

**El Dorado County Department of Human Services
Community Development Block Grant
First Time Homeownership Assistance and Housing Rehabilitation Programs**

Loan Summary

Housing Rehabilitation Loan Program (1994-2009):

Loan Status	Original Principal Loan Value	Number of Loans Provided	% of Total Loans
Open - Deferred Payment Loans	\$ 716,351	22	35%
Open - Amortized Loans	251,020	9	14%
Default - Foreclosure*	71,214	4	6%
Paid	711,321	28	44%
Total Loans Administered:	\$ 1,749,906	63	100%

* Four client loans made during early administration of the grant program (1995-1996) were foreclosed; there have not been any client foreclosures since 1999.

Funding Sources for Loans Disbursed:

1994 CDBG Grant:	\$ 390,609	20 loans
2001 CDBG Grant:	\$ 230,900	8 loans
2004 HOME Grant:	\$ 378,263	8 loans
2005 CDBG Grant:	\$ 205,266	6 loans
Revolving Loan Fund:	\$ 544,868	21 loans

Applicant Demographics:

Client Loans Made:	63	Applicant Age Groups:			
Total Household Members Served:	153	25 - 34:	7%	65 - 74:	10%
Male Applicants:	53%	35 - 44:	28%	75 - 84:	15%
Female Applicants:	47%	45 - 54:	20%		
Disabled Applicants:	35%	55 - 59:	13%		
		60 - 64:	7%		

Income Categories of Applicant Households (based on percentage of Area Median Income):

Extremely Low (30%):	15%	Very Low (50%):	23%
Low (80%):	62%		

**El Dorado County Department of Human Services
Community Development Block Grant
Housing Rehabilitation Loan Program - Client History**

Loan #	Client	Funding Source					Revolving Loan Fund	2004 HOME	LBP Abate. Grant	Loan Date	Current Status	Monthly Payment	Status Date	Current Loan Balance
		94 CDBG Grant	01 CDBG Grant	05 CDBG Grant										
1	Male, Household 1	\$ 8,000.00							Sep-95	Paid		09/22/08	\$ -	
2	Female, Household 2	10,000							Sep-95	Open	Deferred	06/19/09	\$ 7,364	
3	Male, Household 2	15,976							Sep-95	Paid		08/01/00	\$ -	
4	Male, Household 9	40,000							Sep-95	Paid		11/02/02	\$ -	
5	Female, Household 1	9,000							Oct-95	Paid		07/12/96	\$ -	
6	Disabled Male, HH 2	8,510							Oct-95	Foreclosure		01/13/99	\$ -	
7	Male, Household 5	30,500							Nov-95	Paid		04/02/03	\$ -	
8	Male, Household 4	23,000							Dec-95	Foreclosure		06/01/97	\$ -	
9	Male, Household 4	14,098							Dec-95	Paid		07/01/99	\$ -	
10	Male, Household 6	40,000							Dec-95	Paid		01/31/00	\$ -	
11	Female, Household 3	8,435							Dec-95	Paid		09/27/02	\$ -	
12	Male, Household 4	23,250							Dec-95	Paid		12/06/02	\$ -	
13	Female, Household 1	22,079							Dec-95	Foreclosure		01/30/97	\$ -	
14	Disabled Female, HH 1	40,000							Jan-96	Paid		11/05/07	\$ -	
15	Female, Household 4	11,226							Jan-96	Open	Deferred	06/19/09	\$ 10,277	
16	Male, Household 4	30,910							Jan-96	Paid		09/01/99	\$ -	
17	Disabled Male, HH 2	17,625							Feb-96	Foreclosure		01/14/99	\$ -	
18	Disabled Male, HH 3	18,000							Mar-96	Paid		03/01/01	\$ -	
19	Disabled Male, HH 2	8,500							Apr-96	Paid		12/13/04	\$ -	
20	Disabled Female, HH 1	11,500							Jan-97	Paid		09/20/99	\$ -	
21	Disabled Male, HH 6				\$ 40,000				Feb-97	Paid		11/27/02	\$ -	
22	Male, Household 3				30,000				May-97	Paid		09/19/08	\$ -	
23	Male, Household 4				40,000				Jun-97	Paid		10/01/01	\$ -	
24	Male, Household 2				38,000				Aug-97	Open	\$95.00	06/19/09	\$ 38,000	
25	Male Household 2				30,000				Aug-97	Paid		08/24/04	\$ -	
26	Male, Household 2				40,000				Sep-97	Paid		02/01/01	\$ -	
27	Disabled Male, HH 2				9,569				Sep-97	Open	\$76.60	06/19/09	\$ 5,616	
28	Disabled Female, HH 1				40,000				Jan-98	Open	\$192.91	06/19/09	\$ 40,000	
29	Male, Household 2				9,360				May-98	Paid		02/01/01	\$ -	
30	Male, Household 2				18,000				May-98	Paid		07/31/98	\$ -	
31	Disabled Male, HH 2				17,293				Jun-02	Open	\$72.94	06/19/09	\$ 14,597	
32	Female, Household 3		\$ 18,635		7,954				Nov-02	Paid		05/21/08	\$ -	
33	Disabled Male, HH 2		25,000						Mar-03	Paid		10/27/06	\$ -	
34	Female, Household 2		39,749						Sep-03	Paid		09/27/05	\$ -	
35	Female, Household 3		14,198						Sep-03	Paid		03/26/04	\$ -	
36	Female, Household 1		40,000					\$ 5,000	Oct-03	Open	\$100.00	06/19/09	\$ 40,000	

