



Excluded Parties List System

**Search Results Excluded By
Exact Name : County of El Dorado
as of 03-Jun-2009 1:30 PM EDT**

Your search returned no results.

STATEMENT OF ASSURANCES (2009) - Forms

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

The 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
 - e. Solicits and provides for a timely written answer to written complaints and grievances, within 15 working days where practicable; and

STATEMENT OF ASSURANCES (2009) - Forms

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
- c. Was adopted pursuant to a specific requirement of a State or multi-State board, agency, department, or commission; or

STATEMENT OF ASSURANCES (2009) - Forms

- 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.

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 L of the State's 2005-2010 Consolidated Plan. The Plan can be found at: <http://www.hcd.ca.gov/hpd/hrc/rep/fed/conplan05-10final.pdf>.

STATEMENT OF ASSURANCES (2009) - Forms

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 principals 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 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.

STATEMENT OF ASSURANCES (2009) - Forms

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.

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

NAME OF CERTIFYING OFFICIAL:

Ron Briggs (*print/type*)

CHIEF ADMINISTRATIVE EXECUTIVE:

Chairman, El Dorado County Board of Supervisors (*enter exact title of person signing*)

Signature (**blue ink**)

Date certified

OMB CIRCULAR A-133 - Forms

Office of Management and Budget (OMB) Circular A-133 is used pursuant to the Single Audit Act of 1984, P.L. 98-502, and the Single Audit Act Amendments of 1996, P.L. 104-156. It sets forth the standards for obtaining consistency and uniformity among Federal agencies for the audit of states, local governments, and non-profit organizations expending Federal awards. Cities and counties not exempted from the requirements of OMB Circular A-133 must submit their audits to the State Controller. Non-profit organizations not exempted must submit their audits to the California Department of Housing and Community Development.

Pursuant to the requirements of OMB Circular A-133, please check the appropriate statement and certify at the bottom of the page:

- The County of El Dorado has expended more than \$500,000 in Federal funds in fiscal year 2007/2008 and is required to conduct a single audit or program specific audit for this year in accordance with the provisions of OMB Circular A-133:
- The audit has been completed and has been submitted to the appropriate control agency. (Proof of submittal must be submitted with this form and the application. Failure to do so may result in denial of CDBG funds.)
 - The audit has not been completed. It is anticipated that the audit will be completed and submitted to the appropriate control agency by: _____ (date). (Upon completion of audit, proof of submittal must be submitted to CDBG in order to be eligible for funding consideration.)
- The _____ (name of entity) has expended less than \$500,000 in federal funds in fiscal year 2007/2008 and is exempt from the requirements of OMB Circular A-133. Non-Federal entities that expend less than \$500,000 a year in Federal awards are exempt from Federal audit requirements for that year, but records must be available for review or audit by appropriate officials of the Federal agency, pass-through entity, and the General Accounting Office. (Submit proof of this statement with this form and the application. Failure to do so may result in denial of CDBG funds.)

I certify on behalf of El Dorado County Department of Human Services that the above is a true and accurate statement.

Janet Walker-Conroy
(Printed/Typed Name)

Human Services Acting Director
(Title)

(Signature) (blue ink)

(Date signed)



JOHN CHIANG
California State Controller

June 8, 2009

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

Re: 2007-08 Fiscal Year Confirmation of Reports Received

This letter is confirmation that you have submitted your 2007-08 single audit reporting package to the State Controller's Office (SCO) and are in compliance with the Single Audit Act. The Single Audit Act and Office of Management and Budget (OMB) Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*, requires non-federal entities that expend equal to or in excess of \$500,000 in a fiscal year in federal awards to have an audit performed in accordance with the Single Audit Act.

At this time, the SCO has not yet completed a desk review of your single audit package or determined whether the report meets the requirements of OMB Circular A-133. We will notify you via mail when your report has been certified. Thank you for your cooperation.

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,

A handwritten signature in cursive script that reads "Cassandra Moore-Hudnall".

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

MAILING ADDRESS P.O. Box 942850, Sacramento, CA 94250-5874
SACRAMENTO 300 Capitol Mall, Suite 518, Sacramento, CA 95814 (916) 324-8907
LOS ANGELES 600 Corporate Pointe, Suite 1000, Culver City, CA 90230 (310) 342-5656

Mountain Democrat

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

Proof of Publication of NOTICE OF PUBLIC HEARING

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:

05/08

All in the year 2009

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

Dated at Placerville, California, this 8th day of May, 2009


Signature

NOTICE OF PUBLIC HEARING
NOTICE IS HEREBY GIVEN that the El Dorado County Department of Human Services, Housing Programs, will conduct a public hearing at 10:00 am. on Wednesday, May 20, 2009 at 837 Spring Street, Room 48, Placerville to discuss the Fiscal Year 2009-10 Community Development Block Grant (CDBG) Program for the General allocation and to solicit citizen input.
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, and Public Improvements activities. Projects funded with CDBG General, Native American and/or Colonias Allocations must meet the National Objective of Benefit to Targeted Income Group (TIG) persons.
The Housing Programs on behalf of the County of El Dorado anticipates applying for the maximum grant amounts as stated in the Notice of Funding Availability (NOFA).
The purpose of the public hearing will be to provide citizens an opportunity to comment/recommend activities for preparation of a CDBG application. If you are unable to attend the public hearing, you may direct written comments to the County of El Dorado, Human Services Department, Housing Programs, 837 Spring Street, Placerville, CA 95667, Attn: Shawna Purvins or you may telephone (530)821-6300. In addition, information may be obtained at the above address between the hours of 8:00 a.m. and 6:00 p.m. on weekdays.
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 contact (530)821-6300 to arrange for those accommodations to be made.
El Dorado County and the State assure equal housing and employment opportunities to all without regard to race, color, religion, sex, age, handicap, sexual preference, marital status or national origin. The above location is fully accessible to mobility-impaired individuals.
05/08 02626435



EL DORADO COUNTY
DEPARTMENT OF HUMAN SERVICES
El Dorado County Housing, Community & Economic Development

**Community Development Block Grant (CDBG)
Public Hearing
FY 2009-10 General Allocation Notice of Funding Availability**

Public Hearing Minutes

Date: May 20, 2009

Time: 10:00 to 11:00 a.m.

Location: 937 Spring Street
Placerville, CA 95667
Room 46

Present: C.J. Freeland, staff; Yvette Wencke, staff; Sharon Guth, staff

Correspondence: Miwok Tribe of the El Dorado Rancheria

The meeting was opened at 10:00 by C.J. Freeland. No members of the public were in attendance. Correspondence received in response to the public hearing notice was read and entered into the record. (Copy of letter attached).

Mr. Cuauhtemoc Gonzales, Chairman of the Miwok Tribe of El Dorado Rancheria wrote to express an interest in partnering with the County to apply for the CDBG general allocation grant for the purpose of providing assistance to tribal members for housing rehabilitation and homebuyer assistance.

