- * Loan payment set up and portfolio management

Jack Thompson
Housing Specialist

- * Inspections
- * Work write-ups
- * Construction monitoring

Qualifications:

Daniel Nielson, M.P.A., Director of Health and Human Services Agency, is responsible for overall grant management and supervision of the Health and Human Services Agency staff work. Mr. Nielson will provide final signature authority for all financial and performance reports, and other documents relating to the grant.

Mr. Nielson's resume is attached.

Ren Scammon, Administrative Services Officer, is responsible for assisting the Director in overall grant management and supervision of the CDBG Program. Ms. Scammon is responsible for managing the everyday tasks related to CDBG activities along with performance reports and other documents relating to the grant. Ms. Scammon is responsible for monitoring of grant performance. Her related background includes project management and land use planning.

Ms. Scammon's resume is attached.

Karen Coleman, Chief Financial Officer, Health and Human Services Agency, is responsible for oversight of the budget and financial recordkeeping. She will provide oversight of grant expenditures and coordinate the annual audits of same. Ms. Coleman is also responsible for overseeing the County's Revolving Loan portfolio.

Resume: Ms. Coleman currently serves as the CFO for the El Dorado County Health and Human Services Agency. Duties of this position include the following:
Oversee, plan, organize, coordinate and manage, through subordinate managers and supervisors, the work of the financial function of the Social Services and Community Services Divisions in the El Dorado County Health and Human Services Agency.
Oversee, develop and manage the implementation of goals, objectives, policies, procedures and work standards. Oversee, participate and assist in the budget process; monitor revenues and expenditures; provide information to program managers when available. Oversee, develop and implement management systems, procedures and standards for sub-recipient monitoring; recommend procedural modifications. Oversee the selection, supervision, training and work evaluation of fiscal staff; oversee, supervise contract compliance staff. Oversee, coordinate and prepare, or direct the

preparation of the County Expense Claims, CA 800 Reports, grant fund requests and cost reports to various funding agencies; direct the maintenance of appropriate financial records. Oversee the annual preparation of the Schedule of Expenditures of Federal Awards (SEFA) for each division and review for submission. Coordinate the work of the division with that of other divisions, departments and outside agencies and individuals. Ensure adherence to codes, applicable laws, regulations and guidelines relating to financial activities. Provide training and professional development of direct report staff as needed. Analyze complex problems, evaluate alternatives and make sound judgments and recommendations. Prepare reports and other written correspondence. Represent the County in contacts with county officials, community, other agencies and the public. Establish and maintain effective working relationships with those contacted in the course of work.

Prior to becoming the CFO, Ms. Coleman held the position of Staff Services Manager - Fiscal, Sr. Staff Services Analyst - Fiscal, and Supervising Accountant Auditor for the El Dorado County Department of Human Services.

C.J. Freeland, Administrative Technician, is responsible for the daily program activities and activity delivery, including monitoring the progress of each project, lead-based paint visual inspections, loan processing and underwriting of rehabilitation loans and Labor Standards/Davis-Bacon compliance. Mrs. Freeland's related background includes advertising and marketing.

Mrs. Freeland's resume is attached.

Beverly Savage, Administrative Technician, is responsible for the daily program activities and activity delivery, including monitoring the progress of each project, loan processing and underwriting of rehabilitation loans and Labor Standards/Davis-Bacon compliance. Her related background includes contract administration and marketing.

Ms. Savage's resume is attached.

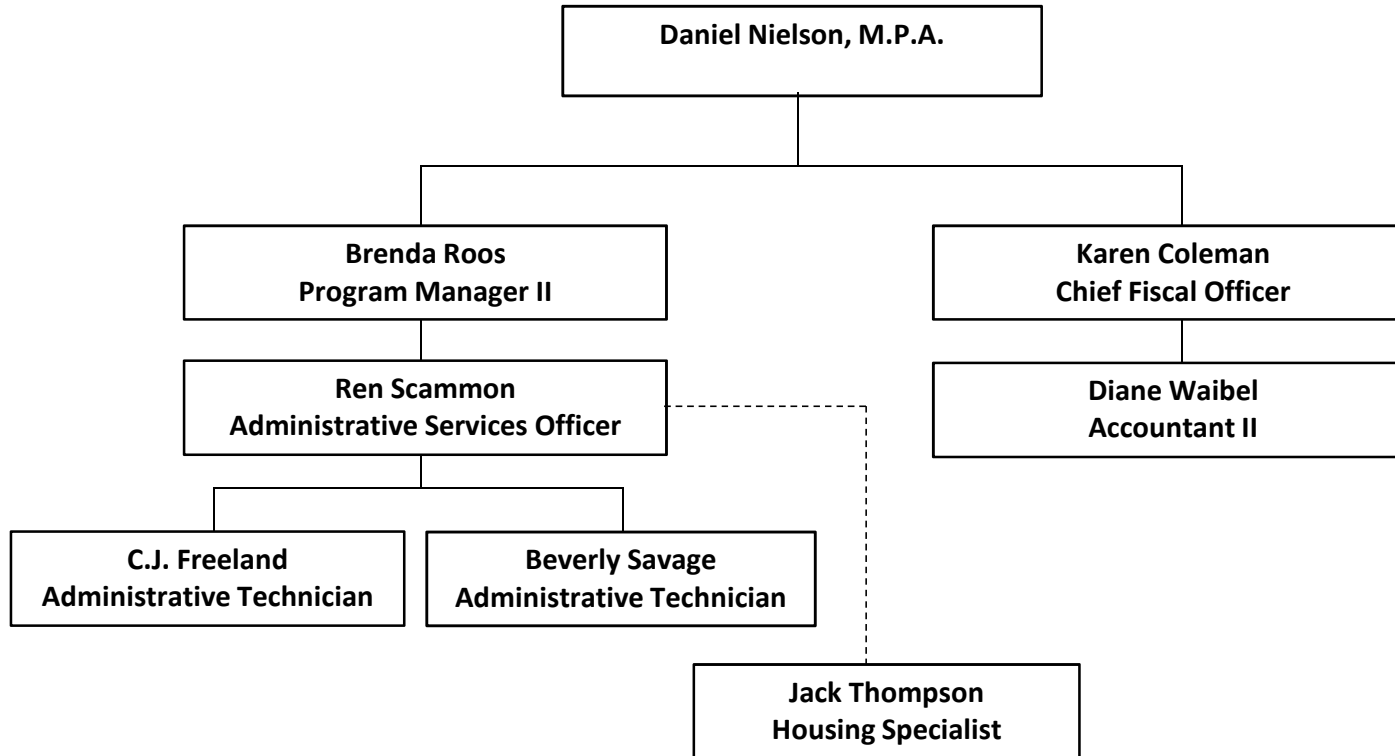
Diane Waibel, Accountant II, is responsible for the accounting and fiscal reporting of grant programs and revolving loan fund activities. Ms. Waibel is responsible for monitoring of program loan portfolios and for fiscal implementation of new. Her related background includes experience in accounting.

Resume. Mrs. Waibel joined the accounting unit of the Health and Human Services Agency in October 2001 as a Fiscal Assistant II. She has progressed from Fiscal Assistant II to Fiscal Technician, Accountant I and currently holds the position of Accountant II. Mrs. Waibel's responsibilities currently include the reconciliation and reporting of multiple grants to various State agencies, preparation of journal entries, auditing financial documents and training staff. Prior to working for El Dorado County, Mrs. Waibel had held the position of cost accountant for Boston Scientific/Target Therapeutics and Thermo Electron/Finnigan.

Jack Thompson, Housing Specialist, is responsible for initial inspections of the housing rehabilitation and acquisition program, compliance and work write-ups.

Resume: Mr. Thompson is a Certified Housing Quality Standards Inspector and has conducted inspections and completed work write-ups for the CDBG Housing Rehabilitation program since 2002. He has been employed by the El Dorado County Health and Human Services Agency from 1999 to present. His inspection experience with the department includes Public Housing Authority Choice Voucher (formerly Section 8) program, Weatherization, HOME First Time Homebuyer Program and CDBG Housing Rehabilitation. His related background experience is in construction.

County of El Dorado
Health and Human Services Agency
Housing, Community and Economic Development Grant Programs



DANIEL L. B. NIELSON

530-642-7275 (w)
530-409-1125 (c)

EDUCATION

Master of Public Administration <i>Advanced Public Management</i> University of Utah	December 2004
Graduate Certificate in Public Administration <i>Personnel Administration</i> University of Utah	March 1990
Management Certificate University of Utah	March 1987
B.S. Sociology University of Utah	June 1984
B.S. Family and Consumer Studies University of Utah	June 1984

EMPLOYMENT

EL DORADO COUNTY HEALTH and HUMAN SERVICES AGENCY November 2011 to present

Director.

EL DORADO COUNTY DEPARTMENT OF HUMAN SERVICES July 2009 to November 2011

Director.

MERCED COUNTY HUMAN SERVICES AGENCY October 2006 to July 2009

Deputy Director.

COMMUNITY HEALTH CENTERS November 2002 to September 2006

December 2004 to September 2006: **Project Director.**

November 2002 to December 2004: **Case Management Supervisor.**

COUNTY OF SANTA CLARA August 1999 to August 2002

July 2001 to August 2002: **Prevention Program Analyst II.**

May 2001 to July 2001: **Social Work Supervisor.**

October 2000 to May 2001: **Social Work Supervisor.**

August 2000 to October 2000: **Social Work Coordinator II.**

July 2000 to August 2000: **Social Work Coordinator I.**

August 1999 to July 2000: **Social Worker II.**

SALT LAKE LEGAL DEFENDER ASSOCIATION May 1995 to August 1999

May 1995 to August 1999: **Social Services Coordinator/Mitigation Coordinator.**

**STATE OF UTAH, DEPARTMENT OF CORRECTIONS
November 1989 to May 1995**

November 1994 to May 1995: **Staff Supervisor**, Bonneville Community Correctional Center.

June 1992 to November 1994: **Adult Probation and Parole Officer**, Region III.

January 1992 to June 1992: **Licensed Social Service Worker**, Utah State Prison.

September 1990 to March 1991: **Adult Probation and Parole Officer**, Region II-D.

November 1989 to September 1990: **Licensed Social Service Worker**, Utah State Prison.

ST. MARY'S HOME April 1988 to November 1989

April 1988 to November 1989: **Program Director**, Transitional Housing Program.

HOUSING AUTHORITY OF THE COUNTY OF SALT LAKE
August 1985 to April 1988

June 1987 to April 1988: **Self Sufficiency Coordinator.**

August 1985 to June 1987: **Eligibility and Occupancy Specialist.**

MEMBERSHIPS

Pi Alpha Alpha (National Honor Society for Public Affairs and Administration)

Pi Sigma Alpha (National Political Science Honor Society)

American Public Human Services Association

American Society for Public Administration

American Political Science Association

REN SCAMMON

EMPLOYMENT

El Dorado County Health and Human Services Agency **2007 to Present**

Administrative Services Officer, 2008 to Present

Administer Human Services programs including: Housing, Community and Economic Development (HCED) Programs, Program Integrity Unit and Income Maintenance Support Staff.

Staff Services Analyst II, 2007 to 2008

Provide research and analytical support to management for Social Services and Community Services programs and for department administration activities including budgeting and staffing.

Administrative Technician, 2007

Provide database programming and support for department administration activities.

Land Use Planning and Consulting Firm **2004 to 2007**

Land Use Planner/Software Specialist. Lead project teams through complex federal land use planning projects; interface with the public in both small groups and open public meetings; and maintain detailed administrative records and manage databases.

International Consulting Firm **2000 to 2004**

Resource Associate. Maintain and review data for accuracy; produce reports and provide data analysis and interpretation for firm leadership relating to staffing; provide technical assistance to regional and global staffing team; and lead new hire staffing and training orientation for local office.

Mining and Land Use Consulting Firm **1999 to 2000**

Administrative Supervisor. Supervising day-to-day administration of an environmental consulting firm, including human resources, invoicing and project coordination.

Independent Contractor **1996 to 1999**

VBA Programmer. Develop macros and templates using Visual Basic for Applications (VBA); integrate Microsoft Office applications and document management software; and provide floor support and training for law offices.

Law Offices **1992 to 1996**

Legal Assistant, Legal Word Processor. Research, draft and word process complex legal documents, pleadings and correspondence; manage litigation cases and maintain client files.

EDUCATION

Continuing Education, Ongoing

Public Administration, Business and Computer Science
Sierra College and Folsom Lake College

Bachelor of Arts, May 1992

History and Political Science
Paralegal Certificate, Minor in Business Administration
California State University, Chico

Cynthia ("C.J.") Freeland

PROFESSIONAL SUMMARY:

Extensive background in administrative management providing assistance to executive management and other staff in support of specialized programs to benefit the community. Highly successful in abilities related to creativity, organization and detail. Demonstrated ability to maintain cooperative working relationships with staff, the general public, as well as State, Federal, and corporate personnel.

AREAS OF EFFECTIVENESS:

- Management
- Organization
- Communication
- Creativity
- Budget
- Planning
- Reporting
- Marketing

COMPUTER SKILLS:

Microsoft Word, WordPerfect, Microsoft Excel, Microsoft PowerPoint, Microsoft Publisher, Microsoft Outlook, Eudora, Lotus Notes, Internet, and Data Base Programs (QSS, LMIS), typing 72+ wpm

EDUCATION:

Teaching Credential Program, Chapman College
Bachelor of Arts Degree, Communications/Public Relations, CSU, Fullerton
Associate of Arts Degree, Sociology, Santa Ana Community College

TRAINING AND WORKSHOPS:

- HOME Affordable Housing Development, 2008
- Community Renewal Summit, 2008
- Advanced HOME and Rental Housing Compliance Training, 2009
- HOME Underwriting for California, 2009
- Labor Relations/Davis-Bacon Prevailing Wage Training, 2009
- Economic Development – Underwriting and Restructuring in Today's Economic Climate Workshop, 2009
- HOME for Rent: Developing Multifamily Housing, 2010
- 2010 CDBG/HOME Statewide Conference
- HOME Construction Management, 2011

SELECTED ACCOMPLISHMENTS:

ADMINISTRATIVE: Extensive experience in key support of administrators in the coordination and execution of complex administrative duties including preparation, organization and performance of supportive responsibilities with state and federal grant programs under minimal supervision. Develop and implement procedural improvements to streamline delivery and accountability of programs. Act as liaison with other departments and community organizations on behalf of administrator.

GRANT MANAGEMENT: Responsible for Housing, Community, and Economic Development Block Grant program administration, developing procedures and forms, community outreach, preparing First Time Homebuyer Program, Housing Rehabilitation Program and Economic Development Program guidelines, loan packets, reviewing applications, completing reference checks, correspondence, meeting with clients, title companies and contractors, presentation of loan packets to loan committee for approval, ordinance development and preparation, research/analysis, preparation of grant applications, policy, procedure and guideline development, community surveys and statistical reporting.

ORGANIZATION: Supervised and coordinated staff and suppliers for major projects while providing clear schedules, budgets and plans to senior management and clients. Research, draft and implement procedural

Cynthia ("C.J.") Freeland

methods for new and existing programs, including Board Policy and resolutions. Assisted with El Dorado County General Plan Housing Element 2008-2013 Update adopted by Board of Supervisors and Certified by the State. Experienced in preparing, presenting information and providing training to large and small groups.

CREATIVITY: Developed award winning public awareness, marketing and fund raising campaigns and programs utilizing skills in concept, copy writing, design, and layout for magazines, brochures, newsletters, programs, fliers, reports, presentations and direct mail materials. Experienced in the development and production of radio and television commercials. Successfully apply creative thinking skills to solve administrative problems.

PUBLIC RELATIONS: Developed and executed press relations and special event programs for Andy Warhol (Pop Artist), Don Page (World Class Runner), and Jim Palmer (Hall of Fame Baseball Pitcher) on behalf of the Sacramento Weinstocks department store. Past clients included the California Angels, Kirkwood Ski Resort, Zamboni Company, Waterworld USA, The Sacramento International Auto Show, Ridgeview Estates, and American Aerobatics Air Shows.

HUMAN RESOURCES: Seven years in Merit System Office of Education with supervisory experience and skills in recruitment, position control, budget, classified and certificated issues, benefits, research, reports, class specification development, state and federal mandates. Interpreted contract language and applied same for classified, certificated and administrative personnel. Experienced in working in highly confidential areas and sensitive to organizational climates.

SUMMARY OF WORK HISTORY:

9/2008 - Present	El Dorado County Health and Human Services Agency Housing, Community and Economic Development Programs Administrative Technician
5/2007 to 9/2008	El Dorado County Health and Human Services Agency Housing, Community and Economic Development Programs Program Assistant
8/2006 to 5/2007	El Dorado County Office of Education, Child Development Office Manager
3/2000 to 8/2006	El Dorado County Office of Education, Human Resources Program Assistant (Confidential)
1/2000 to 3/2000	Blue Ribbon Temps, Placerville El Dorado Irrigation District Customer Service
2/93-11/99	Julie Clark's American Aerobatics, Inc. (Air Shows) Project Manager
1975-1993	
	The Mountain Democrat Newspaper
	El Dorado County Office of Education
	DDB Needham Worldwide Advertising
	Executive Place Magazine, Sacramento
	Sacramento Savings & Loan
	Weinstocks Department Store, Sacramento
	Sales Consultant
	Substitute Teacher
	Account Supervisor
	Production Manager.
	Advertising Assistant
	Adv/P.R. Copywriter

Cynthia (“C.J.”) Freeland

Bower Communications, Advertising/PR
Disneyland – Christmas Parade

Media Director
Cast Member/Alice Division

Beverly M. Savage

Relevant Professional Experience

July 2011 – Present Administrative Technician

El Dorado County Health and Human Services Agency

- Administration of Housing, Community, and Economic Development Block Grants.
- Development of Board of Supervisors agenda items and packets.
- Research and analysis of federal and state statutes relating to grant administration and implementation.
- Preparing Requests for Proposals for the delivery of services under grant agreements.
- Preparing agendas and minutes for public hearings and community meetings.