Low Income Category: E - Extremely, V - Very, L - Low

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Loan #	Client	Funding Source					Revolving Loan Fund	2004 HOME	LBP Abate. Grant	Loan Date	Current Status	Monthly Payment	Status Date	Current Loan Balance
		94 CDBG Grant	01 CDBG Grant	05 CDBG Grant	06 CDBG Grant	07 CDBG Grant								
37	Disabled Female, HH 1		14,712								Deferred	06/19/09	\$ 14,712	
38	Female, Household 1					39,703					Open	06/19/09	\$ 14,978	
39	Female, Household 3		39,977								Paid	10/13/04	\$ -	
40	Disabled Female, HH 1		38,629					2,840		Mar-04	Paid	01/01/04	\$ -	
41	Disabled Male, HH 1					6,861				Jul-04	Open	06/19/09	\$ 6,861	
42	Male, Household 2					24,745				Sep-04	Open	06/19/09	\$ 24,745	
43	Female, Household 5					39,950				Jan-05	Open	06/19/09	\$ 39,950	
44	Male, Household 2					11,958				Mar-06	Open	06/19/09	\$ 9,810	
45	Disabled Female, HH 2						\$ 121,531			Mar-06	Open	06/19/09	\$ 121,531	
46	Disabled Female, HH 2			\$ 39,000				1,000		Mar-06	Open	06/19/09	\$ 39,000	
47	Male, Household 2							980		Mar-06	Open	06/19/09	\$ 54,765	
48	Female, Household 2					21,021				May-06	Open	06/19/09	\$ 24,999	
49	Female, Household 2									May-06	Paid	12/05/09	\$ -	
50	Disabled Female, HH 3						37,933			May-06	Open	06/19/09	\$ 37,828	
51	Disabled Female, HH 2						32,344	480		May-06	Open	06/19/09	\$ 32,344	
52	Disabled Female, HH 2						54,610			Aug-06	Open	06/19/09	\$ 54,610	
53	Male, Household 4					14,547				Aug-06	Open	06/19/09	\$ 12,741	
54	Disabled Female, HH 1			35,000				5,000		Oct-06	Open	06/19/09	\$ 35,000	
55	Disabled Female, HH 1						8,710			Oct-06	Open	06/19/09	\$ 8,710	
56	Disabled Female, HH 2						46,721			Oct-06	Open	06/19/09	\$ 46,721	
57	Male, Household 4					36,331				Feb-08	Open	06/19/09	\$ 36,331	
58	Male, Household 4					29,576				Feb-08	Open	06/19/09	\$ 29,576	
59	Disabled Female, HH 2			39,862						May-08	Open	06/19/09	\$ 39,862	
60	Female, Household 1			11,410						May-08	Open	06/19/09	\$ 11,410	
61	Female, Household 1			39,998						Jul-08	Open	06/19/09	\$ 39,998	
62	Female, Household 3			39,996						Jul-08	Open	06/19/09	\$ 39,996	
63	Male *Approved-In progress											In progress	06/19/09	
No. of Loans by Funding Source:		20	8	6	21	8	9	9					30	
Total Amount of Loans Disbursed:		\$ 390,609	\$ 230,900	\$ 205,266	\$ 544,868	\$ 378,263	\$ 28,950				\$ 1,007		\$ 932,332	