No other correspondence was received and no member of the public appeared for comment.

There being no further business, the meeting was closed at 11:00 a.m.

Miwok Tribe of the El Dorado Rancheria

May 19, 2009

Cynthia Freeland
County of El Dorado
937 Spring Street
Placerville, CA 95667

RE: HCD's Community Development Block Grant General Allocation

Dear Ms. Freeland:

Our Tribe is interested in partnering with the County of El Dorado to apply for the California Department of Housing and Community Development's (HCD) Community Development Block Grant (CDBG) in the funding cycle for Fiscal Year 2009-10. HCD will give 50 bonus points to projects that have partnered with eligible non-federally recognized tribes where at least 51 percent of the beneficiaries were Native American tribal members.

Our people have inhabited El Dorado County since time immemorial. Our traditional use area includes a large portion of the western slope of El Dorado County. Without recounting too much history, our Tribe bore the brunt of the impacts from the Gold Rush in 1848. Our ancestors were signatories to the 1852 Treaty at the Forks of Cosumnes. Sadly, that and the other 17 California treaties negotiated by the United States were never ratified by the U.S. Senate. In 1915, the United States purchased an 80-acre parcel of land for our ancestors that were living in and around the town of El Dorado. This property was known as the El Dorado Rancheria. The Rancheria was terminated in 1966 pursuant to the California Rancheria Act. Members of our Tribe have continued to hold title to that land from termination to the present day. About 120 of our 290 Tribal Members live within the County. While we have not been entirely able to recuperate from the unlawful termination of our federal recognition, we have been able to maintain our cultural identity and have a stable tribal government.

Our most pressing need is to be able to provide assistance to our members for housing rehabilitation and homebuyer assistance. We look forward to being able to partner with the County of El Dorado for this project. Our Tribe supports the County's application for the Department of Housing and Community Development Community Development Block Grant for Fiscal Year 2009-2010.

Feel free to contact me if you have any questions. I can be reached at (916) 996-0384 or at chair@eldoradorancheria.org.

Thank you for your time.

Sincerely,



Cuauhtémoc Gonzalez
Chairman



EL DORADO COUNTY
DEPARTMENT OF HUMAN SERVICES
El Dorado County Housing, Community & Economic Development

**Community Development Block Grant (CDBG)
Public Hearing
FY 2009-10 General Allocation Notice of Funding Availability**

Public Comment Response

On May 20, 2009, the County of El Dorado Human Services Department received correspondence and comment from the Miwok Tribe of the El Dorado Rancheria in response to the public hearing for the design phase for the 2009-2010 Community Development Block Grant General Allocation Notice of Funding Availability.

Mr. Cuauhtemoc Gonzales, Chairman of the Miwok Tribe of El Dorado Rancheria, wrote to express an interest in partnering with the County to apply for the CDBG general allocation grant for the purpose of providing assistance to tribal members for housing rehabilitation and homebuyer assistance.

Staff contacted Mr. Gonzales in response to his letter to let him know that staff would explore the opportunity to partner with the members Miwok Tribe of the El Dorado Rancheria for the Housing Rehabilitation Program. Mr. Gonzales offered his assistance and cooperation as needed.

Submitted by:

C.J. Freeland
Administrative Technician
Department of Human Services



EL DORADO COUNTY
DEPARTMENT OF HUMAN SERVICES

Housing, Community & Economic Development Block Grant Programs

PUBLIC NOTICE:

FOR PUBLICATION: June 17, 2009

PLEASE CALL WITH AD COST AND TO CONFIRM INSERTION DATE.

Contact: C.J. Freeland, 530-621-6388 or cynthia.freeland@edcgov.us

AD # CDBG061709

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the El Dorado County Board of Supervisors will conduct a public hearing on Tuesday, June 30, 2009, at 9:00 a.m. at the Board of Supervisors meeting room, 330 Fair Lane, Placerville, CA to discuss the Fiscal Year 2009-10 Community Development Block Grant (CDBG) General Allocation application and to solicit citizen input.

The Human Services Department, on behalf of the County of El Dorado, is applying for a grant amount of up to \$600,000 under the General Allocation for a combination Housing Rehabilitation Program, Homebuyer Assistance Program and Public Improvement Project to be performed within the unincorporated area of the County.

The purpose of the public hearing is to provide citizens an opportunity to comment on the proposed activities. If you are unable to attend the public hearing, you may direct written comments to: El Dorado County, Department of Human Services, 937 Spring Street, Placerville, CA 95667, Attn: Shawna Purvines, by 5:00 p.m. Monday, June 29, 2009. In addition, a public information file is available for review at the above address between the hours of 8:00 a.m. and 5:00 p.m. on weekdays.

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 contact CJ Freeland at (530) 621-6388 to arrange for those accommodations to be made. Notification 24 hours prior to the meeting will enable the County to make reasonable accommodations to assure accessibility at the meeting.

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



**Placeholder
for
BOARD
RESOLUTION**



**Placeholder
for
BOARD
RESOLUTION**

ENVIRONMENTAL FINDING FORM (EFF) - Forms



U.S. Department of Housing and Urban Development
Pacific/Hawaii Office
450 Golden Gate Avenue
San Francisco, California 94102-3448

CDBG Grantee: County of El Dorado

Activity: (scope of NEPA Activity, e.g., sewer and water improvements in support of shopping center development **and** identification of CDBG Activity, e.g., planning/technical assistance grant, housing rehabilitation, community facilities, new housing construction, public works, business loan, public infrastructure, microenterprise program):

The environmental level of clearance for GENERAL ADMINISTRATIVE ACTIVITIES is:

- Exempt (24 CFR Part 58.34), **OR**
 Categorically excluded not subject to the §58.5 statutes [24 CFR Part 58.35(b)]

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6

- Categorically excluded subject to the §58.5 statutes per 24 CFR Part 58.35(a), but **requires no** mitigation and *has converted to exempt status* [24 CFR Part 58.34(a)(12)], *or*
 Categorically excluded subject to the §58.5 statutes [24 CFR Part 58.35(a)], but **will require** mitigation and, therefore, will not convert.

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6, **AND**
 Statutory Worksheet, **OR**
 Rehabilitation Environmental Review (RER) form (tiered environmental reviews only). RER Appendix A (Parts 3-6) must be completed after the project site is identified and before you proceed with the project. A copy of Appendix A must be kept in the project file.

If the Statutory Worksheet triggers public noticing requirements, also provide:

- Notice of Intent to Request Release of Funds (proof of publication) and
 Request for Release of Funds and Certification (HUD-7015.15 form).