September 2008 – July 2011 Executive Assistant

El Dorado County Development Services Department

- Provided staff support to public commissions including Building Industry Advisory Committee, El Dorado County/City of Folsom, PPA, Plant and Wildlife Technical Advisory Committee, INRMP Stakeholders Committee.
- Developed administrative policies and procedures.
- Prepared contracts for supplies and services, encumbered contracts, reviewed and approved invoices for payment.
- Maintained personnel files. Coordinated recruitment, hiring, and disciplinary actions.
- Coordinated Board of Supervisor's agenda items, drafted text of items, assembled Board packets, tracked items through the County approval process.

March 2007 – September 2008 Administrative Secretary

El Dorado County Human Resources Department

- Assisted job applicants over the phone and in person in applying for positions with the County.
- Interpreted and explained County recruitment policies and procedures.
- Assisted County employees with questions regarding benefits and personnel policies/procedures.
- Entered data into the HRIS and Payroll systems.
- Provided administrative assistance to the claims administrator, answering questions relating to claims filed against the County and to the claims process

August 2003 – March 2007 Marketing Manager

Eberhart Software Consulting (part-time position, concurrent with below)

- Developed annual Marketing Plan which outlined marketing budget, resources and activities.
- Negotiated contracts with vendors and provided contract management.
- Designed and wrote client newsletter and company website.
- Developed direct-mail and print advertisement campaigns.
- Created trade-show exhibits. Won "Best-in-Show" award.
- Planned and executed marketing events, including tradeshows. Provided on-site event support.

January 2004 – March 2007 Copywriter/Graphic Designer

Travel Concepts International (part-time position, concurrent with above)

- Researched, wrote and designed travel brochures for group tours to exotic destinations.
- Compiled traveler information regarding visa requirements, special restrictions or concerns (safety, high altitudes, unusual customs, special clothing needs), climate, topography.
- Communicated with foreign embassies, tourist authorities, and local on-site travel professionals.
- Designed print advertisements and direct-mail campaigns. Advertisements appeared in national publications including *Smithsonian* magazine.

September 2002 – June 2003 Executive Assistant to the President

Thomas Kinkade Foundation

- Assisted the President with Board meetings, travel arrangements, scheduling. Exercised considerable judgment and discretion in handling confidential and sensitive issues.
- Responsible for the overall administrative operations of the Foundation including human resources, accounts receivable/payable, purchasing.
- Developed and implemented administrative policies and procedures.
- Established Placerville office: wrote RFP's for the purchase of telephone system, security system, computer equipment, office space, warehouse space. Analyzed bids. Awarded contracts.
- Reviewed applications for art education grants and made recommendations for awards.

November 1999 – September 2002 General Manager

Historic Cary House Hotel

- Reported to hotel owners in all aspects of managing the property. Oversaw front desk, housekeeping, administration, maintenance, and sales functions.
- Prepared detailed monthly financial reports to owners that accounted for all income and expenditures by category and in relation to previous periods.
- Calculated payroll; balanced daily cash and credit card receipts; made bank deposits; reconciled bank accounts; prepared property, hotel occupancy, and sales tax forms and paid taxes.
- Responsible for marketing efforts which included innovative weekend packages, corporate incentives, and special events.
- Typed, scanned, and faxed documents as needed by office personnel.
- Hired as Sales/Marketing Manager, promoted to General Manager in September 2000.

December 1993 – October 1999 Communications Manager

Management Alternatives, Inc.

- Developed, managed and implemented communications programs for federal government and private-sector clients.
- Prepared RFP's for services. Negotiated contracts.
- Designed, researched, wrote and managed the production of newsletters, web sites, kiosks, poster, handbooks, guides and signage.
- Facilitated client meetings, preparing agendas and minutes.
- Created print advertisements, proposals and other marketing materials.



EL DORADO COUNTY
DEPARTMENT OF HUMAN SERVICES

Housing, Community and Economic Development Block Grant Programs
Daniel Nielson, M.P.A., Director

January 28, 2010

State of California
Department of Housing and Community Development
Community Development Block Grant Program
Attn: Fiscal Unit
1800 Third Street, Room 330
Sacramento, CA 95811

Re: Financial Accomplishment Reports for 7/01/09-12/31/09
County of El Dorado

To whom it may concern:

Enclosed are the original and one photocopy of the CDBG Financial & Accomplishment Reports for 7/01/09-12/31/09 for the following grants:

- 06-EDBG-2767
- 08-EDEF-5877
- 05-STBG-1407 (Final)

Also enclosed are the original Funds Request Form(s) and Summary of Expenditures Form for the following grants:

- 06-EDBG-2767

Should you have any questions, please do not hesitate to contact me at (530) 621-5349 or yvette.wencke@edcgov.us. Thank you for your continued assistance.

Sincerely,

Yvette Wencke
Administrative Technician

Enclosures



EL DORADO COUNTY
DEPARTMENT OF HUMAN SERVICES

*Housing, Community and
Economic Development Programs*

Daniel Nielson, M.P.A.
Director

September 7, 2010

Dept. of Housing & Community Development
Community Development Block Grant Program
Fiscal Unit
1800 Third Street, Suite 330
Sacramento, CA 95811

Re: Revised Financial and Accomplishment & Program Income Reports

To Whom It May Concern:

Enclosed please find one original and two copies each of the revised fiscal year end 2009/10 Financial and Accomplishment Report for County of El Dorado's Grant #08-EDEF-5877 and Program Income Report.

Please do not hesitate to call me at (530) 621-6376 should you require any additional information.

Sincerely,

Sharon Guth
Staff Services Analyst II



EL DORADO COUNTY
DEPARTMENT OF HUMAN SERVICES

Daniel Nielson, M.P.A.
Director

*Housing, Community and
Economic Development Programs*

July 27, 2011

State of California
Department of Housing and Community Development
Community Development Block Grant Program (CDBG)
Attn: Fiscal Unit
1800 Third Street, Suite 330
Sacramento, CA 95811

Re: Semi Annual Financial and Accomplishment Reports, Grantee Performance Reports, and Economic Development Progress Reports

To whom it may concern:

Enclosed are an original and one copy of the Financial and Accomplishment Reports, the Grantee Performance Reports, and the Economic Development Progress Reports for Fiscal Year 2010/2011 for the following grants:

- 09-PTAG-6497 (FAR)
- 09-EDEF-6547 (FAR, GPR, EDPR)
- 08-EDEF-5877 (FAR, GPR, EDPR)
- 10-STBG-6711 (FAR & GPR)
- Program Income (GPR)

Should you have any questions or need additional information, please do not hesitate to contact Amanda Moore at (530) 642-4824 or amanda.moore@edcgov.us. Thank you for your continued assistance.

Sincerely,

Ren Scammon
Administrative Services Officer

Enclosures

COVER MEMO

**Davis-Bacon
Semi-Annual Labor Standards Enforcement Report
(October 1, 2010 - March 31, 2011 Reporting Period)
& 5.7 Reports (if applicable)**

Date: April 8, 2011

To: Jay Cook , CDBG Representative (to be forwarded to Jon Diedesch)

From: Ren Scammon , Labor Compliance Officer/Coordinator (who filled out the attached Report(s))
Phone: (530) 642-4852 Email: ren.scammon@edcgov.us

Jurisdiction Name: El Dorado County

Project Name: Sunset Lane Apartments

Standard Agreement number: 10-STBG -6711

Not Applicable to this Project because:

- It is not a Davis-Bacon Project:
- There was no executed construction contract during the Reporting Period :
- The construction completed (notice of completion and/or owner acceptance) prior to the Reporting Period :

Semi-Annual Labor Standards Enforcement Report

Attached? Yes No N/A [Mailed Faxed E-Mail]

5.7 Report

Did any of the following conditions exist between **October 1, 2010 and March 31, 2011**:

- 1) Did underpayments by a construction contractor or subcontractor total \$1,000 or more to his/her entire workforce (not just for an individual employee)? Yes No
- 2) Is there reason to believe that the violations (of any amount) were aggravated or willful?
 Yes No
- 3) The construction contractor has disregarded its obligations to employees and subcontractors under the Davis Bacon Act? Yes No

If "Yes": Is the 5.7 Report being submitted with the Semi-Annual Labor Standards Enforcement Report? Yes No [Mailed Faxed Adobe PDF Emailed]

If "No": please briefly explain why, e.g., matter is still under investigation:



**EL DORADO COUNTY
DEPARTMENT OF HUMAN SERVICES**

**Housing, Community and Economic Development Block Grant Programs
Daniel Nielson, M.P.A., Director**

January 28, 2011

State of California
Department of Housing and Community Development
Community Development Block Grant Program (CDBG)
Attn: Fiscal Unit
1800 Third Street, Suite 330
Sacramento, CA 95811

Re: Semi Annual Financial and Accomplishment Reports

Enclosed are the Financial and Accomplishment Reports and the Grantee Performance Reports for the quarter ending December 31, 2010 for the following grants:

- 09-PTAG-6497 (FAR)
- 09-EDEF-6547 (FAR & GPR)
- 08-EDEF-5877 (FAR & GPR)

Should you have any questions, please do not hesitate to contact me at (530) 642-4824 or amanda.moore@edcgov.us. Thank you for your continued assistance.

Sincerely,

Amanda Moore
Fiscal Technician

Enclosures



EL DORADO COUNTY
HEALTH AND HUMAN SERVICES AGENCY

Daniel Nielson, M.P.A.
Director

Housing, Community and
Economic Development Programs

January 30, 2012

State of California
Department of Housing and Community Development
Community Development Block Grant Program (CDBG)
Attn: Fiscal Unit
1800 Third Street, Suite 390
Sacramento, CA 95811

Re: Required CDBG Reports

To Whom It May Concern:

Enclosed are an original and one copy of the required reports for quarter 2 of FY 2011-12:

- 09-PTAG-6497 (FAR)
- 09-EDEF-6547 (FAR, EDPR)
- 08-EDEF-5877 (FAR, EDPR)
- 10-STBG-6711 (FAR)

The Quarterly Program Income report was emailed to the address specified on the report.

Should you have any questions or need additional information, please do not hesitate to contact Diane Waibel at (530) 642-4892 or diane.waibel@edcgov.us. Thank you for your continued assistance.

Sincerely,

A handwritten signature in cursive script that reads "Ren Scammon".

Ren Scammon
Administrative Services Officer

Enclosures

APPENDIX P

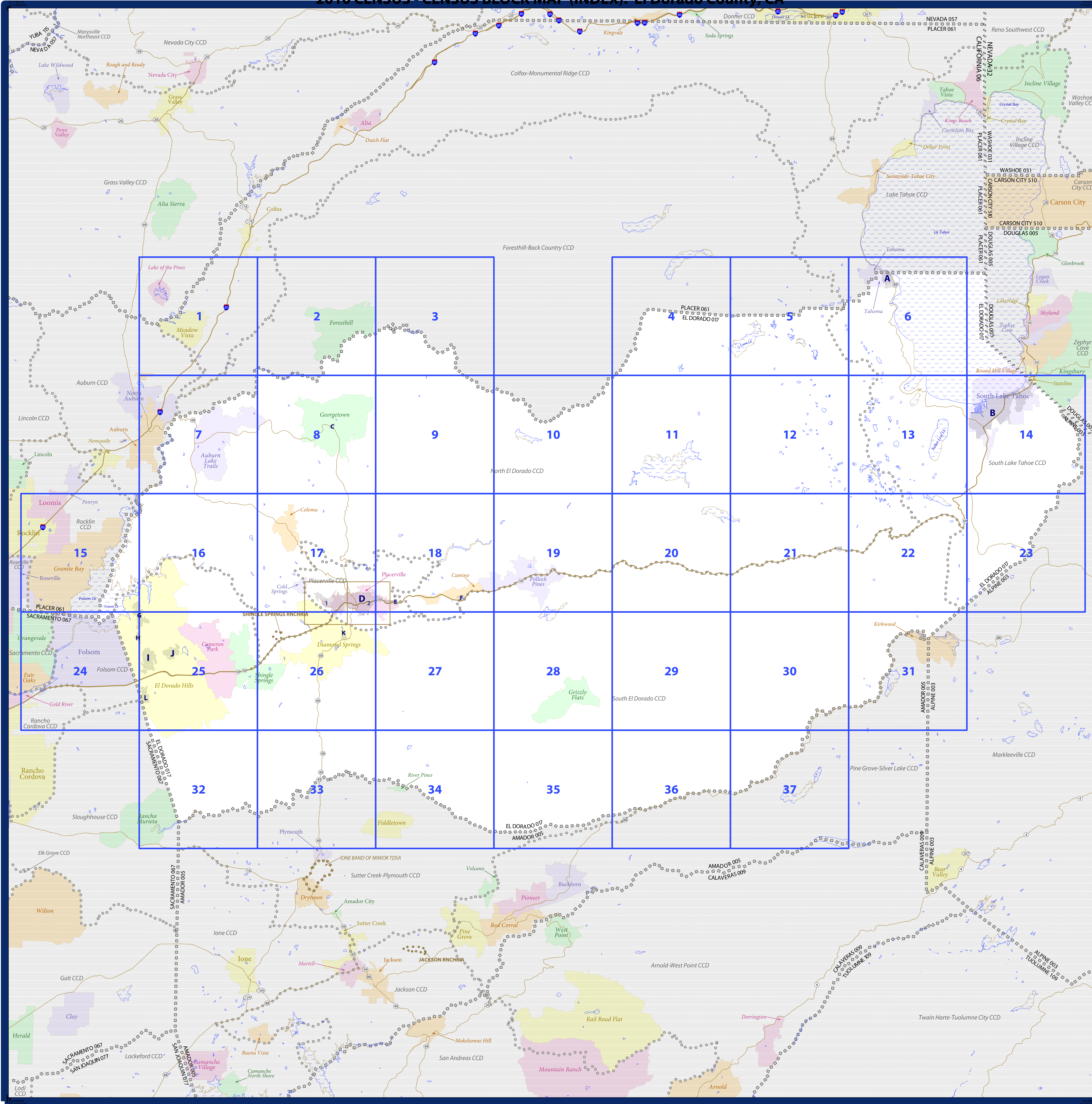
CENSUS DATA FOR NEED SCORING

The data below is from the 2010 Census and is to be used in the Need category for CDBG applications that include a Housing Rehabilitation, Homeownership Assistance, Housing Acquisition, or Public Improvements in Support of Housing New Construction activity. Applicants are not required to submit back-up documentation of this Census data, unless they are completing the Supplemental Information section and providing information that is more recent than the 2010 Census data.

<u>Jurisdiction</u>	<u>County</u>	<u>Overcrowding</u>	<u>Rental Vacancy Rate *</u>	<u>Homeownership Rate</u>	<u>Age of Housing (pre-1970)</u>	<u>Renter Overpayment</u>
		ACS DP-4	DP-1	DP-1	ACS DP-4	ACS DP-4
Alpine Co.	Alpine	0.0%	32.9%	71.8%	17.2%	78.7%
Alturas	Modoc	3.9%	7.8%	55.8%	59.0%	64.9%
Amador City	Amador	0.0%	8.8%	63.5%	65.9%	40.0%
Amador Co.	Amador	0.8%	8.6%	83.1%	25.5%	52.2%
American Canyon	Napa	3.8%	3.8%	78.5%	22.3%	59.0%
Anderson	Shasta	4.7%	4.6%	47.9%	40.1%	70.2%
Angels	Calaveras	0.0%	10.7%	64.4%	35.9%	78.3%
Arcata	Humboldt	2.7%	2.2%	34.1%	45.2%	79.8%
Artesia	Los Angeles	12.7%	3.7%	55.6%	65.7%	67.8%
Atwater	Merced	8.6%	10.9%	55.5%	40.3%	63.5%
Auburn	Placer	0.5%	6.5%	58.8%	38.1%	65.6%
Avalon	Los Angeles	20.1%	10.7%	26.0%	55.3%	66.3%
Avenal	Kings	23.4%	5.1%	45.5%	35.6%	61.9%
Benicia	Solano	0.8%	6.1%	70.5%	28.0%	57.6%
Biggs	Butte	9.8%	6.5%	69.4%	45.5%	59.2%
Bishop	Inyo	7.0%	5.8%	38.7%	55.5%	70.7%
Blue Lake	Humboldt	9.1%	2.8%	55.5%	64.9%	68.6%
Brawley	Imperial	8.7%	8.0%	52.1%	35.6%	66.1%
Butte Co.	Butte	5.5%	7.0%	74.0%	23.1%	72.5%
Calaveras Co.	Calaveras	1.7%	10.4%	78.1%	17.8%	63.9%
Calexico	Imperial	14.0%	3.1%	53.7%	12.8%	79.0%
Calimesa	Riverside	3.7%	10.3%	80.7%	34.7%	81.3%
Calipatria	Imperial	11.4%	10.6%	53.2%	52.6%	63.2%
Calistoga	Napa	10.5%	5.0%	57.8%	34.0%	58.8%
Capitola	Santa Cruz	1.7%	4.8%	46.5%	39.1%	60.2%
Carmel	Monterey	0.0%	8.8%	56.4%	72.9%	65.5%
Chowchilla	Madera	9.7%	7.9%	53.5%	33.6%	69.7%
Clearlake	Lake	4.4%	12.1%	53.4%	41.0%	72.7%
Coachella	Riverside	17.4%	5.4%	62.1%	18.3%	76.3%
Colfax	Placer	1.0%	12.5%	46.9%	35.7%	59.5%
Colusa	Colusa	5.6%	2.3%	55.6%	57.3%	63.0%
Colusa Co.	Colusa	5.4%	3.0%	64.7%	37.9%	61.1%
Corcoran	Kings	16.1%	11.8%	51.5%	40.8%	65.2%
Corning	Tehama	7.9%	8.4%	49.5%	36.5%	71.0%
Crescent City	Del Norte	4.2%	4.8%	31.2%	51.6%	69.0%
Del Norte Co.	Del Norte	3.3%	7.7%	68.1%	33.7%	74.6%
Del Rey Oaks	Monterey	1.3%	2.6%	73.8%	76.9%	51.1%