El Dorado County Department of Human Services Community Development Block Grant Housing Rehabilitation Loan Program - Client Demographics

2000	Head of Household (HOH)				HOH Age Group								
Census Data:	Male	Female			20-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	
	49.9%	50.1%			17.4%	4.3%	10%	17.8%	17.1%	5.5%	4.3%	7.0%	4.2%

Client	Income Level	% Median Income	Male	Female	Household Size									Total Persons in Household	Disability	Head of Household Age Group										
					1	2	3	4	5	6	7	9	20 - 24			25 - 34	35 - 44	45 - 54	55 - 59	60 - 64	64 - 74	75 - 84				
1	E	29%	X		X									1												X
2	V	34%		X		X								2					X							
3	L	60%	X			X								2						X				X		
4	L	73%		X									X	9												
5	E	25%			X									1												X
6	V	37%	X			X								2	X											
7	L	75%	X							X				5					X							
8	L	57%	X						X					4												
9	L	73%	X						X					4			X									
10	L	44%	X						X					6					X							
11	E	28%		X				X						3												
12	L	67%			X				X					4					X							
13	L	67%		X	X									1					X							
14	V	42%		X	X	X								1					X							
15	E	28%		X		X	X							4												
16	L	66%	X					X						4						X						
17	L	78%	X		X									2					X							
18	V	45%	X			X								3					X							
19	L	69%	X					X						2					X							
20	V	32%		X		X								1					X				X			
21	L	74%	X											6					X							
22	E	28%	X			X								3					X							
23	L	75%	X				X							4					X							

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2000	Head of Household (HOH)				HOH Age Group								
Census	Male		Female		20-24		25-34	35-44	45-54	55-59	60-64	65-74	75-84
Data:	49.9%		50.1%		17.4%	4.3%	10%	17.8%	17.1%	5.5%	4.3%	7.0%	4.2%

Client	Income Level	% Median Income	Male	Female	Household Size									Total Persons in Household	Disability	Head of Household Age Group										
					1	2	3	4	5	6	7	9	20 - 24			25 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 - 84				
24	V	45%	X			X								2												
25	E	24%	X			X								2						X						
26	L	76%	X			X								2						X						
27	E	25%	X			X								2						X						
28	L	63%		X			X							1						X						
29	L	76%	X			X								2						X						
30	V	32%	X			X								2						X						
31	L	62%	X			X								2						X						
32	L	71%		X			X							3						X						
33	V	32%	X			X								2						X						
34	L	71%		X			X							2						X						
35	L	52%		X			X							3						X						
36	L	58%		X			X							1						X						
37	V	34%		X			X							1						X						
38	L	51%		X			X							1						X						
39	L	53%		X			X							3						X						
40	L	56%		X			X							1						X						
41	E	29%	X				X							1						X						
42	V	48%	X				X							2						X						
43	V	49%		X			X							5						X						
44	L	56%	X				X							2						X						
45	L	80%		X			X							2						X						
46	L	76%	X				X							2						X						

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2000 Census Data:	Head of Household (HOH)	HOH Age Group	
	Male Female	20-24 25-34 35-44 45-54 55-59 60-64 65-74 75-84	
	49.9% 50.1%	17.4% 4.3% 10% 17.8% 17.1% 5.5% 4.3% 7.0% 4.2%	

Client	Income Level	% Median Income	Male	Female	Household Size									Total Persons in Household	Disability	Head of Household Age Group							
					1	2	3	4	5	6	7	9	20 - 24			25 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 - 84	
47	L	70%		X		X							2			X							
48	L	69%		X		X							2				X						X
49	L	66%		X				X					3			X							
50	V	45%		X		X							2			X							X
51	L	77%		X				X					2			X							
52	L	79%	X										4			X							
53	L	55%		X		X							1			X							X
54	V	35%		X				X					2			X							
55	L	72%	X										4			X							
56	L	79%	X										4			X							
57	L	74%	X					X					2			X							
58	V	34%		X		X							1				X						X
59	L	60%		X		X							1										
60	E	28%		X				X					3										X
Total Served		%	53%	47%	23%	40%	13%	15%	3%	3%	0%	2%	153	35%	0%	7%	28%	20%	13%	7%	10%	15%	

Low Income Category: E - Extremely, V - Very, L - Low