The RER **requires** public noticing, provide:

- Notice of Intent to Request Release of Funds (proof of publication) and
 Request for Release of Funds and Certification (HUD-7015.15 form)

- Environmental Assessment (24 CFR Part 58.36)

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6
 Environmental Assessment
 Combined Finding of No Significant Impact/Notice of Intent to Request Release of Funds (proof of publication)
 Request for Release of Funds and Certification (HUD-7015.15 form)

- Environmental Impact Statement (24 CFR Part 58.37). **Contact a CDBG Representative.**

Certifying Officer Signature
(Rev.)

Janet Walker-Conroy
Print Name

Date Certified
09-0829.D.16

8/04
40

HUD ENVIRONMENTAL FORM FOR STATUTES AND REGULATIONS AT 24 CFR 58.6 - Forms



U.S. Department of Housing and Urban Development
Pacific/Hawaii Office
450 Golden Gate Avenue
San Francisco, California 94102-3448

ACTIVITY DESCRIPTION: GENERAL ADMINISTRATIVE ACTIVITIES

Level of Environmental Review Determination (per EFF): Exempt per 24 CFR 58.34

(Exempt per 24 CFR 58.34, Categorically excluded not subject to statutes per § 58.35(b), Categorically excluded subject to statutes per § 58.35(a), Environmental Assessment per § 58.36, or EIS per 40 CFR 1500)

STATUTES and REGULATIONS listed at 24 CFR 58.6

FLOOD DISASTER PROTECTION ACT

1. Does the project involve acquisition, construction or rehabilitation of structures located in a FEMA identified Special Flood Hazard?
 No Cite Source Document: Exempt General Admin Activities will not impact 100 year flood zones. (This factor is completed; go to next factor).
 Yes Source Document: _____
2. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?
 Yes Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the project, in the amount of the total project cost. A copy of the flood insurance policy declaration must be kept on file.
 No Federal assistance may not be used in the Special Flood Hazards Area.

COASTAL BARRIERS RESOURCES ACT

1. Is the project located in a coastal barrier resource area?
 No Cite Source Documentation: There are no Coastal Barrier Resources on West Coast of United States. (This factor is completed; go to next factor).
 Yes Federal assistance may not be used in such an area.

AIRPORT RUNWAY CLEAR ZONES AND CLEAR ZONES DISCLOSURES

1. Does the project involve the sale or acquisition of existing property within a Civil Airport's Runway Clear Zone or a Military Installation's Clear Zone?
 No Activity does not involve acquisition or sale of property. Project complies with 24 CFR 51.303(a)(3). **(This factor is completed)**
 Yes **Disclosure statement must be provided** to buyer and a copy of the signed disclosure must be maintained in this Environmental Review Record.

Preparer Signature

Shawna Purvines
Print Name

Date Certified

Certifying Officer Signature

Janet Walker-Conroy
Print Name

Date Certified

El Dorado County Housing, Community & 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.

Qualifications:

Mrs. Janet Walker-Conroy, as Interim Director of Human Services, is responsible for overall grant management and supervision of the Human Services staff work. She will supervise the monitoring of grant performance. Mrs. Walker-Conroy will review all financial and performance reports, and other documents relating to the grant. Mrs. Walker-Conroy will coordinate HCD's monitoring of the county's grant performance.

Mrs. Janet Walker-Conroy's resume is attached.

Shawna Purvines, as Senior Planner, is responsible for assisting the Director in overall grant management and supervision of the CDBG Program. Ms. Purvines is responsible for managing the everyday tasks related to CDBG activities along with performance reports and other documents relating to the grant. Ms. Purvines is responsible for monitoring of grant performance.

Ms. Purvines' resume is attached.

Lynda Webb, as Chief Financial Officer, is responsible for oversight of the budget and financial recordkeeping, including the review and approval of monthly cash reports, semi-annual Financial and Accomplishment Reports and Annual Grantee Performance reports. She will provide oversight of grant expenditures and coordinate the annual audits of same. Ms. Webb is also responsible for overseeing the County's Revolving Loan portfolio.

Resume: Ms. Webb was Senior Accountant for Human Services (formerly Community Services) between 1989 and 2004 when she was promoted to Chief Financial Officer overseeing all social services programs. In her position she has managed the financial recordkeeping and auditing for various state and federal grants, including CDBG/EDBG/HOME grants. Prior to working for El Dorado County, Ms. Webb was a controller for Checkmate Management, Inc., where she managed the financial operations of fifteen companies.

Sharon Guth, as Department Analyst, is responsible for the daily management of grant programs and revolving loan fund activities. Ms. Guth is responsible for monitoring of program loan portfolios. Ms. Guth is responsible for monitoring the progress of the construction through completion of each project. Ms. Guth is responsible for general

implementation of new grants. Her related background includes experience in accounting and construction.

Ms. Guth's resume is attached.

Cynthia Freeland and Yvette Wencke, as Administrative Technicians, are responsible for the daily program activities, including monitoring the progress of the construction through completion of each project, lead-based paint visual inspections, and underwriting of homeowner loans.

Mrs. Freeland's and Ms. Wencke's resumes are attached.

Jack Thompson, as 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 Department of Human Services, Community Services Division, from 1999 to present. His experience with the department includes Public Housing Authority Choice Voucher (formerly Section 8) program, Weatherization, and CDBG Housing Rehabilitation. His related background experience is in construction.

JANET WALKER-CONROY, M.A.

EDUCATION

CHAPMAN UNIVERSITY, ORANGE, CA.

Master of Arts, Psychology, Marriage, Family, and Child Counseling - 1996

CHAPMAN UNIVERSITY, ORANGE, CA

Bachelor of Arts, Psychology - 1994

EXPERIENCE

EL DORADO COUNTY DEPARTMENT OF HUMAN SERVICES, PLACERVILLE, CA

Assistant Director, February, 2005 – Present

Assisted the Department Director in administration of the department, policy development, program planning, fiscal management, budget administration and staff oversight. Represented the department at various State and local meetings. Retained designation as Public Guardian and appointed as Area Agency on Aging Director, and performed responsibilities of both positions. Acted for the Director in his absence and in all matters to which assigned. Participated in budget preparation and monitoring of all Human Services programs.

EL DORADO COUNTY DEPARTMENT OF HUMAN SERVICES, PLACERVILLE, CA

Division Chief, March, 2004 – February, 2005

Administered Child Protective Services, Employment and Training, Income Maintenance, Public Guardian, Multipurpose Senior Services Program and Linkages Programs for El Dorado County. Reviewed, developed and implemented policy and procedures, and assisted in monitoring and preparing the budget for the programs listed. Participated in hiring, training, evaluation and discipline of management staff. Attended State and local meetings. Reviewed legislation impacting programs. Worked with staff to identify areas of need and develop solutions for improvement in processes and service delivery to clients. Developed and implemented contract development process to comply with County purchasing requirements.