<u>Jurisdiction</u>	<u>County</u>	<u>Overcrowding</u>	<u>Rental Vacancy Rate *</u>	<u>Homeownership Rate</u>	<u>Age of Housing (pre-1970)</u>	<u>Renter Overpayment</u>
		ACS DP-4	DP-1	DP-1	ACS DP-4	ACS DP-4
Dinuba	Tulare	21.0%	4.2%	56.8%	40.2%	65.1%
Dixon	Solano	4.3%	5.2%	66.6%	20.8%	70.3%
Dorris	Siskiyou	6.6%	7.2%	68.1%	36.6%	63.9%
Dos Palos	Merced	15.9%	8.9%	61.9%	55.5%	51.8%
Dunsmuir	Siskiyou	5.8%	15.6%	54.5%	77.7%	73.7%
El Centro (Colonia)	Imperial	N/A	N/A	N/A	N/A	N/A
El Dorado Co.	El Dorado	0.7%	8.3%	80.0%	15.0%	80.8%
Etna	Siskiyou	15.7%	4.8%	63.8%	60.1%	72.5%
Eureka	Humboldt	3.0%	3.7%	43.3%	74.0%	72.6%
Exeter	Tulare	6.2%	6.3%	60.3%	37.0%	54.8%
Farmersville	Tulare	18.4%	4.2%	61.3%	26.6%	79.4%
Ferndale	Humboldt	0.0%	3.0%	63.5%	65.0%	57.0%
Firebaugh	Fresno	15.2%	3.6%	52.5%	34.6%	72.0%
Fort Bragg	Mendocino	8.9%	4.8%	40.4%	53.4%	73.6%
Fort Jones	Siskiyou	6.2%	5.4%	59.9%	56.4%	90.0%
Fortuna	Humboldt	2.4%	6.2%	58.6%	37.3%	74.1%
Glenn Co.	Glenn	5.8%	6.8%	68.3%	43.8%	57.0%
Gonzales	Monterey	14.6%	2.1%	53.5%	33.8%	61.4%
Grass Valley	Nevada	6.1%	6.7%	39.3%	36.1%	73.3%
Greenfield	Monterey	25.2%	5.9%	52.9%	13.7%	55.7%
Gridley	Butte	4.5%	6.5%	57.8%	55.1%	75.5%
Guadalupe	Santa Barbara	20.7%	3.3%	51.7%	38.2%	70.3%
Gustine	Merced	9.0%	12.2%	63.7%	45.3%	64.9%
Hidden Hills	Los Angeles	0.7%	4.7%	93.1%	49.2%	0.0%
Hollister	San Benito	7.4%	5.0%	61.2%	26.6%	69.0%
Holtville	Imperial	6.1%	6.5%	50.3%	50.9%	69.3%
Hughson	Stanislaus	5.9%	13.1%	67.1%	22.9%	80.6%
Humboldt Co.	Humboldt	2.6%	3.6%	63.6%	44.1%	74.3%
Huron	Fresno	30.1%	3.9%	32.2%	29.0%	73.5%
Imperial City	Imperial	5.5%	4.5%	71.1%	16.9%	58.9%
Imperial Co.	Imperial	6.5%	13.4%	64.3%	29.4%	48.6%
Indian Wells	Riverside	0.0%	15.4%	83.2%	21.2%	64.7%
Industry	Los Angeles	12.7%	6.0%	31.9%	65.3%	4.4%
Inyo Co.	Inyo	3.2%	5.8%	70.5%	41.4%	57.4%
Ione	Amador	2.7%	9.9%	70.0%	29.0%	69.9%
Jackson	Amador	3.1%	5.8%	54.3%	40.1%	49.2%
King City	Monterey	30.4%	3.4%	46.3%	33.3%	61.7%
Kings Co.	Kings	12.3%	3.8%	50.7%	22.5%	71.3%
Lake Co.	Lake	2.6%	8.8%	70.4%	31.4%	83.2%
Lakeport	Lake	0.0%	8.4%	59.8%	45.3%	79.2%
Lassen Co.	Lassen	3.8%	11.1%	74.2%	30.2%	64.9%
Lemoore	Kings	5.0%	5.1%	52.7%	18.5%	52.7%
Lincoln	Placer	1.9%	4.7%	79.6%	6.3%	71.5%
Lindsay	Tulare	15.0%	6.2%	50.6%	46.7%	61.7%
Live Oak	Sutter	9.6%	8.2%	65.9%	36.5%	59.5%
Livingston	Merced	14.5%	3.7%	60.9%	22.8%	72.9%
Loomis	Placer	1.6%	4.9%	77.7%	27.5%	59.3%
Los Banos	Merced	7.7%	8.4%	60.4%	19.2%	68.0%
Loyalton	Sierra	0.9%	8.8%	73.1%	73.0%	49.0%
Madera Co.	Madera	5.9%	7.4%	74.5%	23.8%	41.3%
Mammoth Lakes	Mono	9.2%	33.6%	46.5%	13.6%	66.6%
Maricopa	Kern	11.7%	9.8%	64.7%	42.3%	45.5%

2010 CENSUS - CENSUS BLOCK MAP (INDEX): El Dorado County, CA



LEGEND	
SYMBOL DESCRIPTION	SYMBOL
International	☆☆☆☆☆
Federal American Indian Reservation	★ ★ ★ ★ ★
Off Reservation Trust Land, Hawaiian Home Land	+ + + + +
State American Indian Reservation	◆ ◆ ◆ ◆ ◆
State Designated Tribal Statistical Area	● ● ● ● ●
Alaska Native Regional Corporation	▲ ▲ ▲ ▲ ▲
State (or statistically equivalent entity)	▨ ▨ ▨ ▨ ▨
County (or statistically equivalent entity)	▩ ▩ ▩ ▩ ▩
Minor Civil Division (MCD)	○ ○ ○ ○ ○
Consolidated City	○ ○ ○ ○ ○
Incorporated Place ^{1,2}	■ ■ ■ ■ ■
Census Designated Place (CDP) ²	■ ■ ■ ■ ■
Census Tract	■ ■ ■ ■ ■
Census Block ³	■ ■ ■ ■ ■

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Interstate	— 4 —	Geographic Offset or Corridor	—
U.S. Highway	— 2 —	Water Body	—
State Highway	— 1 —	Swamp, Marsh, or Gravel Pit/Quarry	—
Other Road	—	Glacier	—
Cul-de-sac	—	Military	—
Circle	—	National or State Park, Forest, or Recreation Area	—
4WD Trail, Stairway, Alley, Walkway, or Ferry	—	Airport	—
Railroad	—	Property Line	—
Pipeline or Power Line	—	Perennial Stream	—
Ridge or Fence	—	Intermittent Stream	—
Nonvisible Boundary or Feature Not Elsewhere Classified	—		

Where state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries. Where American Indian reservation and American Indian tribal subdivision boundaries coincide, the map shows only the American Indian reservation boundaries. Where Oklahoma tribal statistical area boundaries and American Indian tribal subdivision boundaries coincide, the map shows only the Oklahoma tribal statistical area boundaries.

1 A * following an MCD name denotes a false MCD. A * following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color correlates to the place fill color.

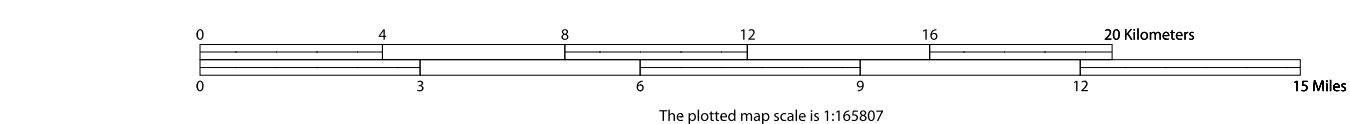
3 A * following a block number indicates that the block number is repeated elsewhere in the block.



All legal boundaries and names are as of January 1, 2010. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic: Vintage: 2010 Census (reference date: January 1, 2010)
 Data Source: U.S. Census Bureau's MAINTIGR database (TAB10)
 Map Created by Geography Division: April 04, 2011

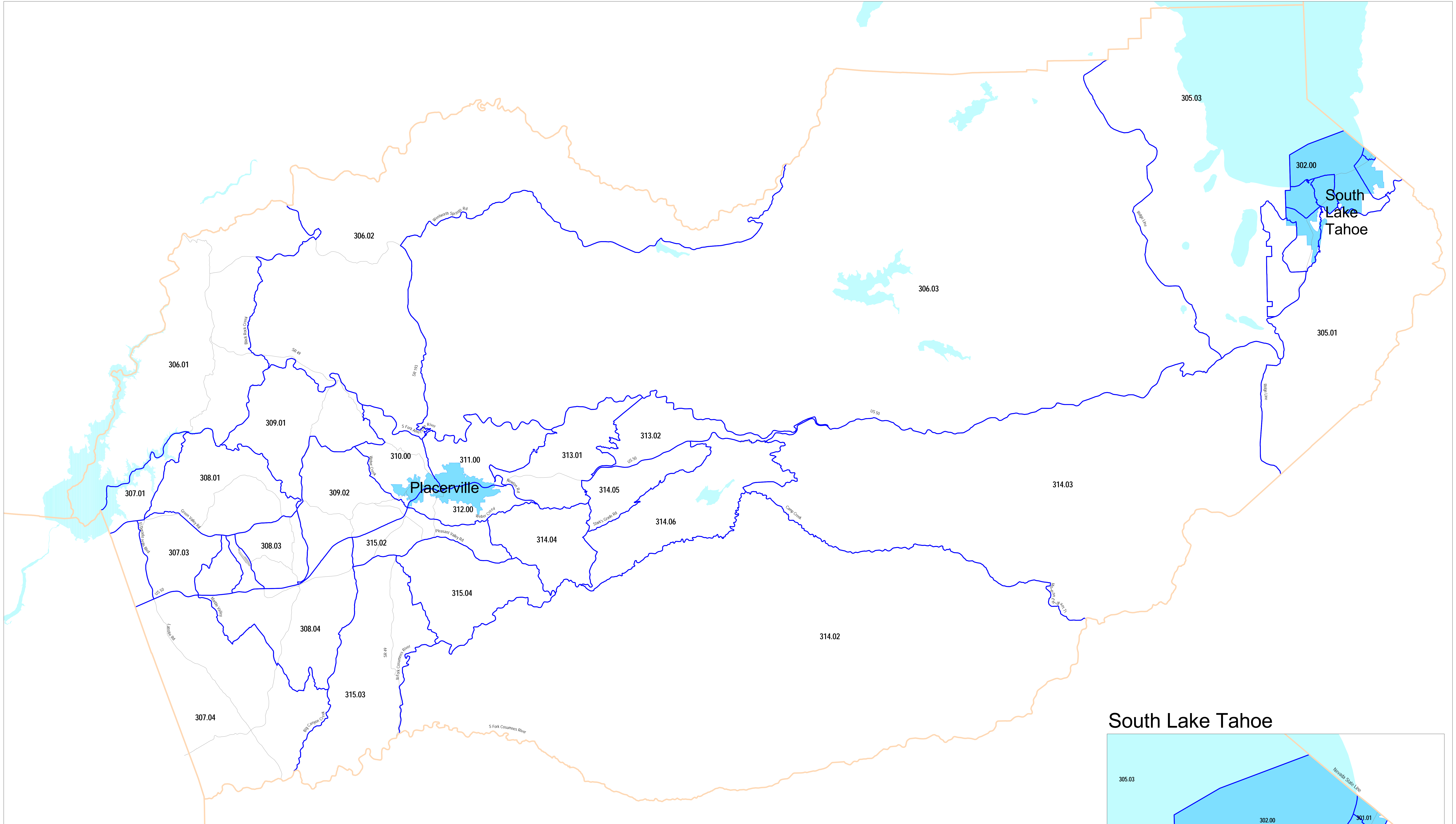
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 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 34 06 27
 2nd Standard Parallel: 40 25 20
 Central Meridian: -119 18 20
 Latitude of Projection's Origin: 32 31 43
 False Easting: 0
 False Northing: 0



USCENSUSBUREAU

INDEX SHEET
 Total Sheets: 51
 Index Sheets: 1
 Parent Sheets: 37
 Inset Sheets: 13

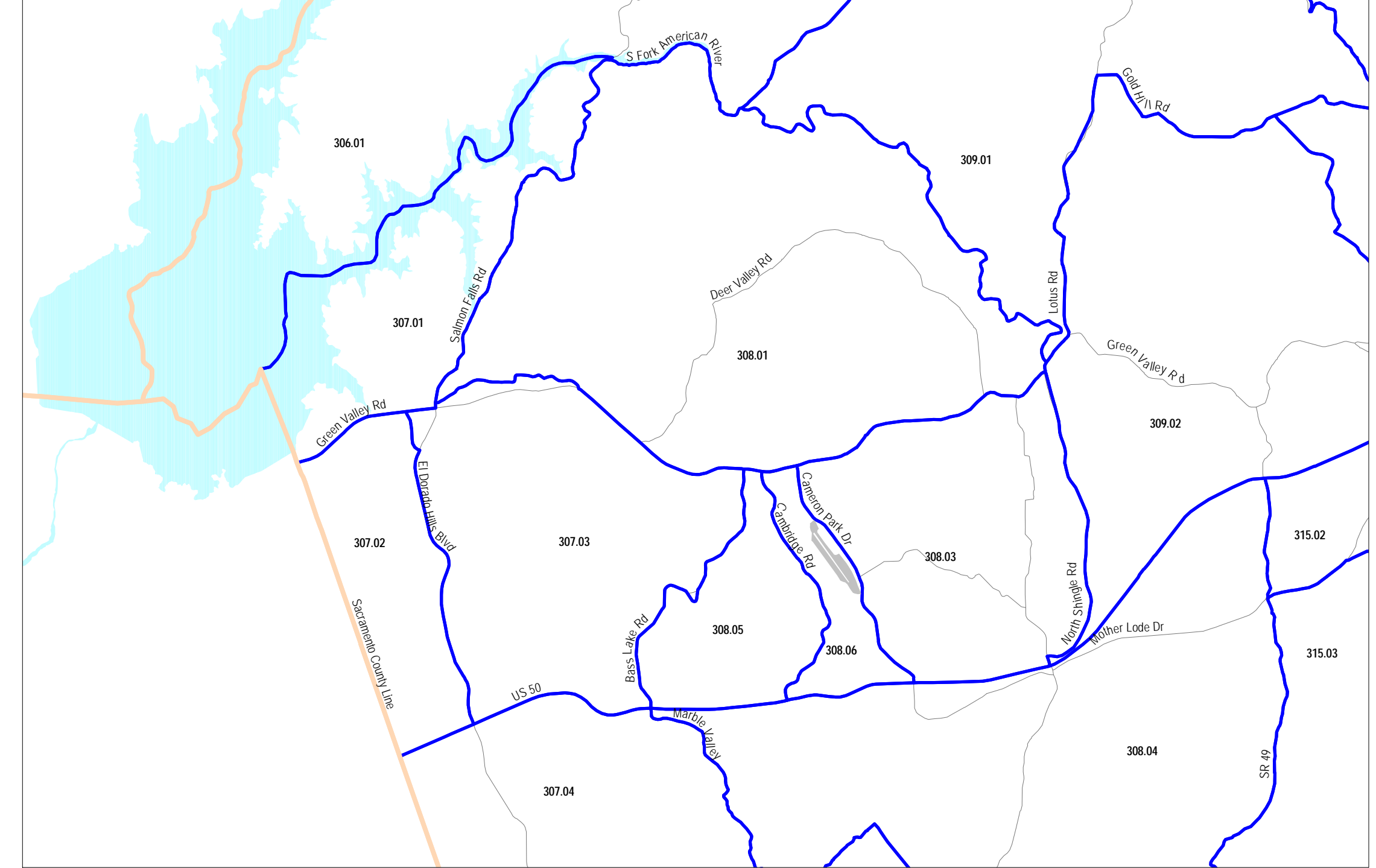
NAME: El Dorado County (017)
 ENTITY TYPE: County or statistically equivalent entity
 ST: California (06)



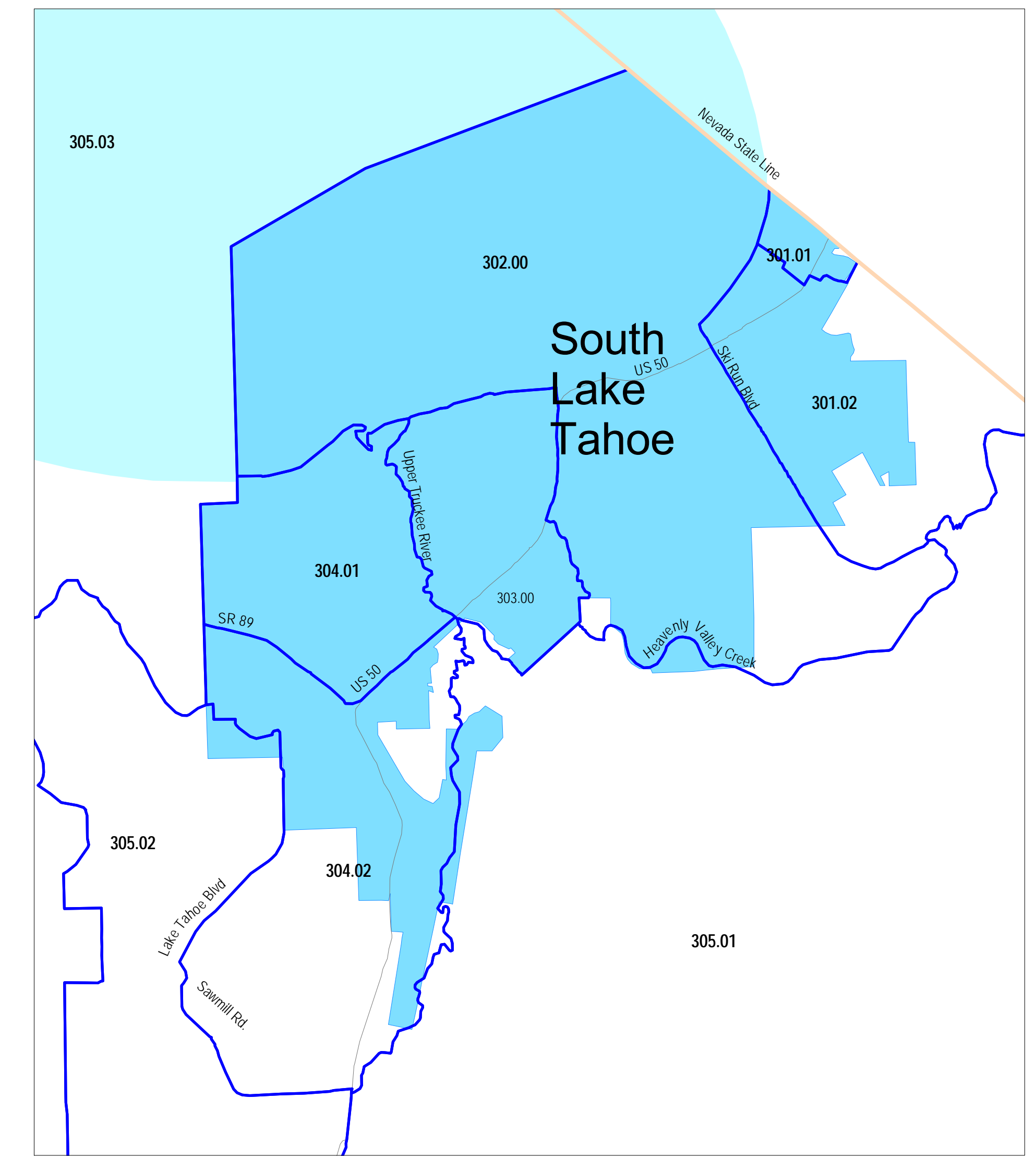
El Dorado County

- 2000 Census Tracts
- Incorporated Cities

El Dorado Hills-Cameron Park



South Lake Tahoe



B J Q

1/5/09

Steve P. Hernandez 1/15/09



AGREEMENT NUMBER 10-HOME-6850
REGISTRATION NUMBER

- This Agreement is entered into between the State Agency and the Contractor named below:
 STATE AGENCY'S NAME
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
 CONTRACTOR'S NAME
County of El Dorado
- The term of this Agreement is: **Upon HCD Approval through 07/31/2028**
- The maximum amount of this Agreement is: **\$800,000.00**
- The parties agree to comply with the terms and conditions of the following exhibits which are by this reference made a part of the Agreement.