EL DORADO COUNTY DEPARTMENT OF HUMAN SERVICES, PLACERVILLE, CA

Public Guardian/ Conservator, August, 1996 – March, 2004

Managed the Public Guardian Office and was responsible for monitoring the budget, exploring other revenue sources and implementing programs (Medi-Cal Administrative Activities (MAA) and Targeted Case Management (TCM)) to enhance funding. Served as El Dorado County's MAA/TCM Coordinator, met with Federal and State representatives at State meetings to stay current with regulations regarding maximizing Federal funding to reduce County General Fund in the Public Guardian program, and maintaining accurate records for program compliance. In 1998/99, implemented the first Multipurpose Senior Services Program (MSSP) and Linkages Programs in El Dorado County by interpreting and applying legislation and regulations and recommending staffing levels and budgets. Expanded TCM as a funding source for Linkages in El Dorado County and worked with Linkages Association and the State MAA/TCM Coordinator to achieve expansion of TCM availability to Linkages Programs statewide. Assisted in the hiring, evaluation and discipline of staff in all three programs. In 2001, researched the feasibility and legality of Adult Protective Services (APS)/ In- Home Supportive Services (IHSS) coming under the umbrella of Community Services for more efficient and effective program collaboration and function. Provided information to the Director and, in late 2002, managed the transition of APS/IHSS into Community Services and the incorporation of MSSP /Linkages, Information and Assistance and Public Guardian into the Home of the Elder and Adult Resources Team (HEART) programs to serve adults and people with disabilities. In 2002/03, worked with the Director to establish a County contract model for the IHSS Public Authority. Attended State and local meetings and conferences for the adult programs. Served on the Executive Boards of both the California Association of Public Administrators, Public Guardians and Public Conservators and the MSSP Site Association.

EL DORADO COUNTY DEPARTMENT OF HUMAN SERVICES, PLACERVILLE, CA

Deputy Public Guardian, January, 1995 – August, 1996

Managed a caseload of both Probate and LPS conservatees. Investigated new referrals, filed petitions with the Court as required, marshaled the assets, conducted inventories to file with the Court, applied for entitlements, collected income and identified expenses, and established budgets for each conservatee. Worked with all clients and their families, both to make careful medical decisions and to establish end of life wishes, and documented all contacts in the files. Filed accountings for each conservatee annually and submitted to the Court. Worked with members of the community to assist clients who were referred to see if there were options available that were less restrictive than conservatorship. Worked closely with Mental

Health on the LPS clients to assure appropriate placement and care. Attended quarterly meetings at locked facilities to assure progress and appropriate treatment of each client. Was a member of Marshall Hospital's Bioethics Committee and presented more complex cases for input and guidance. Learned to work comfortably within the legal system. Utilized other Public Guardian offices throughout the State for case consultation and practices through networking within the Public Guardian Association.

SHAWNA LAHEY PURVINES

WORK HISTORY

May 2006 - Present County of El Dorado, **Senior Planner**

Responsibilities & Accomplishments

- ◆ Lead Staff on the 2008-2013 Housing Element Update; Adopted July 2008 with Certification anticipated by June 2009
- ◆ General Plan Amendments to increase Floor Area Ratio for Commercial, Industrial and R&D, including Supplement to the General Plan EIR
- ◆ General Plan and Zoning Ordinance Amendment to encourage higher density Mixed Use Development in Commercial Zones
- ◆ Housing Element Implementation including Grant application and management
- ◆ Current Case Planning (CEQA, Staff Report, exhibits, etc)
- ◆ Lead staff in updating, implementing and monitoring County's General Plan and Zoning Ordinance
- ◆ Coordinated General Plan Fee Study and Public Facilities and Services Financing Plan
- ◆ Act as liaison to other County departments, regional agencies, state/federal agencies, and local organizations
- ◆ Work closely with elected and appointed officials
- ◆ Prepare all CEQA required documents
- ◆ Prepare and present Board of Supervisors and Commission presentations
- ◆ Development of District Design Guidelines
- ◆ Coordinate with all County departments to ensure a comprehensive and consistent approach to Customer Service
- ◆ Permit Plan Check; Residential and Commercial
- ◆ Completed Redevelopment Project Area Study for 6 potential project areas

2001 to April 2006 County of El Dorado, **Economic Development Coordinator**

Responsibilities & Accomplishments

- ◆ Developed and manage the County's Economic Development Program
- ◆ Plan and coordinate economic development activities including business outreach referrals, marketing and capital improvements programs
- ◆ Assisted in the negotiation of development agreements, contracts, resolutions and requests for proposals
- ◆ Coordinated grant-securing efforts that total more than \$4 million. Funds benefit Business Development, Workforce Development, Recreation and Small Business Health programs
- ◆ Manage the County's Promotions program for Film and Tourism
- ◆ Assisted in the reorganization of the local and regional Workforce Development System
- ◆ Act as liaison to other County departments, regional agencies, state/federal agencies, and local organizations
- ◆ Designated LAFCO annexation negotiator for the Board of Supervisors
- ◆ Coordinate with the County's Planning, Building and Transportation departments to ensure a comprehensive and consistent approach to Customer Service
- ◆ Work closely with elected and appointed officials

1997-2001 City of Santa Ana, **Economic Development & Planning**

Responsibilities for Planning included:

- ◆ Most planning counter duties
- ◆ Current Case Planning
- ◆ Research of long range development projects
- ◆ Assisted in updating City's General Plan
- ◆ Commission and Council Presentations
- ◆ Drafting and Design work as needed
- ◆ Review and Complete Certificate of Occupancy, Variances, and Conditional Use Permits Application
- ◆ Prepared CEQA required documents

Responsibilities for Economic Development include:

- ◆ Implemented Empowerment Zone program by managing the development of and staffing for governance structure that includes a 23 member Board of Directors, 3 Board Task Forces, 5 Committees, and 8 sub-committees
- ◆ Contract Management for more than 50 Empowerment Zone Sub-recipient contracts
- ◆ Budget and Administrative Management for the Empowerment Zone program
- ◆ Developed Request for Qualification and Proposals
- ◆ Grant Writing & Report Writing
- ◆ Staff reports for Council, Commissions, and Board
- ◆ Developed a Monitoring and Procedure Policy for the allocation of Empowerment Zone funds
- ◆ Implement and Facilitate Business focus groups, forums and trainings
- ◆ Numerous public presentations on Agency programs
- ◆ Prepare CEQA and NEPA required documents
- ◆ Coordination of activities with developers of commercial and industrial projects
- ◆ National Representative for the 25 Western Regional Federal Empowerment Zones and Enterprise Communities
- ◆ Portfolio Management of over 100 Top Revenue generating companies actively utilizing the California State Enterprise Zone Program and Federal Empowerment Zone Programs
- ◆ Statistical and Trend Analysis,
- ◆ Citywide Assessment and Agency Database Management
- ◆ Launched Business Outreach Programs for retention/attraction
- ◆ Facilitate a Business Community Watch Program
- ◆ Web Page design & updating
- ◆ Citywide Tax Incentive Marketing
- ◆ Coordinated and Facilitated Redevelopment Projects located within Empowerment Zone Boundaries

1992-1997 Desert Community Bank & Wells Fargo Bank, Covina & Victorville, CA, **Operations Officer, Customer Service Manager,**

Responsibilities Banking and Finance include:

- ◆ Managed staff, general operations, auditing, state and federal compliance, security, purchasing, and payroll for mid-size branch.
- ◆ Prepared and executed commercial, real estate, business, auto and consumer loans. Certified in Money Market Fund Accounts.
- ◆ Managed local community marketing plans for Wells Fargo Bank.
- ◆ Develop and implement marketing projects to meet branches sales objectives.
- ◆ Represent Desert Community Bank and Wells Fargo Banks support of the community by participating in local business and social groups. Act as liaison for both institutions as a member of the Chamber of Commerce and Leads Group.