Exhibit A - Authority, Purpose and Scope of Work	3
Exhibit B - Budget Detail and Payment Provisions	2
Exhibit C - State of California General Terms and Conditions*	GTC - 610
Exhibit D - HOME Terms and Conditions	19
Exhibit E - Special Terms and Conditions	1
Exhibit F - Additional Provisions	0
TOTAL NUMBER OF PAGES ATTACHED:	25 pages

Items shown with an Asterisk (*), are hereby incorporated by reference and made part of this agreement as if attached hereto. These documents can be viewed at <http://www.documents.dgs.ca.gov/ols/GTC-610.doc>

IN WITNESS WHEREOF, this Agreement has been executed by the parties hereto.

CONTRACTOR	
CONTRACTOR'S NAME (if other than an individual, state whether a corporation, partnership, etc) County of El Dorado	
BY (Authorized Signature) 	DATE SIGNED (Do not type) 4-13-2011
PRINTED NAME AND TITLE OF PERSON SIGNING Daniel Nielson, M.P.A., Director of Human Services El Dorado County Department of Human Services	
ADDRESS 3057 Briw Road, Suite A, Placerville, CA 95667	
STATE OF CALIFORNIA	
AGENCY NAME Department of Housing and Community Development	
BY (Authorized Signature) 	DATE SIGNED (Do not type) 4/19/11
PRINTED NAME AND TITLE OF PERSON SIGNING Stacy Q. Hernandez, Contracts Manager, Business & Contract Services Branch	
ADDRESS 1800 Third Street, Room 350, Sacramento, CA 95811	

California Department of General Service Use Only
APR 19 2011
<input checked="" type="checkbox"/> Exempt per: SCM 4.04.3 (DGS Memo dated 6/12/81)

County of El Dorado

Homebuyer Program Guidelines

For:

CalHome Program
Community Development Block Grant
(CDBG) Program and
HOME Investment Partnerships Program

Serving the unincorporated areas of
EL DORADO COUNTY

HOME Approved May 26, 2011
El Dorado County Board of Supervisors Approved August 9, 2011

HOMEBUYER PROGRAM GUIDELINES

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ATTACHMENTS

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- ATTACHMENT E: SELLER'S LEAD-BASED PAINT DISCLOSURE**
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- ATTACHMENT I: HOMEBUYER PROGRAM LEAD COMPLIANCE DOCUMENT CHECKLIST**

**COUNTY OF EL DORADO
HOMEBUYER PROGRAM GUIDELINES**

1.0. GENERAL

The above-named entity, hereinafter referred to as the “County” has entered into a contractual relationship with the California Department of Housing and Community Development (“HCD”) to administer one or more HCD-funded homebuyer programs. The homebuyer program described herein (the “Program”) is designed to provide assistance to eligible homebuyers in purchasing homes, also referred to herein as “housing units”, located within the Program’s eligible area, as described in Section 3.1.A. The Program provides this assistance in the form of deferred payment “silent” second priority loans as “Gap” financing toward the purchase price and closing costs of affordable housing units that will be occupied by the homebuyers as their primary residence.. The Program will be administered by El Dorado County Department of Human Services, (the “Program Operator”).

1.1. PROGRAM OUTREACH AND MARKETING

A5

All outreach efforts will be done in accordance with state and federal fair lending regulations to assure nondiscriminatory treatment, outreach and access to the Program. No person shall, on the grounds of age, ancestry, color, creed, physical or mental disability or handicap, marital or familial status, medical condition, national origin, race, religion, gender or sexual orientation be excluded, denied benefits or subjected to discrimination under the Program. The County will ensure that all persons, including those qualified individuals with handicaps, have access to the Program.

A8

- A. The Fair Housing Lender logo will be placed on all outreach materials. Fair housing marketing actions will be based upon a characteristic analysis comparison (census data may be used) of the Program’s eligible area compared to the ethnicity of the population served by the Program (includes, separately, all applications given out and those receiving assistance) and an explanation of any underserved segments of the population. This information is used to show that protected classes (age, gender, ethnicity, race, and disability) are not being excluded from the Program. The First-Time Homebuyer Marketing Plan, attached as Exhibit A, provides further description on the outreach efforts that will be made to inform the community of the availability of the program. Flyers or other outreach materials, in English and any other language that is the primary language of a significant portion of the area residents, will be widely distributed in the Program-eligible area and will be provided to any local social service agencies. The Program may sponsor homebuyer classes to help educate homebuyers about the home buying process and future responsibilities. Persons who have participated in local homebuyer seminars will be notified about the Program.

- B. The Program Operator will work with local real estate agents and primary lenders to explain the Program requirements for eligible housing units and homebuyers, and to review Program processes. Local real estate agents and primary lenders will also be encouraged to have their customers participate in the Program.

- C. Section 504 of the Rehabilitation Act of 1973 prohibits the exclusion of an otherwise qualified individual, solely by reason of disability, from participation under any program receiving Federal funds. The Program Operator should take appropriate steps to ensure effective communication with disabled housing applicants, residents and members of the public.

1.2. APPLICATION PROCESS AND SELECTION

A5

- A. The Program Operator maintains a waiting list of applicants. Each applicant is asked to complete an application form, which asks for sufficient information concerning income, employment, and credit history to establish preliminary eligibility for Program participation. Completed applications are processed on a first-come-first-served basis. Applications are deemed complete only if all information is completed, the application is signed and dated, and a primary lender's pre-qualification letter is attached to the application. Incomplete applications are returned to the applicant and will not be date/time stamped until complete.
- B. Once the applicant's name comes to the top of the waiting list, their Program eligibility is confirmed and they are invited to a briefing regarding participation in the Program. At the briefing the application is reviewed and the potential homebuyer is given a "Preliminary Eligibility Letter" for the Program along with the following forms: Program Brochure, Attachment G - Instructions to Home Buyer, List of Participating Lenders, Attachment E - Sellers Lead-Based Paint Disclosure and the EPA Booklet (Protect Your Family from Lead in Your Home) and Attachment F - Notice to Seller.

If the Program Operator encounters material discrepancies and/or misrepresentations, and/or there are income, asset, household composition, or other important questions that can't be resolved, the Program Operator reserves the right to deny assistance to the household. In this case, the applicant may re-apply after six months have elapsed from the time of written assistance denial.

- C. Each applicant must participate in individual Homebuyer Counseling or **A10** a Homebuyer Education Course approved by the Program Operator and receive a certificate of completion.
- D. The potential homebuyer is given 90 days in order to find a qualified home and begin securing a primary loan for the housing unit. If during the 90-day time frame, the potential homebuyer is unable to purchase a home, an extension may be given. However, if it appears the potential homebuyer cannot participate in the Program, the reservation of funds expires and the next person on the waiting list is given an opportunity to participate in the Program.

1.3. THE HOME PURCHASE PROCESS

- A. The following is a simplified example of how a primary lender would analyze a homebuyer's finances to determine how much the homebuyer could afford to borrow from the primary lender towards homeownership.

**DEBT SERVICE
FOR A FAMILY OF FOUR EARNING \$3,388 PER MONTH**

HOUSING PAYMENTS		TOTAL OVERALL PAYMENTS
Principal & Interest Payment	\$ 865	\$1,180 Housing
Insurance	82	+200 <u>Other Debt Service</u>
Taxes	<u>233</u>	\$1,380 Total Debt Service
Total Housing Expense (PITI is 35% of \$3,388)	\$1,180	(Overall debt service per month is 41% of \$3,388)

OTHER HOUSEHOLD DEBT SERVICE

Car Payment	\$ 150
Credit Card Payment	<u>50</u>
Total Other Debt	\$ 200

An \$865 per month loan payment equates to borrowing \$143,000 at 5.88% for a 30 year term.

**SUBSIDY CALCULATION
FOR A FAMILY OF FOUR EARNING \$3,388 PER MONTH**

Purchase Price of Property	\$ 280,000
Less Primary loan amount	143,000
Less down payment of 1%	<u>2,800</u>
 Equals “GAP”	 \$ 134,200
 Plus estimated allowable settlement charges	 <u>8,400</u>
 Equals Total Subsidy	 \$ 142,600

B. The housing unit selection process will be conducted by the homebuyers. Prior to making an offer to purchase an eligible housing unit (see Section 3.0), homebuyer shall provide seller with a disclosure containing the following provisions:

- 1) Homebuyer has no power of eminent domain and, therefore, will not acquire the property if negotiations fail to result in an amicable agreement; and **B6**
- 2) Homebuyer’s offer is an estimate of the fair market value of the housing unit, to be finally determined by a state licensed appraiser; **A6**
- 3) The housing unit will be subject to inspection. The housing unit must comply with local codes at the time of construction and local health and safety standards; **A2**
- 4) All housing units built prior to January 1, 1978 will require a lead paint disclosure to be signed by both the homebuyer and Seller (Attachment E);

- 5) Since the purchase would be voluntary, the seller would not be eligible for relocation payments or other relocation assistance;
 - 6) The seller understands that the housing unit must be either: currently owner-occupied, a current renter purchasing the unit they occupy, newly constructed, or vacant for three months prior to submission of the purchase offer.
 - 7) If the seller is not provided with a statement of the above six provisions prior to the purchase offer, the seller may withdraw from the agreement after this information is provided.
- C. Applicant submits executed standard form purchase and sale agreement and primary lender preapproval letter to Program Operator. The purchase and sale agreement will be contingent on the household and housing unit meeting Program eligibility requirements and receiving Program loan approval. Program Operator verifies applicant eligibility, housing unit and loan eligibility and amount of assistance to be provided consistent with these guidelines.
- D. The Program Operator submits recommendation to the Loan Review Committee for approval or denial, including the reasons for the recommendation. Loan Review Committee determines, by majority vote, Applicant's approval or denial, and instructs Program Operator to notify Applicant. Program Operator provides written notification to Applicant of approval or denial with reason and, if denied, a copy of the Program's appeal procedures. In the case of a denial, the applicant may re-apply after six months have elapsed from the time of written assistance denial.
- E. When Primary Lender requirements are met, Program funds are deposited into escrow, with required closing instructions and loan documents.
- B3**
- F. At the time of escrow closing, the County of El Dorado shall be named as an additional loss payee on fire, flood, if required, and extended coverage insurance for the length of the loan and in an amount sufficient to cover all encumbrances or full replacement cost of the housing unit. A policy of Title Insurance naming the County as insured is also required.

1.4. HOMEBUYER COSTS

- A. Eligible households must document that they have the funds necessary for down payment and closing costs as required by the Primary Lender and the County. The Program's down payment requirement (below) is in place even if the Primary Lender has a lower down payment requirement. If the Primary Lender has a higher down payment requirement, there is no additional down payment requirement required by the Program.
- B. Homebuyer funds shall be used in the following order:
- 1) Down payment - Minimum Requirement: Two percent (2%) of the purchase price or \$2,500, whichever is greater.
 - 2) To the extent possible after satisfying 1), above, appraisal fee; cost of the

purchase price, credit report; the loan origination fee; discount points; customary homebuyer closing costs; homebuyer's customary portion of the escrow fees; title insurance; and, the establishment of impound accounts for property taxes and insurance.

- 3) After 1) and 2), above, are satisfied, any balance of homebuyer funds may be applied either to the purchase price or to reduce the interest rate of the primary loan as necessary.
- C. If the items in B.2), above cannot be satisfied with homebuyer funds, the County may provide additional Program loan assistance to cover the remaining balance.
 - D. County will not provide more than fifty percent (50%) of the acquisition cost (purchase price plus all closing costs). **B8**
 - E. County will provide sufficient assistance, as Program loan principal, to reduce the monthly payments for PITI to an affordable level of household income. The subsidy will write down the cost of the primary lender's loan so that the payments of PITI are within approximately 28% to 35% of the gross household income. The Program Operator will determine the level of subsidy and affordability during underwriting of the Program's loan to make sure that it conforms to the requirements of the HCD funding Program.

1.5. HOMEBUYER EDUCATION

A10

Buying a home can be one of the most confusing and complicated transactions anyone can make. Providing the future homebuyer with informative homebuyer education training, can bring success to the Program Operator, the Program and most importantly, the homebuyer. It has been documented that first-time homebuyers that have had homebuyer education have the ability to handle problems that occur with homeownership. All Program participants are required to participate in a County-approved homebuyer education class. The homebuyer education class will cover such topics as the following: preparing for homeownership; available financing; credit analysis; loan closing; homeownership responsibilities; home maintenance; impact of refinancing and loan servicing. Methods of homebuyer counseling and education may include, but are not limited to: online sessions, one-on-one counseling between homebuyer, counselor and family/individual and/or group workshops and informational sessions. Tools of instruction may include fliers, brochures, power point presentations, and worksheets, etc.

1.6. CONFLICT OF INTEREST REQUIREMENTS

A3

When the County's program contains Federal funds, the following shall be addressed: in accordance with Title 24, Section 570.611 of the Code of Federal Regulations, and Section 92.356 of the HOME Final Rule, no member of the governing body and no official, employee or agent of the local government, nor any other person who exercises policy or decision-making responsibilities (including members of the loan committee and officers, employees, and agents of the loan committee, the administrative agent, contractors and similar agencies) in connection with the planning and implementation of the Program shall directly or indirectly be eligible for this Program. This ineligibility shall continue for one

year after an individual's relationship with the County ends. Exceptions to this policy can be made only after approval from HUD, public disclosure and formal approval by the governing body of the locality.

1.7. NON-DISCRIMINATION REQUIREMENTS A5

The Program will be implemented in ways consistent with the County's commitment to non-discrimination. No person shall be excluded from participation in, denied the benefit of, or be subject to discrimination under any program or activity funded in whole or in part with State funds on the basis of his or her religion or religious affiliation, age, race, color, creed, gender, sexual orientation, marital status, familial status (children), physical or mental disability, national origin, or ancestry, or other arbitrary cause.

2.0 APPLICANT QUALIFICATIONS A1

2.1. CURRENT INCOME LIMITS FOR THE AREA, BY HOUSEHOLD SIZE

All applicants must certify that they meet the household income eligibility requirements for the applicable HCD program(s) and have their household income documented. Income eligibility will be subject to the Income Calculation and Determination Guide for Federal Programs published by the California Department of Housing and Community Development (HCD). The income limits in place at the time of loan approval will apply when determining applicant income eligibility. All applicants must have incomes at or below 80% of the County's area median income (AMI), adjusted for household size, as published by HCD. (Attachment C).

Household: Means one or more persons who will occupy a housing unit. Unborn children count in family size determination when the pregnancy can be verified by a health care professional. A9

Annual Income: Generally, the gross amount of income of all adult household members that is anticipated to be received during the coming 12-month period.

2.2. INCOME QUALIFICATION CRITERIA A5

Projected annual gross income of the applicant household will be used to determine whether they are above or below the published HCD income limits. Income qualification criteria, as shown in the most recent HCD program-specific guidance will be followed to independently determine and certify the household's annual gross income. Income criteria can be found at <http://www.hcd.ca.gov/fa/cdbg/GuideFedPrograms.html>. The Program Operator should compare this annual gross income to the income the Primary Lender used when qualifying the household. The Primary Lender is usually underwriting to FHA or conventional guidelines and may not calculate the household income or assets in the same way as required by the Program. Income will be verified by reviewing and documenting tax returns, copies of wage receipts, subsidy checks, bank statements and third party verification of employment forms sent to employers. All documentation shall be dated within six months prior to loan closing and kept in the applicant file and held in strict confidence.

A. HOUSEHOLD INCOME DEFINITION:

A1, A9

Household income is the annual gross income of all adult household members that is projected to be received during the coming 12-month period, and will be used to determine program eligibility. Refer to Income Inclusions and Exclusions in Attachment A for further guidance to the types of incomes to be included or excluded when calculating gross annual income. For those types of income counted, gross amounts (before any deductions have been taken) are used. Two types of income that are not considered would be income of minors or live-in aides. Certain other household members living apart from the household also require special consideration. The household's projected ability to pay must be used, rather than past earnings, when calculating income.

The link to Annual Income Inclusions and Exclusions is:

http://www.hcd.ca.gov/fa/cdbg/FedProgGuideDocs/AppendixB_AnnualIncomeInclusionsExclusions.doc

See Attachment A: 24 CFR Part 5 Annual Income Inclusions and Exclusions

B. ASSETS:

There is no asset limitation for participation in the Program. Income from assets is, however, recognized as part of annual income under the Part 5 definition. An asset is a cash or non-cash item that can be converted to cash. The value of necessary items such as furniture and automobiles are not included. (*Note: it is the income earned – e.g. interest on a savings account – not the asset value, which is counted in annual income.*)

An asset's cash value is the market value less reasonable expenses required to convert the asset to cash, including, for example, penalties or fees for converting financial holdings and costs for selling real property. The cash value (rather than the market value) of an item is counted as an asset.

The Link to Asset Inclusions and Exclusions is:

http://www.hcd.ca.gov/fa/cdbg/FedProgGuideDocs/AppendixC_AnnualIncomeAssetInclusionsExclusions.doc

See Attachment B: Part 5 Annual Income Net Family Asset Inclusions and Exclusions

2.3. DEFINITION OF AN ELIGIBLE HOMEBUYER

A5

For CDBG, an eligible homebuyer means an individual or individuals or an individual and his or her spouse who meets the income eligibility requirements and is/are not currently on title to real property. Persons may be on title of a manufactured home unit, who are planning to sell the unit as part of buying a home located on real property. Documentation of homebuyer status will be required for all homebuyers. CDBG-funded programs may assist eligible homebuyers who are not "first-time" homebuyers. HOME and CalHome-funded Programs are required to use the following definition of an eligible homebuyer, which is a "first-time homebuyer" from 8201(l) Title 25 California Code of Regulations:

"First-time homebuyer" means an individual or individuals or an individual and his

or her spouse who have not owned a home during the three-year period before the purchase of a home with subsidy assistance, except that the following individual or individuals may not be excluded from consideration as a first-time homebuyer under this definition:

1. a displaced homemaker who, while a homemaker, owned a home with his or her spouse or resided in a home owned by the spouse. A displaced homemaker is an adult who has not, within the preceding two years, worked on a full-time basis as a member of the labor force for a consecutive twelve-month period and who has been unemployed or underemployed, experienced difficulty in obtaining or upgrading employment and worked primarily without remuneration to care for his or her home and family;
2. a single parent who, while married, owned a home with his or her spouse or resided in a home owned by the spouse. A single parent is an individual who is unmarried or legally separated from a spouse and has one or more minor children for whom the individual has custody or joint custody or is pregnant; or
3. an individual or individuals who owns or owned, as a principal residence during the three-year period before the purchase of a home with assistance, a dwelling unit whose structure is:
 - a. not permanently affixed to a permanent foundation in accordance with local or state regulations; or
 - b. not in compliance with state, local, or model building codes and cannot be brought into compliance with such codes for less than the cost of constructing a permanent structure.

3.0. HOUSING UNIT ELIGIBILITY

3.1. LOCATION AND CHARACTERISTICS

B8

- A. Housing units to be purchased must be located within the eligible area. The eligible area is described as follows: “Within the unincorporated areas of El Dorado County.”
- B. Housing unit types eligible for the homebuyer Program are new or previously owned single-family residences, condominiums, or manufactured homes in mobile home parks in common-interest developments or on a single-family lot and placed on a permanent foundation system. HOME does not allow manufactured homes unless on a permanent foundation system.
- C. All housing units must be in compliance with State and local codes and ordinances.
- D. Property located within a 100 year flood zone will be required to provide proof of flood insurance with an endorsement naming the County of El Dorado as loss payee in order to close escrow.
- E. Housing must be “modest”, so it may not exceed three bedrooms and two bathrooms unless there are documented extenuating circumstances (e.g. it would create an overcrowding situation, there is not a reasonable inventory of homes of this size, etc.) and the Loan Review Committee approves the exception request.

B3

3.2. CONDITIONS

A6, B1

A. Construction Inspection and Determining Need for Repairs.

Once the participating homebuyer has executed a purchase agreement for a housing unit not requiring participation in County's housing rehabilitation program, and prior to a commitment of Program funds, the following steps must be taken for the housing unit to be eligible for purchase under the Program:

- 1) The County's inspector will walk through the housing unit, determine if it is structurally sound, and identify any code related and health and safety deficiencies that need to be corrected. A list of code related repair items will be given to the homebuyers and their Realtor to be negotiated with the seller. If there are one or more health and safety deficiencies, and/or violations of applicable building codes noted in the written report, the County will approve the subsidy only if:
 - a. Repair prior to close of escrow. The buyer and seller agree to make necessary repairs to the dwelling unit prior to transfer of property ownership at their own expense; or
 - b. HOME acquisition and rehabilitation loan. If HOME funds are available, the buyer may use up to \$10,000 of the County's First-Time Homebuyer loan to make necessary repairs. All health and safety hazards and code violations must be addressed under this option. Examples of allowable expenses include, but are not limited to: foundation repair, electrical repair or rewiring, plumbing or sewer repair, roof repair or replacement, heating system installation or repair, and repair of structurally-significant damaged wood. General property improvements are not eligible unless required to bring the dwelling unit into compliance with local health and safety standards or applicable building codes. For example, sidewalk repair would not be an eligible use of funds. However, if a sidewalk must be removed to correct a sewer problem, funds may be used to replace the portion of the sidewalk removed for the work. Hiring of a contractor and completion of repairs will be conducted in accordance with the section entitled "Acquisition with Rehabilitation Process" below. **A2**
- 2) When the County's Program utilizes Federal funds and if the housing unit was constructed prior to 1978, then the lead-based paint requirements of Section 3.2.C. will apply.
- 3) A clear pest inspection report will be required for each housing unit. Smoke detectors will be installed if there are none in place. The Program Operator will encourage each homebuyer to secure a homeowner's warranty policy as part of the purchase of a resale housing unit.
- 4) With the exception of 1)b. above, upon completion of all work required by the Program Operator, County, appraiser, pest inspector and/or certified

housing inspector, a final inspection will be conducted prior to close of escrow. The inspector will sign off on all required construction work assuring that each housing unit receiving Program assistance is in compliance with local codes and health and safety requirements at the time of purchase and prior to occupancy.

- B. Per Section 8208 of the State HOME regulations, no additional HOME assistance, including rehabilitation funds, may be provided during the period starting one year following the filing of the Project Completion Report through the end of the Affordability Period.

The HOME Affordability Period is as follows (amount does not include Activity Delivery Costs paid to the State Recipient by HCD):

Amount of HOME Assistance	Period of Affordability in Years
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

A2

- C. Lead-Based Paint Hazards: All housing units built prior to 1978 for which HOME or CDBG funding is anticipated are subject to the requirements of this section 3.2.C. Such homes must undergo a visual assessment by a person who has taken HUD’s online Visual Assessment course. Deteriorated paint must be stabilized using work safe methods. Clearance must be obtained after paint stabilization by a DHS certified LBP Risk Assessor/Inspector. HOME and CDBG general administrative and activity delivery funds may be used to pay for lead-based paint visual assessments, and if lead mitigation and clearance costs are incurred, these programs may incorporate the costs into the calculation of Program assistance.

Any work related to lead abatement may be in the form of a grant and may be provided in addition to the maximum loan amount of \$80,000. Grants of up to \$5,000 may be provided for the cost of lead hazard evaluation and reduction activities. Eligible costs under the grant are limited to the additional cost of paint stabilization above the cost of any normal paint repairs. Grants will only be available when funding is available and when proposed paint stabilization measures do not add value to the home.

The following requirements must be met:

- 1) **Notification**: a) Prior to homebuyer’s obligation to purchase a pre-1978 home, the Buyer will be given the most recent copy of and asked to read the EPA pamphlet “*Protect Your Family From Lead in Your Home*” (EPA 747-K-94-001). A signed receipt of the pamphlet will be kept in the County’s homebuyer file; b) A notice to residents is required following a risk assessment/inspection using form DHS 8552, which is provided by the DHS-certified Risk Assessor/Inspector; c) a notice to residents is required following lead-based paint mitigation work using Visual Assessment and Lead-based Paint Notice of Presumption and Hazard Reduction form, LBP – 1 (Attachment I).

- 2) **Disclosure:** Prior to the homebuyer’s obligation to purchase a pre-1978 housing unit, the HUD disclosure (Attachment E), “Seller’s Lead-based Paint Disclosure” notice must be provided by the seller to the homebuyer.
- 3) **Inspections:** The Inspector, or staff who have taken HUD’s online Visual Assessment course, shall conduct a “Visual Assessment” of all the dwelling unit’s painted surfaces in order to identify deteriorated paint. All deteriorated paint will be stabilized in accordance with CFR 35.1330 (a) and (b); and a Clearance shall be made in accordance with CFR 35.1340.
- 4) **Mitigation:** If stabilization is required, the contractor performing the mitigation work must use appropriately trained workers. Prior to the contractor starting mitigation work the Program Operator shall obtain copies of the contractor’s and workers’ appropriate proof of LBP training, as applicable to the job in order to assure that only qualified contractors and workers are allowed to perform the mitigation. . Mitigation work will be paid for in the form of a grant not to exceed \$5,000.

- D. The Program Operator will: 1) confirm that the housing unit is within the eligible area, 2) will review each proposed housing unit to ensure that it meets all eligibility criteria before funding, and 3) ensure a completed Homebuyer Lead Compliance Document Checklist is placed in each purchaser’s file (Attachment I).

3.3. ACQUISITION WITH REHABILITATION PROCESS

As noted above, when HOME funding is available for First Time Homebuyer assistance, up to \$10,000 may be used to bring the unit into compliance with health and safety standards and/or to correct code violations. If such repairs are required, then a portion of this money may be used to make accessibility modifications for a household member with a disability as described in the section above. General property improvements are not allowed. Eligibility for weatherization repairs will be determined on a case-by-case basis. Weatherization repairs may include replacement of single-pane windows, caulking around window-panes, weather-stripping of doors, and minor installation of insulation in ceiling and exterior walls.

B1

No later than six (6) months following close of escrow, repairs to the housing unit must address ALL health and safety and code issues to be in compliance with HOME regulations; otherwise, the loan becomes due and payable.

If a portion of the Program loan is used for acquisition with rehabilitation, the following process will be followed:

- The buyer will be responsible for obtaining three (3) bids from qualified licensed contractors. The Program Operator will provide a list of qualified contractors, or the applicant may solicit bids from other licensed contractors if they meet the standards described below.

A2

- Any funds used for rehabilitation on homes built prior to 1978 will require an assessment for lead-based paint. Lead hazard reduction activities must be

conducted using safe work practices. The County may provide a grant to cover expenses incurred as a result of lead based paint as noted in the section entitled *Lead-Based Paint Hazards* above.

- Contractors must hold a current and valid State of California General Contractor's license if the work consists of correction of health and safety issues or code violations. The contractor may not be on the State or Federal debarred contractor lists. The contractor must have current and valid general liability and workers' compensation insurance if applicable. The contractor must provide a one-year warranty for the work per State regulations.
- The buyer will review the bids with the Program Operator to ensure that the scope of work will correct any deficiencies, that it only includes allowable expenses and that the bids are reasonable, competitive and complete.
- The applicant will select a contractor from one of the Program Operator's approved bids. All bidding contractors will be notified of the status of their proposals.
- The applicant will enter into a contract with the contractor.
- The contractor will be responsible for securing all required permits for the scope of work.
- Work may not commence until the close of the acquisition loan and receives a notice to proceed from the Program Operator.
- As work progresses, the contractor shall provide the buyer with a completed Payment and Construction Approval form provided by the County to request progress payments as outlined in the contract terms. The form must be signed by the contractor, the buyer, the inspector, and the Program Operator before a payment may be issued to the contractor.
- Final payment of a 10% retention will be released to contractor once the contractor submits the following to the Program Operator: (1) lien releases from any subcontractors, material suppliers, and laborers; (2) final or signed off Building Inspection card for contracted work (if applicable); and (3) Notice of Completion.

3.4. ANTI-DISPLACEMENT POLICY AND RELOCATION ASSISTANCE B2

Eligible homes will be those that are currently owner-occupied, have been vacant for three months prior to the acceptance of a contract to purchase or are being purchased by the tenant currently occupying the unit. A unit is ineligible if its purchase would result in the displacement of a tenant. It is not anticipated that the implementation of the Program will result in the displacement of any persons, households, or families. However, if tenant occupied homes are included in the Program and relocation becomes necessary, the activity will be carried out in compliance with County's relocation plan which describes how those permanently displaced will be relocated and paid benefits in accordance with the following Federal laws.

A. Uniform Relocation Assistance (URA) and Real Property Acquisition Policies Act of 1970

The federal URA and Real Property Acquisition Policies, as amended by the URA Amendments of 1987, contains requirements for carrying out real property acquisition or the displacement of a person, regardless of income status, for a project or program for which HUD financial assistance (including CDBG and HOME) is provided. Requirements governing real property acquisition are

described in Chapter VIII. The implementing regulations, 49 CFR Part 24, require developers and owners to take certain steps in regard to tenants of housing to be acquired, rehabbed or demolished, including tenants who will not be relocated even temporarily.

B. Section 104(d) of the Housing and Community Development Act of 1974

Section 104(d) requires each contractor (CHDO or State Recipient), as a condition of receiving assistance under HOME or CDBG, to certify that it is following a residential anti-displacement plan and relocation assistance plan. Section 104(d) also requires relocation benefits to be provided to low-income persons who are physically displaced or economically displaced as the result of a HOME or CDBG assisted project, and requires the replacement of low-income housing, which is demolished or converted. The implementing regulations for Section 104(d) can be found in 24 CFR Part 570(a).

3.5. PROPER NOTIFICATION AND DISCLOSURES

- A. Upon selection of a housing unit, a qualified seller and homebuyer will be given the necessary disclosures for the Program. The homebuyer must have read and signed all Program disclosure forms. Any and all property disclosures must be reviewed and signed by the homebuyer and seller.
- B. All owners who wish to sell their housing units must receive an acquisition notice (Attachment G) prior to submission of the homebuyer's original offer. This notice will be included in the contract and must be signed by all owners on title. The disclosure must contain the items listed in 1.3.B. (required for federally funded programs).

4.0. PURCHASE PRICE LIMITS

A7

The purchase price limits for this Program for a single-family home shall not exceed the Maximum HOME Program Purchase Price/After-Rehab Value Limit for El Dorado County as updated by HCD or HUD. (Attachment C)

Note: For HOME- and CalHome-funded Programs the home purchase price of owner-occupied and homebuyer properties must be limited as follows: For CalHome-funded Programs, the purchase price can not exceed 100% of the area median purchase price as established by comparable sales or information provided by the California Real Estate Association; for HOME-funded Programs the value (with or without rehabilitation) can not exceed 95 percent of the area median purchase price as established by HCD and HUD.

Attachment C: Maximum Purchase Price/After Rehab Value Limits. County will update these limits annually as HCD provides new information.

5.0. THE PRIMARY LOAN

B8

Prior to obtaining a loan from the County, a homebuyer must provide evidence of financing for the maximum amount the Primary Lender is willing to loan (the "primary loan").

5.1. QUALIFYING RATIOS

The front-end (housing) debt-to-income ratio shall be between 28% and 35% and is the percentage of a borrower's gross monthly income (before deductions) that would cover the cost of loan principal and interest payment, property taxes, property insurance, mortgage insurance, and Homeowner Association dues, if any.

The back-end (total) debt-to-income ratio shall be between 36% and 48% and is the percentage of a borrower's gross monthly income that would cover the cost of housing as described in the paragraph above, plus any other monthly debt payments like car or personal loans and credit card debt as well as child support and alimony payments.

The County will allow the front-end and back-end qualifying ratios to be somewhat flexible depending on the loan-to-value ratios. The higher the LTV, the more conservative the ratios should be. A qualifying ratio higher than the guidelines may be acceptable if there are compensating factor. Some examples of compensating factors are: 1) the prospective homebuyer has successfully demonstrated that over a minimum 12-month period the ability to pay housing costs equal to or greater than the proposed monthly housing costs for the home to be purchased; 2) the prospective homebuyer is a limited user of credit and they show a history of being able to save money; 3) there will be no more than a 5% increase in the prospective homebuyer's housing expense.

5.2. INTEREST RATE

The primary loan must have a fixed interest rate that does not exceed the current market rate, as established by an index identified in the most recent NOFA. No temporary interest rate buy-downs are permitted.

5.3. LOAN TERM

The primary loan shall be fully amortized and have a term "all due and payable" in no fewer than 30 years. There shall not be a balloon payment due before the maturity date of the Program loan.

5.4. IMPOUND ACCOUNT

All households will be required to have impound accounts set up with their first mortgage wherein they pay for taxes and insurance as part of their monthly mortgage payment.

6.0. THE PROGRAM LOAN

6.1. MAXIMUM AMOUNT OF PROGRAM ASSISTANCE

A4, A7, B5

The amount of Program assistance to a homebuyer toward purchase of a home shall not exceed either \$80,000 or the maximum HOME subsidy limit if less than \$80,000 for El Dorado County per bedroom as designated by Section 221(d)(3) (Attachment C) and shall never exceed more than 49% of the total indebtedness. Any approved “grant” amount for lead-based paint evaluation and reduction activities or for relocation assistance shall not be included in this amount. Up to \$10,000 of the Program assistance can be used for rehabilitation.

6.2. NON-RECURRING CLOSING COSTS

Non-recurring costs such as credit report, escrow, closing and recording fees, and title report and title insurance, title updates and/or related costs may be included in the Program loan.

6.3. AFFORDABILITY PARAMETERS FOR HOMEBUYERS

B8

The actual amount of a buyer’s Program subsidy shall be computed according to the housing ratio parameters specified in Section 5.1. Each borrower shall receive only the subsidy needed to allow them to become homeowners (“the Gap”) while keeping their housing costs affordable. The Program Operator will use the “front-end ratio” of housing-expense-to-income to determine if the amount of the proposed primary loan is acceptable and, ultimately, the Program subsidy amount required, bridging the gap between the acquisition cost (purchase price plus closing costs) less down payment, and the amount of the primary loan.

6.4. RATE AND TERMS FOR PROGRAM LOAN

A4, B9

All Program assistance to individual households shall be made in the form of deferred payment (interest and principal) loan (DPL).

The Program loan’s term shall be for 30 years.

The Program loan’s interest rate shall be 3% simple. The accrued interest on the second mortgage will, starting at year twenty-one of the loan term, be decreased by 10% per year until all interest is fully forgiven at year 30 and only the principle balance remains as due and payable. This will encourage homebuyers to use the unit as their primary residence for as long as possible.