PROFESSIONAL PROFILE

- ◆ Excellent presentation, planning, organization, communication and time management skills
- ◆ Computer skills include: Microsoft Office (Word, Excel, Access, PowerPoint, Publisher), GIS ArcView
- ◆ Recipient of the City of Santa Ana's Top Award for *Exceptional Quality Customer Service* for my individual work on the 1998 Federal Empowerment Zone Application. Santa Ana was designated an Empowerment Zone on January 13, 1999 entitling the City to receive up to \$100 Million Dollars over a 10 year period.
- ◆ Member of the Board of Directors for the California Association of Local Economic Developers (CALED) from 2001 to 2006.
- ◆ Member of National American Planning Association and the California Chapter of APA

EDUCATION

1989-1994 **California State Polytechnic University, Pomona**
 Bachelor of Science Major: Economics

1997-2003 **California State Polytechnic University, Pomona**
 Master of Urban and Regional Planning

Sharon Guth

WORK HISTORY

Department Analyst, El Dorado County, Dept. of Human Services, Housing Programs

February 2005 to current

- Oversee administration of housing, community and economic development grant programs such as the First-Time Homebuyer, Housing Rehabilitation, and Economic Development loan programs to ensure grant objectives and requirements are met. Oversight includes the completion of the set up conditions at the beginning of the grant, expenditure of grant funds during the term to meet grant milestones and provide benefit to the community, maintain compliance with the Standard Agreement, and participate in monitoring at the closeout of the grant.
- Develop and monitor annual housing programs budget and provide ongoing budget projections to Program Manager and Chief Fiscal Officer. Work with Program Manager to determine minimum staffing levels necessary to meet program activity needs.
- Review fiscal reports and State-mandated grant reports to ensure programs are within budget and cash flow is maintained in accordance with expenditure levels.
- Completion of monthly and annual online report submittals to the Federal Department of Housing and Urban Development to maintain Housing Choice Voucher program compliance and to ensure that funding opportunities for the program are maximized. Reports include weekly submittal of participant files, monthly Voucher Management System submittal of program expenditures, and annual financial statement submittal for the fiscal year end.
- Audit Housing Choice Voucher Family Self-Sufficiency client files for ongoing eligibility and caseworker accuracy.
- Assist in the preparation and submittal of applications for State and Federal housing, community and economic development grants to continue to grow ongoing programs, establish new programs and enable new affordable housing project development.
- Prepare and submit Board of Supervisors agenda items and County Counsel requests.
- Develop Request for Proposals to ensure that the scope of work meets the anticipated needs of the program and complies with related State and Federal regulations. Rate and rank the responses directly following the RFP and complete the contract with the selected service provider or consultant per County established contracting processes.
- General Plan Housing Element measure implementation activities.
- Conduct on-site monitoring and desk reviews for affordable housing developments to ensure ongoing regulatory compliance relative to grant funding.

Acting Administrative Technician, El Dorado County, Dept. of Human Services, Housing Programs

September 2004 to February 2005

- Administered grant programs for first-time homebuyers and housing rehabilitation loans to ensure grant objectives were achieved.
- Worked with realtors, lenders, title companies, contractors and homeowners.
- Maintained program budgets for personnel and grant activities and provided budget projections to supervisor.
- Submitted required grant reports to State and Federal agencies.
- Assisted in the preparation of grant applications.
- Trained Fiscal Technician and reviewed fiscal reports for accuracy.

Fiscal Technician, El Dorado County, Dept. of Human Services, Housing Programs

February 2003 to September 2004

- Managed financial data for multiple Housing Programs.
- Processed and submitted to the Auditor's Office monthly housing assistance payments to landlords for Section 8 Rental Assistance Program.
- Completed monthly reconciliations for ten programs to ensure expenditures were within budget.
- Provide state and federal agencies with quarterly and annual financial reports.
- Established and managed escrow accounts for first-time homebuyer and housing rehabilitation loan programs.
- Assisted building contractors, realtors, lenders, landlords and clients with first-time homebuyer and housing rehabilitation loan process.

Accounting Technician – Extra Help, El Dorado County, Dept. of Child Support Services

April 2002 to February 2003

Sharon Guth

- Audited case files to determine balance owed by absent parent and updated data in new computer system.

Accounting Manager, Track 'n Trail

October 1996 – October 2001

- Supervised a team of twelve Inventory Analysts.
- Developed and implemented training programs for field personnel.
- Coordinated and scheduled bi-annual all-store inventories and periodic counts for 200 retail stores utilizing an inventory counting service.
- Negotiated terms with inventory service to conduct store counts.
- Reported inventory variance results to upper management.
- Interviewed, hired and trained new employees.
- Reconciled petty cash, miscellaneous cash accounts, and store bank accounts.

Inventory Analyst, Track 'n Trail

October 1993 – October 1996

- Tracked and processed shipping and receiving documents weekly for twenty retail stores.
- Trained store personnel on paperwork procedures.
- Reconciled and researched perpetual counts to physical counts for each store.
- Generated inventory results reports.

Assistant Buyer, Track 'n Trail

June 1988 – October 1993

- Managed merchandising of men's sandals and western boots, women's sandal, socks and accessories.
- Maintained an open-to-buy purchasing budget.
- Developed sales and delivery budgets.
- Generated purchase orders.
- Met with vendor sales representatives to select new merchandise and negotiate prices and terms.
- Developed a line of private label merchandise.

Office Assistant, Accurate Tax Service

January 1988 – April 1988

Customer Account Processor, California Furniture Rental

June 1987 – October 1987

Data Entry Operator/Supervisor, ADP Autotrak

December 1984 – June 1987

EDUCATION

University of Phoenix, GPA 3.93

Bachelor of Science, Business Management, Anticipated completion December 2010

Folsom Lake College, GPA 3.89

Associate of Arts Degree, Business, December 2005

Associate of Arts Degree, Accounting, May 2006

Nan McKay & Associates - September 2003, September 2006

Section 8 Financial Management Training Certificate

National Development Council – January 2008

ED101 – Economic Development Finance

Training & Development Associates, Inc, 2008

Governmental Fund Accounting

ICF International – July 2008

Governmental Cost Accounting

ICF International – February 2009

HOME Program Compliance

SKILLS

Word, Excel, PowerPoint, Outlook, Lotus 1-2-3, Internet and Lotus Notes
County computer systems including FAMIS, Axcent and Legistar

Mrs. Cynthia ("C.J.") Freeland

SUMMARY:

I have an extensive background in administration providing support to executive management in support of specialized programs to meet the needs of participants in the community. Highly successful in abilities related to creativity, organization and detail. I have demonstrated ability to maintain cooperative working relationships with staff, the general public as well as State, Federal, and out of agency personnel. I am a dedicated professional who enjoys problem solving.

AREAS OF EFFECTIVENESS:

Management
Writing
Budgets
Planning
Fund Raising

Organization
Editing
Accounting
Creativity
Marketing

COMPUTER SKILLS:

Microsoft Word
Microsoft Excel
Typing – 72+ wpm
WordPerfect
Eudora
Lotus Notes

Data Base Programs (QSS)
Internet
Microsoft PowerPoint
Microsoft Publisher
Microsoft Outlook

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.

GRANT MANAGEMENT: Housing, Community, and Economic Development Block Grant program general administration and activity delivery including developing forms, community outreach, preparing Housing Rehabilitation Program and First Time Homebuyer Program loan packets, reviewing applications, completing reference checks, correspondence, meeting with clients, ordinance development and preparation, research/analysis, assist with preparation of grant applications, policy and procedure development, community surveys and statistical reporting, preparing packets for submittal to the County Board of Supervisors, preparing public notices, project management administrative duties, and special projects as assigned.

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

COMPUTER SKILLS: Extensive experience in learning and applying software while providing training in many applications. Design forms and develop tracking

documents. Able to assemble, analyze and report statistical data. Have combined a wide assortment of information from a variety of software programs to prepare complex reports for a broad group of audiences.

PUBLIC SPEAKING: Experience in speaking to large and small groups, professionals, and students including training, new business and marketing presentations.

ACCOUNTING: Extensive budgetary experience for a wide range of businesses on both an annual and project basis including AR, AP and payroll.

CREATIVITY: Developed award winning public awareness, marketing and fund raising campaigns and programs utilizing my skills in concept, copy writing, design, and layout. Successfully apply my creative skills to solve administrative problems.

PUBLIC RELATIONS: Developed 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. Other clients have included Kirkwood Ski Resort, Waterworld USA, The Sacramento International Auto Show, Ridgeview Estates, and American Aerobatics Air Shows. Developed award winning public service anti-truancy campaign in Southern California.

HUMAN RESOURCES: Five plus 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. Experience working in highly confidential areas and sensitive to organizational climates.

MEDIA PRODUCTION: As a production manager I have experience with black and white through four color process print production including magazines, brochures, newsletters, programs, fliers and direct mail materials. Strong layout and design skills including use of digital photography and clip art for visually appealing reports and presentations. Experience with development and production for radio and television marketing.

EDUCATION:

Teaching Credential Program, Chapman College, Diamond Springs Campus
Bachelor of Arts Degree, Communications/Public Relations, CSU, Fullerton
Associate of Arts Degree, Sociology, Santa Ana Community College
Diploma, Villa Park High School, Villa Park, CA

SUMMARY OF WORK HISTORY:

El Dorado County Department of Human Services
Housing and Economic Development Department
937 Spring Street

Administrative Technician
Housing Element Programs
5/2007 to present

Placerville, CA 95667
Cynthia Wallington, Program Manager II

(530) 621-6388

El Dorado County Office of Education
6767 Green Valley Road
Placerville, CA 95667
Kaye Medellin, Executive Director

Office Manager
Child Development
8/2006 to 5/2007
530-295-2270

El Dorado County Office of Education
6767 Green Valley Road
Placerville, CA 95667
Current Executive Director, Jeremy Meyers

Program Assistant (conf.)
Human Resources
3/2000 to 8/2006
530-295-2219

Blue Ribbon Temps, Placerville
EID Customer Service - temp position

Temp Assignments
1/2000 to 3/2000

American Aerobatics, Inc. (Air Shows)
Cameron Park, CA
Julie E. Clark, President

Project Manager
2/93-11/99
530-677-0634

The Mountain Democrat
El Dorado Office of Education
DDB Needham Worldwide Advertising
Executive Place Magazine , Sacramento
Sacramento Savings & Loan
Weinstock's Department Stores
Bower Communications, Advertising/PR
Disneyland

Sales Consultant
Substitute Teacher
Account Supervisor
Production Manager
Advertising Assistant
Ad Copywriter & P.R.
Media Director
Cast - Christmas Parade

AWARDS AND RECOGNITION:

Certificate of Accomplishment, Leadership Training, EDCOE 2004
Outstanding Service Award, EDCOE 2003
Certificate of Appreciation, EDCOE Personnel Commission, 2000
Sacramento Women in Advertising Woman of the Year, 1987

PROFESSIONAL AND COMMUNITY AFFILIATIONS:

Rescue Community Center, Rescue Day Committee
Shingle Springs Community Center
Ponderosa High School Athletic Boosters Club, Fund Raising Committee
Golden Sierra Private Industry Council, Private Sector Member
Sacramento Advertising Club, Second Vice President, 1989
Sacramento Women in Advertising, President 1986
Sacramento Area Special Olympics, Print Production Manager
American Heart Association Advisory Committee
Student Public Relations Society of America (SPRA), Officer

YVETTE M. WENCKE

OBJECTIVE

To find a steady, challenging and responsible position in which my personal and technical skills would be an asset.

SKILLS AND ABILITIES

Over twelve years performing fiscal and administrative duties for the County of El Dorado. A demonstrated record of achievement, hard work, and the ability to rapidly learn new technology and techniques; highly adaptable to change. Typing 60+ wpm. 10-key by touch. Computer literate.

EDUCATION

Cosumnes River College, Associate in Arts, Business 2003

University of Phoenix Online, Pursuing Bachelors of Science in Business Administration, Student 2008-2010

EXPERIENCE

El Dorado County Human Services *Administrative Technician* *6/10/02 – 11/25/02*
Supervisor: Cynthia Wallington *& 12/09/06 - Date*

Duties have included: Housing, Community, and Economic Development Block Grant program and financial reporting, developing forms, community outreach, preparing Housing Rehabilitation Program loan packets, reviewing applications, completing reference checks, correspondence, meeting with clients, title companies and contractors, presentation of loan packets to loan board for approval, maintenance and reporting of client loans, loan amortization, fiscal account reconciliations, managing financial data for multiple housing programs, ordinance development and preparation, research/analysis, assist with preparation of grant applications, policy and procedure development, community surveys and statistical reporting, preparing packets for submittal to the County Board of Supervisors, preparing public notices, project management administrative duties, fiscal review, and special projects as assigned.