All Program loan payments shall be deferred because the borrowers will have their repayment ability fully utilized under the primary loan. Loan principal shall not be forgiven, and the loan period cannot be extended.

6.5. LOAN-TO-VALUE RATIO

The loan-to-value ratio for a Program loan, when combined with all other indebtedness to

be secured by the property, shall not exceed 100 percent of the sales price plus a maximum of up to 5 percent of the sales price to cover actual closing costs.

7.0. PROGRAM LOAN REPAYMENT

7.1. PAYMENTS ARE VOLUNTARY

Borrowers may begin making voluntary payments at any time.

7.2. RECEIVING LOAN PAYMENTS

A. Program loan payments will be made to:

County of El Dorado
Department of Human Services/HCED Programs
3057 Briw Road, Suite A
Placerville, CA 95667

B. The County will be the receiver of loan payments or recapture funds and will maintain a financial record-keeping system to record payments and file statements on payment status. Payments shall be deposited and accounted for in the County's Program Income Account, as required by HCD programs. The County will accept loan payments from borrowers prepaying deferred loans, and from borrowers making payments in full upon sale, refinance or transfer of the property. All loan payments are payable to the County of El Dorado. The County may at its discretion, enter into an agreement with a third party to collect and distribute payments and/or complete all loan servicing aspects of the Program.

7.3. DUE UPON SALE OR TRANSFER

B7

In the event that an owner sells, transfers title, or discontinues residence in the purchased property for any reason, the principal balance of the DPL is due and payable, except:

A. The owner shall be assured a fair return on investment including the owner's investment and any capital improvement. If the Net proceeds are insufficient for the County to recapture the balance of Program Loan owed, the County shall share the Net proceeds with the owner in proportion to each party's investment in the property. The Net proceeds are the sales price less repayment of the primary loan, and closing costs.

B. If the owner of the property dies, and the heir to the property meets income requirements, the First-Time Homebuyer definition, and intends to occupy the home as a principal residence, the heir may be permitted, upon approval of the County, to assume the loan at the rate and terms the heir qualifies for under the current participation guidelines. If the property owner dies and the heir does not meet eligibility requirements, the loan is due and payable.

C. If an owner wants to convert the property to a rental unit, or any commercial or non-residential use, the loan is due and payable.

- D. The loan will be in default if the borrower fails to maintain required fire or flood insurance or fails to pay property taxes. See Attachment D on loan defaults for further information on property restrictions.

7.4. LOAN SERVICING POLICIES AND PROCEDURES

See Attachment D for local loan servicing policies and procedures. While the attached policy outlines a system that can accommodate a crisis that restricts borrower repayment ability, it should in no way be misunderstood: The loan must be repaid. All legal means to ensure the repayment of a delinquent loan as outlined in the Loan Servicing Policies and Procedures will be pursued.

7.5. LOAN MONITORING PROCEDURES B4

County will monitor Borrowers and their housing units to ensure adherence to Program requirements including, but not limited to, the following:

- A. Owner-occupancy
- B. Property tax payment
- C. Hazard insurance coverage
- D. Good standing on Primary loans
- E. General upkeep of housing units

8.0. PROGRAM LOAN PROCESSING AND APPROVAL

- A. Loan Processing

All homebuyers or their representatives will be sent out an eligibility packet with all the necessary forms, disclosures, information, and application. They should submit a complete application packet with all the County's Program loan documents executed as well as all the information from the Primary Lender. The Primary Lender should submit: 1) accepted property sales contract with proper seller notification; 2) mortgage application with good faith estimates and first mortgage disclosures; 3) full mortgage credit report and rent verification; 4) current third party income verifications and verifications of assets; 5) homeownership education certificate, if applicable; and 6) signed underwriting transmittal summary and final signed loan application, both from primary lender. Staff will work with local lenders to ensure qualified participants receive only the benefit from the County's Program needed to purchase the housing unit and that leveraged funds will be used when possible.

- B. Creditworthiness

Qualifying ratios are only a rough guideline in determining a potential borrower's creditworthiness. Many factors such as excellent or poor credit history, amount of down payment, and size of loan will influence the decision to approve or disapprove a particular loan. The borrower's credit history will be reviewed by the County and documentation of such maintained in the loan file. The County may elect to obtain

a credit report or rely on a current copy obtained by the primary lender.

C. Documents from Primary Lender

After initial review of the qualified homebuyer's application packet, the Program Operator will request any additional documents needed. Documents may be faxed or electronically transmitted but originals shall be received through the mail before Program funds are committed to escrow. Based on receipt and review of the final documents, the Program Operator will do an income certification (using most recent HCD program's guidance on income calculation and determination), and homebuyer certification (review of credit report and income taxes). Documentation of affordability will then be verified and subsidy requirement determined.

D. Disclosure of Program and Loan Information to Homebuyers

The Program's application and disclosure forms will contain a summary of the loan qualifications of the borrower with and without Program assistance. Housing ratios with and without Program assistance are also outlined in these guidelines. Information on the Program's application will be documented with third party verifications in the file. For example, the sales contract will provide the final purchase price and outline how much of the closing costs are to be paid by the seller, etc. The appraisal, termite and title report will provide information to substantiate the information in the sales contract and guide the construction inspection. The Program loan application will provide current debt and housing information and will be documented by the credit report and income/asset verifications. The Primary Lender's approval letter and estimated closing cost statement should reflect all the information in the loan package and show any contingencies of loan funding. Reviewing the Primary Lender's loan underwriting documentation will provide basic information about the qualification of the applicant and substantiate the affordability provided by the Program loan. By reviewing and crosschecking all the Primary Lender information, the final Program loan amount approved will fall within the affordability parameters of the Program.

8.1. COMPLETION OF UNDERWRITING AND APPROVAL OF PROGRAM LOAN

Once the loan approval package has been completed the Program Operator will submit it to the Loan Review Committee for approval. The Loan Review Committee will review the request and may approve it with or without conditions. Upon approval, a final closing date for escrow is set and Program funds are accessed for the homebuyer.

8.2. PRIMARY AND PROGRAM LOAN DOCUMENT SIGNING

The homebuyer(s) sign promissory notes, loan agreements, deeds of trust, and statutory lending notices (Truth In Lending, etc.); the Deeds of Trust are recorded with the County Clerk/Recorder at the same time, and the request for copy of Notice of Default is also recorded with the County Clerk/Recorder.

8.3. ESCROW PROCEDURES

The escrow/title company shall review the escrow instruction provided by the Program lender and shall issue a California Land Title Association (CLTA) and the American Land Title Association (ALTA) after closing. The CLTA policy is issued to the homebuyer and protects them against failure of title based on public records and against such unrecorded risks as forgery of a deed. The ALTA is issued to each lender providing additional coverage for the physical aspects of the property as well as the homebuyer's title failure. These aspects include anything which can be determined by only physical inspection, such as correct survey lines; encroachments; mechanics liens; mining claims and water rights. The Program lender instructs the escrow/title company in the escrow instructions as to what may show on the policy; the amount of insurance on the policy (all liens should be covered) and the loss payee (each lender should be listed as a loss payee and receive an original ALTA).

9.0. SUBORDINATE FINANCING

With today's high costs, in order for a low-income household to obtain a home, several funding sources might be required. Subordinate loans may be used to cover mortgage subsidy costs that exceed the Program maximum loan amount. All subordinate liens must have the payments deferred and the term must be for at least as long as the term of the Program loan.

10.0. EXCEPTIONS AND SPECIAL CIRCUMSTANCES

The County may make amendments to these Participation Guidelines. Any changes shall be made in accordance with regulations and approved by the County Board of Supervisors. Changes shall then be sent to HCD for approval.

10.1. DEFINITION OF EXCEPTION

Any case to which a standard policy or procedure, as stated in the guidelines, does not apply or an applicant treated differently from others of the same class would be an exception.

10.2. PROCEDURES FOR EXCEPTIONAL CIRCUMSTANCES

- A. The County or its agent may initiate consideration of an exception and prepare a report. This report shall contain a narrative, including the County's recommended course of action and any written or verbal information supplied by the applicant.
- B. The County shall make a determination of the exception based on the recommendation of the Program Operator. The request can be presented to the Loan Review Committee and/or the County Board of Supervisors for a decision.

11.0. DISPUTE RESOLUTION AND APPEALS PROCEDURE

Any applicant denied assistance from the Program has the right to appeal. Complaints concerning the Program should be made to the Program Operator first. If unresolved in this manner, the complaint or appeal must be made in writing and filed with the County. The County will then schedule a meeting with the Loan Review Committee. Their written response will be made within thirty (30) working days. If the applicant is not satisfied with the Committee's decision, a request for an appeal may be filed with the County's governing body. Final appeal must be filed in writing with HCD within one year after denial.

12.0. MINOR REHABILITATION COMPONENT FOR FIRST-TIME HOMEBUYER LOAN PROGRAM

12.1 Work Write-Up C1, C2

The housing inspector shall develop a work write-up. The work write-up shall incorporate the findings of the inspection. From this work write-up, an in-house cost estimate will be generated with a 10% contingency for items that may be unforeseen. If the nature of the repairs is such that a 10% contingency is not used, the Housing Rehabilitation Specialist shall provide a written explanation of the difference. The in-house estimate is developed utilizing a combination of two different sources: 1) an in-house data base of historic information for the Program of recent jobs and bids and 2) the "Guide to Construction Costs" (2002 edition). The in-house estimate shall serve as the basis for determining if the bids received are cost reasonable. The work write-up shall be sufficient to serve as construction and bidding documents. The work write-up must be accepted by the applicant(s) before bid solicitation. The work write-up and in-house estimate shall be reviewed by the Program Manager as part of the evaluation of the application for assistance under the Minor Rehabilitation Component of the Program.

12.2 Contracting Procedures C3

The Program Operator will provide the Rehabilitation Program list of licensed and insured general contractors. The borrower(s) can select a contractor from this list or can select a contractor of their own. Selected contractors who are not on the list provided by the Rehabilitation Program will be verified to ensure they meet the requirements of the Program.

12.3 List of Qualified Contractors C3

Program Operator staff advertises annually for licensed, certified building and general contractors to be on the list of interested contractors who meet the Rehabilitation Program eligibility requirements. Minority and female contractors are encouraged to apply to participate in the Program. A contractor not already on the list can be added to it at any time. The general requirements for inclusion on the list are:

- Possession of a valid Class B license (or specialty license for relevant jobs) issued by the State of California and evidence of the relevant bond;
- Proof of public liability and property damage insurance;
- Proof of workers compensation insurance, or a statement that the contractor has no employees;
- Proof of license to do business in the County of El Dorado, or a statement of intent to

acquire one upon award of contract, if applicable;

- Three recent references of satisfied customers in the area of remodeling or rehabilitation;
- Three recent references of material suppliers in the area; one company bank reference;
- Verification that the contractor is not on the Federal Debarred Contractors List (this shall be re-verified prior to awarding a contract to the contractor).
- Reference and credit checks may be obtained on contractors who participate in the program.

12.4 Contractor Selection

C3

Upon borrower's acceptance of the scope of work write-up and any related bid documents, the borrower will obtain bids from eligible contractors. Bids will be reviewed by a Housing Specialist for completeness and reasonable costs prior to acceptance by the borrower.

12.5 Contractor Requirements

C3

In addition to the general requirements specified under the "List of Qualified Contractors" section above, the contractor is required to comply with the following:

1. The contractor will guarantee the work performed under the contract for a minimum period of one year from the date of the final inspection;
2. The contractor will furnish the owner(s) with all manufacturers' and suppliers' written guarantees and warranties for equipment furnished under the contract;
3. The contractor will permit the Program Operator the right to examine and inspect the work at all times during the course of the contract;
4. The contractor will not assign the contract without prior written consent from the Program Operator and the owner(s);
5. The contractor will furnish the Program Operator with satisfactory proof of payment from the subcontractors, laborers, and material suppliers;
6. The contractor will not discriminate against any employee or applicant for employment because of race, creed, color, national origin, or sex. The contractor will take affirmative action to ensure that minority applicants are employed and that employees are treated without regard to race, creed, color, national origin, or sex during employment; and
7. The contractor will acknowledge the work performed under the contract is financed with funding from HUD and is subject to the requirements of Section 3 for the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u. Section 3 requires to the greatest extent feasible, opportunities for training and employment be given to lower income residents of the project area. It also requires contracts for work in connection with the project be awarded, whenever feasible, to businesses which are located in or owned in substantial part by persons residing in the project area.

8. The contractor will acknowledge it is a criminal offense, under the Copeland (Anti-Kickback) Act (40 USC 276c), to induce anyone employed on a project under the Program to relinquish any compensation to which he/she is entitled.
9. The contractor will comply with the Fair Labor Standards Act of 1938, as amended (29 USC 201, et. seq.), which establishes the basic minimum wage for all work, requires the payment of overtime at the rate of at least time and one-half, requires the payment of wages for the entire time that an employee is required or permitted to work, and establishes child labor standards.
10. Prior to issuance of a notice to proceed, the contractor will submit a list of any and all proposed subcontractors to the Program Operator for verification by the Program Operator that the subcontractors are not on the list of federal debarred contractors list. The contractor will not use any subcontractor appearing on the debarred contractors list.

12.6 Code Correction Repairs

B1, C4

Every loan made in this program shall be used to finance rehabilitation so that the property at a minimum meets Housing Quality health and safety standards. No loan can be approved which would permit a dwelling unit after rehabilitation to be out of compliance with health and safety standards.

Incipient repair items are also eligible under the Minor Rehabilitation Component. Incipient means that the fixture or system is functional now, but is likely to fail in a few years. Removable household appliances are eligible if the file contains documentation that the item needs to be replaced because of incipient failure and the replacement item will be of moderate quality only. All work performed must comply with the Program's Rehabilitation Standards.

12.7 Energy Conservation

C4

In addition to repairs required because of code violations, the borrower(s) may request that loan proceeds be used to upgrade the property to meet energy conservation standards.

12.8 Asbestos Removal

C4

Removal of materials containing asbestos will be included in the property rehabilitation.

12.9 Front Landscaping

C4

Because many of the properties on the market are bank-owned, landscaping is often dead or in poor condition. Replacement and/or improvements to landscaping are eligible under the Minor Rehabilitation Component of the Program. Front landscaping eligible under the Minor Rehabilitation Component of the Program shall not exceed \$2,500.

12.10 Eligible General Property Improvements

C4, C5

In addition to the above, a loan made under the Program may be used to finance limited general property improvements. Eligible general property improvements include those

items which are in an adequate state of repair that the owner desires to change/upgrade; or features or fixtures that are being added to improve the structure.

General property improvements shall not exceed 20% of the rehabilitation loan amount. All improvements required to correct code violations and minimum program requirements have priority for funding above general improvements.

Luxury items (such as hot tubs) are not eligible.

12.11 Method of Estimating After-Rehabilitation Value

C6

Because of the minor nature of the Rehabilitation Component, it is very unlikely the repairs made under the program will have much impact on the home's value. Therefore, the value of the home as determined by the outside appraisal obtained for the acquisition component of the program will be used as the after-rehabilitation value of the property.

ATTACHMENT A

24 CFR Part 5 ANNUAL INCOME INCLUSIONS AND EXCLUSIONS

Part 5 Inclusions

This table presents the Part 5 income inclusions as stated in the HUD Technical Guide for Determining Income and Allowances for HOME Program (Third Edition; January 2005).

General Category	(Last Modified: January 2005)
1. Income from wages, salaries, tips, etc.	The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
2. Business Income	The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight-line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.
3. Interest & Dividend Income	Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in number 2 (above). Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.
4. Retirement & Insurance Income	The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic payment (except for certain exclusions, listed in Income Exclusions, number 14).
5. Unemployment & Disability Income	Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay (except for certain exclusions, listed in Income Exclusions, number 3).
6. Welfare Assistance	<p>Welfare Assistance. Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income:</p> <ul style="list-style-type: none"> • Qualify as assistance under the TANF program definition at 45 CFR 260.31; and • Are otherwise excluded from the calculation of annual income per 24 CFR 5.609(c). <p>If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:</p> <ul style="list-style-type: none"> • the amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus: • the maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family welfare assistance is reduced from the standard of need by applying a percentage, the amount calculated under 24 CFR 5.609 shall be the amount resulting from one application of the percentage.
7. Alimony, Child Support, & Gift Income	Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.
8. Armed Forces Income	All regular pay, special pay, and allowances of a member of the Armed Forces (except as provided in number 8 of Income Exclusions).

Part 5 exclusions

This table presents the Part 5 income exclusions as stated in the HUD Technical Guide for Determining Income and Allowances for HOME Program (Third Edition; January 2005).

General Category	(Last Modified: January 2005)
1. Income of Children	Income from employment of children (including foster children) under the age of 18 years.
2. Foster Care Payments	Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone).
3. Inheritance and Insurance Income	Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses (except for certain exclusions, listed in Income Inclusions, number 5).
4. Medical Expense Reimbursements	Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
5. Income of Live-in	Income of a live-in aide (as defined in 24 CFR 5.403).

Aides	
6. Income from a Disabled Member	Certain increase in income of a disabled member of qualified families residing in HOME-assisted housing or receiving HOME tenant-based rental assistance (24 CFR 5.671 (a)).
7. Student Financial Aid	The full amount of student financial assistance paid directly to the student or to the educational institution.
8. "Hostile Fire" Pay	The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
9. Self-Sufficiency Program Income	<ul style="list-style-type: none"> a. Amounts received under training programs funded by HUD. b. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS). c. Amounts received by a participant in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program. d. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time. e. Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment-training program.
10. Gifts	Temporary, nonrecurring, or sporadic income (including gifts).
11. Reparation Payments	Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era.
12. Income from Full-time Students	Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household or spouse).
13. Adoption Assistance Payments	Adoption assistance payments in excess of \$480 per adopted child.
14. Social Security & SSI Income	Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.
15. Property Tax Refunds	Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.
16. Home Care Assistance	Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep this developmentally disabled family member at home.
17. Other Federal Exclusions	<p>Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary. The following is a list of income sources that qualify for that exclusion:</p> <ul style="list-style-type: none"> ▶ The value of the allotment provided to an eligible household under the Food Stamp Act of 1977; ▶ Payments to volunteers under the Domestic Volunteer Service Act of 1973 (employment through AmeriCorps, VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions); ▶ Payments received under the Alaskan Native Claims Settlement Act; ▶ Income derived from the disposition of funds to the Grand River Band of Ottawa Indians; ▶ Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes; ▶ Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program. ▶ Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721); ▶ The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court and the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands; ▶ Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under the Federal work-study program or under the Bureau of Indian Affairs student assistance programs; ▶ Payments received from programs funded under Title V of the Older Americans Act of 1985 (Green Thumb, Senior Aides, Older American Community Service Employment Program);

- ▶ Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange product liability litigation, M.D.L. No. 381 (E.D.N.Y.);
- ▶ Earned income tax credit refund payments received on or after January 1, 1991, including advanced earned income credit payments;
- ▶ The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990;
- ▶ Payments received under programs funded in whole or in part under the Job Training Partnership Act (employment and training programs for Native Americans and migrant and seasonal farm workers, Job Corps, veterans employment programs, state job training programs and career intern programs, AmeriCorps).
- ▶ Payments by the Indians Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation;
- ▶ Allowances, earnings, and payments to AmeriCorps participants under the National and Community Services Act of 1990;
- ▶ Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran;
- ▶ Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act; and
- ▶ Allowances, earnings, and payments to individuals participating in programs under the Workforce Investment Act of 1998.

ATTACHMENT B
PART 5 ANNUAL INCOME NET FAMILY ASSET INCLUSIONS AND EXCLUSIONS

This table presents the Part 5 asset inclusions and exclusions as stated in the HUD Technical Guide for Determining Income and Allowances for HOME Program (Third Edition; January 2005).

Statements from 24 CFR Part 5 – Last Modified: January 2005

Inclusions

1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance. Assets held in foreign countries are considered assets.
2. Cash value of revocable trusts available to the applicant.
3. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset. Under HOME, equity in the family's primary residence is not considered in the calculation of assets for owner-occupied rehabilitation projects.
4. Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts.
5. Individual retirement, 401(K), and Keogh accounts (even though withdrawal would result in a penalty).
6. Retirement and pension funds.
7. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).
8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
9. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.
10. Mortgages or deeds of trust held by an applicant.

Exclusions

1. Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities.
2. Interest in Indian trust lands.
3. Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset.
4. Equity in cooperatives in which the family lives.
5. Assets not accessible to and that provide no income for the applicant.
6. Term life insurance policies (i.e., where there is no cash value).
7. Assets that are part of an active business. "Business" does not include rental of properties that are held as an investment and not a main occupation.

ATTACHMENT C

**SINGLE FAMILY MAXIMUM PURCHASE PRICE/AFTER-REHAB VALUE LIMIT
FOR EL DORADO COUNTY
One Unit 203 (b) Limit
(HOME Value Limits as of 01/01/2001)**

\$362,790

**HOME SUBSIDY LIMITS PER UNIT – SECTION 221(d)(3) FOR EL DORADO COUNTY
(Limit is effective 10/1/10)**

COUNTY NAME	O-BDR	1-BDR	2-BDR	3-BDR	4-BDR
EL DORADO	\$141,669	\$162,399	\$197,478	\$255,471	\$280,430

2011 HOUSEHOLD INCOME LIMIT FOR EL DORADO COUNTY *

<i>Number of Persons in Household</i>								
	1	2	3	4	5	6	7	8
80% of AMI	\$42,100	\$48,100	\$54,100	\$60,100	\$64,950	\$69,750	\$74,550	\$79,350
Effective 7/13/2011								

*The County will update the income limits annually as HCD provides new information.
The link to the official, HCD-maintained, income limits is:
<http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>

ATTACHMENT D

LOAN SERVICING POLICIES AND PROCEDURES FOR THE COUNTY OF EL DORADO

The County of El Dorado, hereafter called “Lender,” has adopted these policies and procedures in order to preserve its financial interest in properties, whose “Borrowers” have been assisted with public funds. The Lender will to the greatest extent possible follow these policies and procedures, but each loan will be evaluated and handled on a case-by-case basis. The Lender has formulated this document to comply with state and federal regulations regarding the use of these public funds and any property restrictions, which are associated with them.

The policies and procedures are broken down into the following areas: 1) making required monthly payments or voluntary payments on a loan’s principal and interest; 2) required payment of property taxes and insurance; 3) required Request for Notice of Default on all second mortgages; 4) loans with annual occupancy restrictions and certifications 5) required noticing and limitations on any changes in title or use of property; 6) required noticing and process for requesting a subordination during a refinance; 7) processing of foreclosure in case of default on the loan.

1. Loan Repayments:

The Lender will collect monthly payments from those borrowers who are obligated to do so under Notes which are amortized Promissory Notes. Late fees will be charged for payments received after the assigned monthly date.

For Notes which are deferred payment loans, the Lender must accept voluntary payments on the loan. Loan payments will be credited to principal. The borrower may repay the loan balance at any time with no penalty.

2. Payment of Property Taxes and Insurance:

As part of keeping the loan from going into default, borrower must maintain property insurance coverage naming the Lender as loss payee in first position or additional insured if the loan is a junior lien. If borrower fails to maintain the necessary insurance, the Lender may take out force placed insurance to cover the property while the Borrower puts a new insurance policy in place. All costs for installing the necessary insurance will be added to the loan balance at time of installation of Borrower’s new insurance.

B3

When a property is located in a 100-year flood plain, the Borrower will be required to carry the necessary flood insurance. A certificate of insurance for flood and for standard property insurance with an endorsement naming the County as additional insured will be required at close of escrow. The lender will verify the insurance on an annual basis.

Property taxes must be kept current during the term of the loan. If the Borrower fails to maintain payment of property taxes then the lender may pay the taxes current and add the balance of the tax payment plus any penalties to the balance of the loan. All households will be required to have impound accounts set up with their first mortgage wherein they pay for taxes and insurance as part of their monthly mortgage payment.

3. Required Request for Notice of Default:

B7

When the Borrower's loan is in second position behind an existing first mortgage, it is the Lender's policy to prepare and record a "Request for Notice of Default" for each senior lien in front of Lender's loan. This document requires any senior lien holder listed in the notice to notify the lender of initiation of a foreclosure action. The Lender will then have time to contact the Borrower and assist them in bringing the first loan current, if possible. The Lender can also monitor the foreclosure process and go through the necessary analysis to determine if the loan can be made whole or preserved. When the Lender is in a third position and receives notification of foreclosure from only one senior lien holder, it is in their best interest to contact any other senior lien holders regarding the status of their loans.

4. Annual Occupancy Restrictions and Certifications:

On owneroccupant loans the Lender will require that Borrowers submit utility bills and/or other documentation annually to prove occupancy during the term of the loan. Some loans may have income and housing cost evaluations, which require a household to document that they are not able to make amortized loan payments, typically every three to five years. These loan terms are incorporated in the original Note and Deed of Trust.

5. Required Noticing and Restrictions on Any Changes of Title or Occupancy:

B4

In all cases where there is a change in title or occupancy or use, the Borrower must notify the Lender in writing of any change. Lender and borrower will work together to ensure the property is kept in compliance with the original Program terms and conditions such that it remains available as an affordable home for low income families. These types of changes are typical when Borrowers do estate planning (adding a relative to title) or if a Borrower dies and property is transferred to heirs or when the property is sold or transferred as part of a business transaction. In some cases the Borrower may move and turn the property into a rental unit without notifying the Lender. Changes in title or occupancy must be in keeping with the objective of benefit to low-income households (below 80 percent of AMI).

Change from owner-occupant to owner-occupant occurs at a sale. When a new owner-occupant is not low-income, the loan is not assumable and the loan balance is immediately due and payable. If the new owner-occupant qualifies as low-income, the purchaser may either pay the loan in full or assume all loan repayment obligations of the original owner-occupant, subject to the approval of the Lender's Loan Review Committee (depends on the HCD program).

If a transfer of the property occurs through inheritance, the heir (as owner-occupant) may be provided the opportunity to assume the loan at an interest rate based on household size and household income, provided the heir is income eligible. If the heir intends to occupy the property and is not low-income, the balance of the loan is due and payable. If the heir intends to act as an owner-investor, the balance of the loan may be converted to an owner/investor interest rate and loan term and a rent limitation agreement is signed and recorded on title. All such changes are subject to the review and approval of the Lender's Loan Review Committee.

Change from owner-occupant to owner-investor occurs when an owner-occupant decides to move out and rent the assisted property, or if the property is sold to an investor. If the owner converts any assisted unit from owner occupied to rental, the loan is due in full.

Conversion to use other than residential use is not allowable where the full use of the property is changed from residential to commercial or other. In some cases, Borrowers may request that the Lender allow for a partial conversion where some of the residence is used for a business but the household still resides in the property. Partial conversions can be allowed if it is reviewed and approved by any and all agencies required by local statute. If the use of the property is converted to a fully non-residential use, the loan balance is due and payable.

6. Requests for Subordinations:

When a Borrower wishes to refinance the property, they must request a subordination request to the Lender. The Lender will subordinate their loan only when there is no “cash out” as part of the refinance. No cash out means that there are no additional charges on the transaction above loan and escrow closing fees. There can be no third party debt payoffs or additional encumbrance on the property above traditional refinance transaction costs. Furthermore, the refinance should lower the housing cost of the household with a lower interest rate, and the total indebtedness on the property should not exceed the current market value.

Also, provisions of Section 5.2 and 5.3 of these guidelines still apply, which state that the loan must:

- a) be fully amortized and have a fixed interest rate that does not exceed the current market rate, as established by an index identified in the most recent NOFA;
- b) not have a temporary interest rate buy-down;
- c) have a term “all due and payable” in no fewer than 30 years; and;
- d) not have a balloon payment due before the maturity date of the Program loan.

Upon receiving the proper documentation from the refinance lender, the request will be considered by the Loan Review Committee for review and approval. Upon approval, the escrow company will provide the proper subordination document for execution and recordation by the Lender.

7. Process for Loan Foreclosure:

Upon any condition of loan default: 1) non-payment; 2) lack of insurance or property tax payment; 3) change in title or use without approval; 4) default on senior loans, the Lender will send out a letter to the Borrower notifying them of the default situation. If the default situation continues then the Lender may start a formal process of foreclosure.

When a senior lien holder starts a foreclosure process and the Lender is notified via a Request for Notice of Default, the Lender, who is the junior lien holder, may cancel the foreclosure proceedings by "reinstating" the senior lien holder. The reinstatement amount or payoff amount must be obtained by contacting the senior lien holder. This amount will include all delinquent payments, late charges and fees to date. Lender must confer with Borrower to determine if, upon paying the senior lien holder current, the Borrower can provide future payments. If this is the case then the Lender may cure the foreclosure and add the costs to the balance of the loan with a Notice of Additional Advance on the existing note.

If the Lender determines, based on information on the reinstatement amount and status of borrower, that bringing the loan current will not preserve the loan, then staff must determine if it is cost effective to protect their position by paying off the senior lien holder in total and restructure

the debt such that the unit is made affordable to the Borrower. If the Lender does not have sufficient funds to pay the senior lien holder in full, then they may choose to cure the senior lien holder and foreclose on the property themselves. As long as there is sufficient value in the property, the Lender can afford to pay for the foreclosure process and pay off the senior lien holder and retain some or all of their investment.

If the Lender decides to reinstate, the senior lien holder will accept the amount to reinstate the loan up until five (5) days prior to the set "foreclosure sale date." This "foreclosure sale date" usually occurs about four (4) to six (6) months from the date of recording of the "Notice of Default." If the Lender fails to reinstate the senior lien holder before five (5) days prior to the foreclosure sale date, the senior lien holder would then require a full pay off of the balance, plus costs, to cancel foreclosure. If the Lender determines the reinstatement and maintenance of the property not to be cost effective and allows the senior lien holder to complete foreclosure, the Lender's lien may be eliminated due to insufficient sales proceeds.

Lender as Senior Lien holder

When the Lender is first position as a senior lien holder, active collection efforts will begin on any loan that is 31 or more days in arrears. Attempts will be made to assist the homeowner in bringing and keeping the loan current. These attempts will be conveyed in an increasingly urgent manner until loan payments have reached 90 days in arrears, at which time the Lender may consider foreclosure. Lender's staff will consider the following factors before initiating foreclosure:

- 1) Can the loan be cured and can the rates and terms be adjusted to allow for affordable payments such that foreclosure is not necessary?
- 2) Can the Borrower refinance with a private lender and pay off the Lender?
- 3) Can the Borrower sell the property and pay off the Lender?
- 4) Does the balance warrant foreclosure? (If the balance is under \$5,000, the expense to foreclose may not be worth pursuing.)
- 5) Will the sales price of home "as is" cover the principal balance owing, necessary advances, (maintain fire insurance, maintain or bring current delinquent property taxes, monthly yard maintenance, periodic inspections of property to prevent vandalism, etc.) foreclosure, and marketing costs?

If the balance is substantial and all of the above factors have been considered, the Lender may opt to initiate foreclosure. The Borrower must receive, by certified mail, a thirty-day notification of foreclosure initiation. This notification must include the exact amount of funds to be remitted to the Lender to prevent foreclosure (such as, funds to bring a delinquent BMIR current or pay off a DPL).

At the end of thirty days, the Lender should contact a reputable foreclosure service or local title company to prepare and record foreclosure documents and make all necessary notifications to the owner and junior lien holders. The service will advise the Lender of all required documentation to initiate foreclosure (Note and Deed of Trust usually) and funds required from the owner to cancel

foreclosure proceedings. The service will keep the Lender informed of the progress of the foreclosure proceedings.

When the process is completed, and the property has "reverted to the beneficiary" at the foreclosure sale, the Lender could sell the home themselves under a homebuyer program or use it for an affordable rental property managed by a local housing authority or use it for transitional housing facility or other eligible use. The Lender could contract with a local real estate broker to list and sell the home and use those funds for program income eligible uses.

ATTACHMENT E

SELLERS LEAD-BASED PAINT DISCLOSURE

**Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards
Lead Warning Statement**

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller’s possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller’s Disclosure

- (a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):
 - (i) ___ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

 - (ii) ___ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- (b) Records and reports available to the seller (check (i) or (ii) below):
 - (i) ___ Seller has provided the purchaser with all available records and reports pertaining to Lead-based paint and/or lead-based paint hazards in the housing (list documents below).

 - (ii) ___ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser’s Acknowledgment (initial)

- (c) ___ Purchaser has received copies of all information listed above.
- (d) ___ Purchaser has received the pamphlet Protect Your Family from Lead in Your Home.
- (e) ___ Purchaser has (check (i) or (ii) below):
 - (i) ___ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
 - (ii) ___ waived the opportunity to conduct a risk assessment or inspection for the presence of Lead-based paint and/or lead-based paint hazards (NOT PERMISSIBLE FOR HOME AND CDBG).

Agent’s Acknowledgment (initial)

- (f) ___ Agent has informed the seller of the seller’s obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____	_____	_____	_____
Seller	Date	Seller	Date
_____	_____	_____	_____
Purchaser	Date	Purchaser	Date
_____	_____	_____	_____
Agent	Date	Agent	Date

ATTACHMENT F

Disclosure to Seller with Voluntary, Arm's Length Purchase Offer

DECLARATION

This is to inform you that _____ would like to purchase the property, located at _____, if a satisfactory agreement can be reached. We are prepared to pay \$_____ for a clear title to the property under conditions described in the attached proposed contract of sale.

Because Federal funds may be used in the purchase, however, we are required to disclose to you the following information:

1. The sale is voluntary. If you do not wish to sell, the buyer, _____, thru the agency, El Dorado County Department of Human Services, HCED Programs will not acquire your property. The buyer does not have the power of eminent domain to acquire your property by condemnation (i.e. eminent domain) and the County of El Dorado will not use the power of eminent domain to acquire the property.
2. The estimated fair market value of the property is \$_____ and was estimated by _____, to be finally determined by a professional appraiser prior to close of escrow.

Since the purchase would be a voluntary, arms length, transaction you would not be eligible for relocation payments or other relocation assistance under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), or any other law or regulation. Also, as indicated in the contract of sale, this offer is made on the condition that no tenant will be permitted to occupy the property before the sale is completed.

Again, please understand that if you do not wish to sell your property, we will take no further action to acquire it. If you are willing to sell the property under the conditions described in the attached contract of sale, please sign the contract and return it to us at: 3057 Briw Road, Suite A, Placerville, CA 95667. If you have any questions about this matter, please contact El Dorado County HCED Programs at (530) 642-7300.

Sincerely,

Title

Buyer

Date

Buyer

Date

Form continues on next page with Seller's Acknowledgment

Acknowledgement

As the Seller I/we understand that the County of El Dorado will inspect the property for health and safety deficiencies. I/we also understand that public funds may be involved in this transaction and, as such, if the property was built before 1978, a lead-based paint disclosure must be signed by both the buyer and seller, and that a Visual Assessment will be conducted to determine the presence of deteriorated paint.

As the Seller, I/we understand that under the County's program, the property must be currently owner-occupied, vacant for three months at the time of submission of purchase offer, new (never occupied), or a current renter purchasing the unit they occupy. I/we hereby certify that the property is:

Vacant at least 3 months; Owner-occupied; New; or Being Purchased by Occupant

I/we hereby certify that I have read and understand this "Declaration" and a copy of said Notice was given to me prior to the offer to purchase. If received after presentation of the purchase offer, I/We choose to withdraw or not to withdraw, from the Purchase Agreement.