El Dorado County Community Services *Fiscal Technician* *12/05/98 – 11/25/02*
Supervisor: Joyce Aldrich or Lynda Webb

Duties include State Grant reporting, WIC program monthly reporting and annual closeouts, Public Guardian and Linkages TCM Cost Reporting, CDBG financial reporting, labor, utility and space allocations, general ledger reconciliation, year end accruals, deferred revenue, amortizing and maintaining CDBG Housing Rehabilitation Revolving Loan funds, Journal Entries, reviewing and reconciling, auditing client accounts, developing spreadsheets and forms using Excel, Section 8 Housing year end closeout and budgeting, maintaining subsidiary ledgers, payroll, and special projects. Responsible for the overview and direction of Fiscal Assistants, employee review/evaluations, and assisting with interview process of Fiscal applicants.

El Dorado County Community Services *Senior Fiscal Assistant* *1/31/98 – 12/04/98*
Supervisor: Lynda Webb and Janet Walker-Conroy

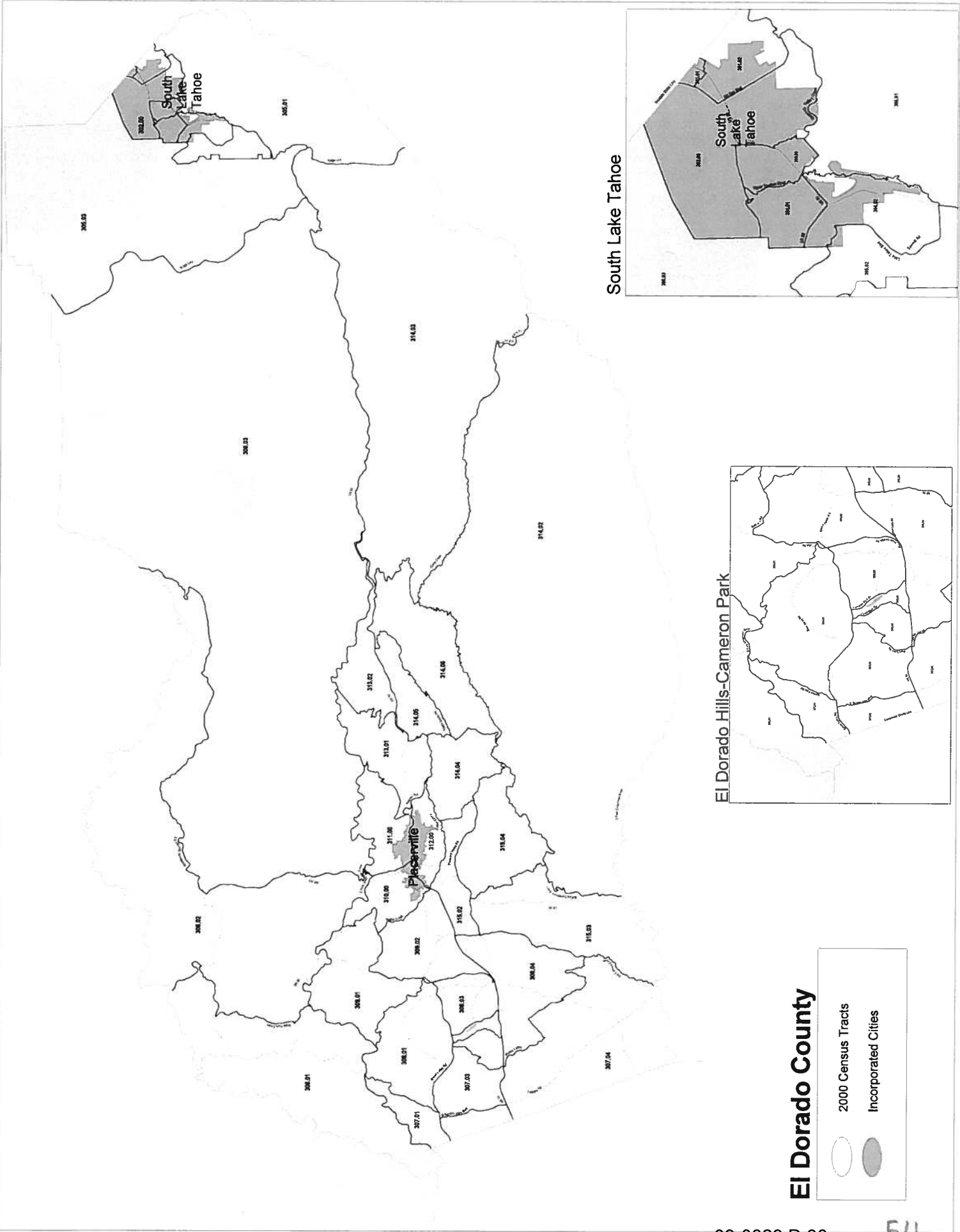
Responsible for maintenance of personal funds held by clients under Public Guardian conservatorship. Duties include cash reconciliation, Journal Entries, auditing client accounts and invoices, direct and review work of Fiscal Assistants, Deposit Permits, Claim Vouchers, Section 8 Housing Assistance Payments, CDBG financial reporting, State Grant Reporting, court accountings, coordination of client tax form completing and filing, and completing various state forms and applications, sitting on interview panels for new hires. Coordinated software upgrades with computer programmers.

El Dorado County Community Services *Fiscal Assistant II* *5/24/97 – 1/31/98*
Supervisor: Lynda Webb and Janet Walker-Conroy

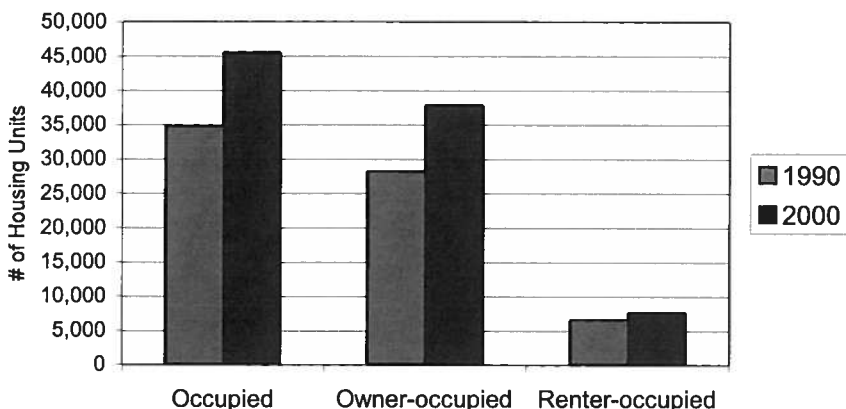
Responsible for maintenance of personal funds held by clients under Public Guardian conservatorship. Duties include cash receipt and disbursement reconciliations, data entry, preparation of daily deposits, completing various state forms and applications, journal transfers, auditing client invoices, and verifying medical insurance coverage and payments. Assisted in client database software conversion.