Seller

Date

Seller

Date

ATTACHMENT G
COUNTY OF EL DORADO

INSTRUCTIONS TO HOME BUYER

- A. Participant works with lender of choice to obtain the primary lender's pre-approval letter.
- B. Program Operator staff meets with qualified applicant to provide information relative to the program requirements, the lending process, and home ownership responsibilities.
- C. After consultation with Program Operator regarding approved bedroom and bathroom maximums (always 3 bedrooms and 2 bathrooms unless extenuating circumstances justify more to be approved), participant works with real estate agent to select home. Program disclosures are reviewed with agent for presentation to seller. The HOME Program allows only homes vacant for three months or more prior to the date of the purchase contract, unless the current tenant is purchasing the home.
- D. Participant selects home and enters into a purchase contract with a minimum 45-day escrow (contingent upon receiving Program loan approval). Lender provides the Program Operator with a copy of:
- Real estate sales contract
 - Residential loan application, signed, and Credit report
 - Verified income documentation
 - Disclosure statement
 - Proof of personal funds for participation in program
 - Breakdown of estimated closing costs
 - Structural pest control clearance
 - Appraisal with photos and preliminary title report
 - Escrow instructions
- E. Program Operator reviews paper work to determine program eligibility and financing affordability for participant.
- A6**
- F. Program Operator inspects home to meet Health Quality Standards or code compliance (dependent upon the program). Notice of any deficiencies or needed corrections are given to participant's real estate agent, with recommended course of action.
- G. Program Operator requests loan approval from the Loan Review Committee by simple majority. Following loan approval, Program Operator prepares Deed of Trust, Promissory Note, Notice of Default, Grant Agreement, Owner Occupant Agreement with the County, and Escrow Instructions, and requests check and deposits same into escrow.
- H. Title/escrow company furnishes Program Operator with proof of documents to be recorded, and any escrow closeout information. After receipt of recorded loan documents, Final HUD-1, Insurance Loss Payee Certification and Final Title Insurance Policy, Program Operator closes out the loan file.

ATTACHMENT H

LEAD-BASED PAINT

Form #: LBP - 1

VISUAL ASSESSMENT, NOTICE OF PRESUMPTION, AND HAZARD REDUCTION FORM

Section 1: Background Information			
Property Address:		No LBP found or LBP exempt <input type="checkbox"/>	
Select one:	Visual Assessment <input type="checkbox"/>	Presumption <input type="checkbox"/>	Hazard Reduction <input type="checkbox"/>

Section 2: Visual Assessment. Fill out Sections 1, 2, and 6. If paint stabilization is performed, also fill out Sections 4 and 5 after the work is completed.	
Visual Assessment Date:	Report Date:
Check if no deteriorated paint found <input type="checkbox"/>	
Attachment A: Summary where deteriorated paint was found. For multi-family housing, list at least the housing unit numbers and common areas and building components (including type of room or space, and the material underneath the paint).	

Section 3: Notice of Presumption. Fill out Sections 1, 3, 5, and 6. Provide to occupant w/in 15 days of presumption.	
Date of Presumption Notice:	
Lead-based paint is presumed to be present <input type="checkbox"/> and/or Lead-based paint hazards are presumed to be present <input type="checkbox"/>	
Attachment B: Summary of Presumption: For multi-family housing, list at least the housing unit numbers and common areas, bare soil locations, dust-lead location, and or building components (including type of room or space, and the materials underneath the paint) of lead-based paint and/or hazards presumed to be present.	

Section 4: Notice of Lead-Based Paint Hazard Reduction Activity. Fill out Sections 1, 4, 5, and 6. Provide to occupant w/in 15 days of after work completed.	
Date of Hazard Reduction Notice:	
Initial Hazard Reduction Notice? Yes <input type="checkbox"/> No <input type="checkbox"/>	Start & Completion Dates:
If "No", dates of previous Hazard Reduction Activity Notices:	
Attachment C: Activity locations and types. For multi-family housing, list at least the housing unit numbers and common areas (for multifamily housing), bare soil locations, dust-lead locations, and/or building components (including type of room or space, and the material underneath the paint), and the types of lead-based paint hazard reduction activities performed at the location listed.	
Attachment D: Location of building components with <u>lead-based paint remaining</u> in the rooms, spaces or areas where activities were conducted.	
Attachment E: Attach clearance report(s), using DHS form 8552 (and 8551 for abatement activities)	

Section 5: Resident Receipt of Notice for Presumption or Lead-Based Paint Hazard Reduction Activity		
Printed Name:	Signature:	Date:

Section 6: Contact Information	Organization:	
Contact Name:	Contact Signature:	
Date:	Address:	Phone:

ATTACHMENT I

Homebuyer Program Lead Compliance Document Checklist

The following documents should be in each Homebuyer unit file to document compliance with the lead requirements:

Document Name	Purpose	✓
Lead Safe Housing Rule Screening Sheet	Documents exemptions	
Physical inspection form (HQS or equivalent)	Documents visual assessment results	
Seller Certification	Seller certifies that paint was stabilized by qualified workers and that safe work practices were followed during paint stabilization	
Clearance Report and Clearance Review Worksheet	Documents that unit passed clearance	
Disclosure Form	Documents that buyer received disclosure and pamphlet.	
Lead Hazard Reduction Notice	Documents that buyer received required lead hazard reduction notification.	

This was taken from the HCD Website at:

<http://www.hud.gov/offices/cpd/affordablehousing/training/leadsafe/usefulforms/index.cfm#crosscutting>

First Time Homebuyers Pre-Screened Wait List						
No.	Date	L. Name xxx...	City, State	TIG	Household Size	Senior/ Disabled
1	05/04/09	Vie	Shingle Springs, CA 95682	L	4	
2	07/02/09	Gal	Rancho Cordova, CA 95670	EXL	4	
3	08/05/09	Tho	Lotus, CA	VL	2	
4	10/23/09	Sal	Diamond Springs, CA 95619	VL	2	
5	04/08/10	Bru	Placerville, CA 95667	EL	1	D/S
6	04/09/10	Dan	Placerville, CA 95667	VL	4	
7	04/09/10	Whe	Folsom, Ca 95630	L	1	D
8	05/14/10	Han	Diamond Springs, CA 95619	VL	4	
9	05/20/10	Amb	Pollock Pines, Ca 95726	EXL	3	
10	06/09/10	Sim	Placerville Ca 95667	VL	2	
11	06/25/10	Dil	Oakland, Ca 94607	L	4	
12	06/30/10	Sch	El Dorado, CA 95623	VL	4	
13	07/01/10	For	Shingle Springs, Ca 95682	L	5	
14	07/16/10	Bla	Shingle Springs, CA 95682	VL	3	
15	07/29/10	Ste	Georgetown, Ca 95634	L	1	
16	07/30/10	Per	Diamond Springs, CA 95619	VL	2	
17	08/03/10	Bar	Placerville, CA 95667	L	1	
18	8/9/2010	Win	Auburn CA 95604	L	4	
19	8/9/2010	Dav	Rancho Cucamonga, CA 91729	VL	1	
20	8/9/2010	Run	Somerset, CA 95684	EXL	1	
21	8/9/2010	Mil	Orland, CA 95963	EXL	1	DS
22	8/11/2010	Mon	Garden Valley, CA 95633	L	2	
23	08/16/10	Cha	Cameron Park, CA 95682	L	2	
24	01/06/10	Str	Cameron Park, CA 95682	VL	1	
25	8/16/2010	Del	Cameron Park CA 95682	VL	1	
26	01/06/10	Str	Cameron Park, CA 95682	VL	1	
27	9/15/2009	Hof	Lotus, CA 95651	VL	3	
28	06/13/06	Tav	Placerville, CA 95667	VL	1	
29	06/08/09	Jac	El Dorado Hills, CA 95762	L		
31	04/16/09	Oct	Sacramento, CA 95866	L	1	
32	06/25/09	Fre	Placerville, CA 95667	VL	1	
33	09/30/09	Eil	Shingle Springs, CA 95682	VL	2	
34	08/20/10	Pat	Cameron Park CA 95682	L	4	
35	09/28/09	Bri	Placerville, CA 95667	L	2	
36	04/24/09	Beh	Roseville, CA 95661	EXL	1	

First Time Homebuyers Pre-Screened Wait List						
No.	Date	L. Name xxx...	City, State	TIG	Household Size	Senior/ Disabled
37	04/17/09	Tag	Roseville, CA 95661	VL	2	
38	03/12/08	Dra	Placerville, CA 95667	L	3	
39	08/26/10	Edm	Placerville, CA 95667	L	5	
40	05/13/09	Mar	Greenwood, CA 95635	VL	1	
41	12/21/07	You	El Dorado Hills, CA 95762	EXL	2	
42	02/04/10	Shu	Whitethorne, CA 95589	EL	1	D
43	09/08/10	Har	Pollock Pines, CA 95726	VL	1	
44	09/08/10	Are	El Dorado, CA 95623	EXL	4	
45	09/08/10	Tur	Placerville, CA 95667	VL	3	
46	06/12/09	Moa	El Dorado Hills, CA 95762	VL	1	
47	09/09/10	Hil	Cameron Park, CA 95682	L	1	
48	07/28/09	Veg	Placerville, CA 95667	EXL	4	
49	09/08/10	Kli	Shingle Springs, Ca 95682	EXL	1	
50	10/18/10	Lai	Lotus, CA 95651	VL	1	
51	11/15/10	Gar	El Dorado, CA 95623	EXL	4	D
52	11/15/10	Whe	Camino, Ca 95709	EXL	4	
53	11/15/10	Pow	EL DORADO HILLS, CA 95762	VL	5	
54	11/17/10	Gra	El Dorado, CA 95623	L	2	
55	11/30/10	Log	Cameron Park, CA 95682	EXL	7	
56	12/13/10	McG	Diamond Springs, CA 95619	L	4	
57	01/06/11	Zer	South Lake Tahoe, CA 96150	L	2	
58	01/06/11	Fel	El Dorado, CA 95623	L	3	
59	01/13/11	Tay	Placerville, CA 95667	VL	4	
60	01/20/11	Mar	Shingle Springs, CA 95682	L	2	
61	01/28/11	Cra	Diamond Springs, CA 95619	L	4	
62	02/15/11	Cas	Diamond Springs, CA 95619	EXL	3	
63	02/18/11	Hei	Sutter Creek, Ca 95685	VL	2	
64	02/25/11	Top	Petaluma CA 94954	VL	5	
65	02/28/11	SHE	TURLOCK, CA 95380	VL	2	
66	03/10/11	Jor	Shingle Springs, CA 95682	L	4	
67	04/14/11	Dej	South Lake Tahoe, CA 96155	VL	1	
68	05/20/11	Bra	El Dorado Hills, CA 95762	VL	3	
69	05/23/11	Say	Cameron Park, CA 95682	L	3	
70	05/26/11	Big	Cameron Park, CA 95682	L	2	
71	06/07/11	Bak	El Dorado Hills, CA 95762	EL	3	D

First Time Homebuyers Pre-Screened Wait List						
No.	Date	L. Name xxx...	City, State	TIG	Household Size	Senior/ Disabled
72	06/27/11	Bre	Folsom, Ca 95630	CLL	2	
73	06/29/11	Jor	Shingle Springs, CA 95682	L	4	
74	07/25/11	Cim	Pilot Hill, CA 95664	VL	2	
75	08/03/11	Har	Paradise CA 95967	VL	2	
76	08/15/11	Lon	Grizzly Flat CA 95636	EXL	2	
77	08/19/11	Mea	Placerville, CA 95667	VL	6	
78	08/25/11	Fre	Placerville, CA 95667	EXL	5	
79	09/26/11	Ran	Cameron Park, CA 95672	L	3	
80	09/26/11	Obe	So Lake Tahoe, CA	L	2	
81	11/15/07	Her	Ripon, CA 95366	EXL	2	
82	09/28/11	Bra	El Dorado Hills, CA 95762	EXL	2	
83	10/12/11	Dav	Cameron Park, CA 95682	VL	3	
84	08/02/10	God	El Dorado, CA 95623	L	1	S
85	11/03/11	Ten	Placerville CA 95667	VL	3	
86	11/04/11	Bel	South Lake Tahoe, CA 96158	L	1	
87	11/08/11	Mat	Placerville, CA 95667	L	2	
88	12/08/11	Sol	Meyers, CA 96150	L	3	
89	12/22/11	Han	SLT CA 96150	L	3	
90	12/22/11	Tyl	Placerville, Ca 95667	VL	4	
91	01/13/12	Car	El Dorado Hills, CA 95762	L	4	
92	01/13/12	Yus	Shingle Springs, CA 95682	L	4	
93	01/13/12	Sue	Pollock Pines	VL	1	
94	02/22/12	Car	Sacramento, CA 95826	L	1	
95		Bah	Folsom, CA 95630	L	2	
96	03/01/11	Sim	Alameda, CA 94501	I	1	

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

DIVISION OF FINANCIAL ASSISTANCE

Community Development Block Grant Section (CDBG)

1800 Third Street, Suite 330
P.O. Box 952054
Sacramento, CA 95811
(916) 552-9398
FAX (916) 319-8488



October 20, 2011

Mr. Daniel Nielson
Director, Department of Human Services
El Dorado County
3057 Briw Road, Suite A
Placerville, CA 95667

**RE: CDBG Standard Agreement 10-STBG-6711 / Clearance of Special Conditions
for Housing Rehabilitation Program activities.**

Dear Mr. Nielson:

With the submittal of the following documents, the County of El Dorado has satisfied special conditions for the *Housing Rehabilitation Program* activity in the above referenced agreement:

Completed Environmental Finding Form (EFF)
Completed Environmental Form 58.6
Completed (5-Year) Rehabilitation Environmental Review (RER)
SHPO Confirmation Letter
Completed Notice of Intent to Request Release of Funds and Certification
Proof of Publication(s)
Current Program Income Reuse Plan
Updated Housing Rehabilitation Program Guidelines
Updated Anti-Displacement and Relocation Assistance Plan

The Department's required public comment period has now ended and no comments were received, therefore, effective with the date of this letter, the County is hereby authorized to begin incurring expenses and drawing down activity funds for this activity.

A fully executed copy of the Authorization to Use Grant Funds (HUD form 7015.16) is being enclosed with this clearance letter.

Should you have any questions or need any assistance, you may contact your CDBG program representative, Jay C. Cook, at (916) 319-8136 or jcook@hcd.ca.gov.

Sincerely,

Steven Marshall
CDBG Program Manager

Enclosure: Authority to Use Grant Funds (ATUGF)

Authority to Use Grant Funds

U.S. Department of Housing and Urban Development
Office of Community Planning and Development


To: (name & address of Grant Recipient & name & title of Chief Executive Officer) Daniel Nielson, M.P.A. Director El Dorado County Department of Human Services 3057 Briw Road, Suite A Placerville, CA 95667	Copy To: (name & address of SubRecipient)
--	--

We received your Request for Release of Funds and Certification, form HUD-7015.15 on	August 23, 2011
Your Request was for HUD/State Identification Number	10-STBG-6711

All objections, if received, have been considered. And the minimum waiting period has transpired. You are hereby authorized to use funds provided to you under the above HUD/State Identification Number. File this form for proper record keeping, audit, and inspection purposes.

Program Activity / Project Description:

Housing Rehabilitation Program - The program is for approximately \$7,00,000 in funding provided by CDBG and CDBG Program Income Revolving Loan Account for a period of five years commencing on July 18, 2011 to undertake a project known as County of El Dorado Housing Rehabilitation Program for the purpose of single family rehabilitation in the unincorporated areas of El Dorado County for approximately 35 assisted units. The County of El Dorado offers low interest rate loans to homeowners that earn 80% or less than the area median income level. These loans can only be used to finance certain types of repairs or improvements to the homes that are outlined in the Program Guidelines. These rehabilitation projects will primarily be for repairing or correcting health and safety issues so as to maintain and improve the low-income housing stock within the County.

Typed Name of Authorizing Officer THOMAS BRANDEBERRY Title of Authorizing Officer CDBG Section Chief	Signature of Authorizing Officer X 	Date (mm/dd/yyyy) 10/30/11
---	--	--------------------------------------

Previous editions are obsolete.

form HUD-7015.16 (2/94)
ref. Handbook 6513.01

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF FINANCIAL ASSISTANCE****Community Development Block Grant Section (CDBG)**

1800 Third Street, Suite 330
Sacramento, CA 95811
(916) 552-9398
FAX (916) 319-8488



August 24, 2011

Ms. Cynthia J. Freeland
El Dorado County / Department of Human Services
Housing, Community and Economic Development (HCED)
3057 Briw Rd, Suite A
Placerville, CA 95667

RE: APPROVAL OF UPDATED HOUSING REHABILITATION PROGRAM GUIDELINES

Dear Ms. Freeland,

The Department of Housing & Community Development (Department) received a copy of the County of El Dorado's (County) recently updated Housing Rehabilitation Program Guidelines (Guidelines) on Tuesday, August 23, 2011.

The County's updated Housing Rehabilitation Program Guidelines have been reviewed and have been found to be in compliance with Community Block Grant Program (CDBG) current requirements.

Please insure a copy of these newly approved Guidelines are included in each of the County's housing rehabilitation program activity files (each open grant and program income revolving loan account).

If you have any questions or need any additional assistance, please feel free to contact me by telephone at (916) 319-8136, or e-mail at jcook@hcd.ca.gov.

Sincerely,

Jay C. Cook
CDBG Program Representative II

cc: Living File

Rehab Eligibility List 3-12-12

C D B G REHAB ELIGIBILITY LIST				
Contact				
No.	Name & Address	Household Size	TIG	Senior/ Disabled
1	Female Pollock Pines, CA 95726	HH1	EL	
2	Female Mount Akum, CA 95656	HH3	VL	
3	Female Placerville, CA 95667 (Pleasant Valley, CA)	HH1	VL	
4	Female El Dorado, CA 95623	HH1	VL	S/D
5	Female Georgetown, CA 95634	HH3	EL	D
6	Female Georgetown, CA 95634	HH1	VL	
7	Female Rescue, CA 95672	HH3	L	
8	Female Placerville, CA 95667	HH2	L	S
9	Male Diamond Springs, CA 95619	HH4	L	
10	Male Grizzly Flats, CA 95636	HH1	EL	D
11	Male El Dorado Hills, CA 95762	HH2	L	
12	Female Placerville, CA 95667	HH2	L	
13	Female Pilot Hill, CA	HH3	L	
14	Male El Dorado, Ca 95623	HH3	VL	
15	Female Mt. Aukum, CA 95656	HH3	VL	

Rehab Eligibility List 3-12-12

C D B G REHAB ELIGIBILITY LIST				
Contact				
No.	Name & Address	Household Size	TIG	Senior/ Disabled
16	Female El Dorado Hills, CA 95762	HH5	L	
17	Female South Lake Tahoe, CA 96151		L	
18	Female Camon Park, CA 95682	HH1	EXL	S
19	Female Placerville, CA 95667	HH1	VL	