El Dorado County Probation Department *Fiscal Assistant I/II* *3/23/92-5/23/97*
Supervisor: Mary Pierce (now at Sheriffs Dept)

Duties include Accounts Receivable, Juvenile Hall parental reimbursement billing, data entry, bank deposits, victim restitution, journal transfers, daily balancing, monthly reconciliation, Social Security Representative Payee claims, record keeping, financial evaluations, state grant reporting, FTB State Tax Intercept Program coordination and application, payroll, supplies, fixed asset inventory control, developing office forms, Accounts Payable, correspondence, and special projects. Assisted in conversion from manual to computerized accounting system.



**Figure HO-9
Changes in Tenure Since 1990**



Source: U.S. Census Bureau: Census 2000, *Summary File 3* (August 2002).

Physical Housing Conditions

The County receives approximately 30 to 40 Code Enforcement Investigation Requests per month and takes appropriate enforcement actions, with health and safety violations receiving the highest priority. Due to the high case volume, required administrative and legal steps to investigate and remedy each violation, there is currently a 1,300-case backlog in the Code Enforcement system.³

The last survey of housing conditions in El Dorado County was conducted in 1995.⁴ At that time, it was determined that 30 percent of the housing within older, more established areas of the county was substandard and in need of structural repair in order to remain habitable. A small amount of the housing stock (less than one percent) was deemed not suitable for repair. These results were similar to a Placer County housing conditions survey conducted in 2002. However, only 13 percent of the housing stock statewide is estimated to need rehabilitation or replacement (California Housing Law Project 2002). Since the time that the El Dorado County survey was completed, land and home values have increased significantly and interest rates have dropped. Accordingly, many individuals have made improvements to their homes, as a result of additional equity and as a means to increase the resale value of their properties.

Because the existing survey data on county housing conditions is thirteen years old, a new survey is warranted. Therefore, Implementation Measure HO-35 has been included to require a new housing conditions survey within two years following adoption of this Housing Element.

³ Building Services Pending Project Activity Report, October 1, 2006

⁴ Connerly & Associates, November 1995

El Dorado County

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
Subject	Number	Percent
Total housing units	71,278	100
YEAR STRUCTURE BUILT		
1999 to March 2000	1987	2.8
1995 to 1998	5,513	7.7
1990 to 1994	8,047	11.3
1980 to 1989	17,319	24.3
1970 to 1979	18,970	26.6
1960 to 1969	9,915	13.9
1940 to 1959	6,861	9.6
1939 or earlier	2,666	3.7
	19,442	

City of Placerville

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
Subject	Number	Percent
Total housing units	4,206	100
YEAR STRUCTURE BUILT		
1999 to March 2000	147	3.5
1995 to 1998	207	4.9
1990 to 1994	276	6.6
1980 to 1989	678	16.1
1970 to 1979	794	18.9
1960 to 1969	536	12.7
1940 to 1959	882	21
1939 or earlier	686	16.3
	2,104	

City of SouthLake Tahoe

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
Subject	Number	Percent
Total housing units	14,036	100
YEAR STRUCTURE BUILT		
1999 to March 2000	75	0.5
1995 to 1998	377	2.7
1990 to 1994	300	2.1
1980 to 1989	1,652	11.8
1970 to 1979	4,667	33.3
1960 to 1969	4,270	30.4
1940 to 1959	2,465	17.6
1939 or earlier	230	1.6
	6,965	

	units	<1970	60-69	40-59	before 1939	
County	71278	19442	9915	6861	2666	
Placerville	-4206	-2104	-536	-882	-686	
SLT	-14036	-6965	-4270	-2465	-230	
Unincorporated	53036	10373	5109	3514	1750	
		20%	10%	7%	3%	

El Dorado County

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
OCCUPANTS PER ROOM	Number	Percent
Occupied housing units	58,939	100
1.0 or less	55,867	94.8
1.01 to 1.50	1,720	2.9
1.51 or more	1,352	2.3

City of Placerville

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
OCCUPANTS PER ROOM	Number	Percent
Occupied housing units	3,996	100
1.0 or less	3,745	93.7
1.01 to 1.50	118	3
1.51 or more	133	3.3

City of South Lake Tahoe

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
OCCUPANTS PER ROOM	Number	Percent
Occupied housing units	9,442	100
1.0 or less	8,122	86
1.01 to 1.50	569	6
1.51 or more	751	8

El Dorado County (Unincorporated)

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
OCCUPANTS PER ROOM	Number	Percent
Occupied housing units	45,501	100
1.0 or less	44,010	97
1.01 to 1.50	1,033	2
1.51 or more	468	1

	Hsg Units	1or less	1-1.5	>1.51
County	58,939	55,867	1,720	1,352
Placerville	-3,996	-3,745	-118	-133
SLT	-9,442	-8,112	-569	-751
Unincorporated	45,501	44,010	1,033	468
Percent	100%	97%	2%	1%

1,501 3%



U.S. Census Bureau

American FactFinder

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DP-4. Profile of Selected Housing Characteristics: 2000
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
 Geographic Area: El Dorado County, California

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expfs3.htm>.

Subject	Number	Percent
Total housing units	71,278	100.0
UNITS IN STRUCTURE		
1-unit, detached	57,096	80.1
1-unit, attached	1,597	2.2
2 units	1,474	2.1
3 or 4 units	1,935	2.7
5 to 9 units	1,868	2.6
10 to 19 units	857	1.2
20 or more units	2,078	2.9
Mobile home	4,209	5.9
Boat, RV, van, etc.	164	0.2
YEAR STRUCTURE BUILT		
1999 to March 2000	1,987	2.8
1995 to 1998	5,513	7.7
1990 to 1994	8,047	11.3
1980 to 1989	17,319	24.3
1970 to 1979	18,970	26.6
1960 to 1969	9,915	13.9
1940 to 1959	6,861	9.6
1939 or earlier	2,666	3.7
ROOMS		
1 room	1,060	1.5
2 rooms	2,772	3.9
3 rooms	6,052	8.5
4 rooms	11,335	15.9
5 rooms	15,655	22.0
6 rooms	14,958	21.0
7 rooms	9,567	13.4
8 rooms	5,596	7.9
9 or more rooms	4,283	6.0
Median (rooms)	5.4	(X)
Occupied Housing Units	58,939	100.0
YEAR HOUSEHOLDER MOVED INTO UNIT		
1999 to March 2000	11,690	19.8
1995 to 1998	17,735	30.1
1990 to 1994	12,002	20.4
1980 to 1989	11,122	18.9
1970 to 1979	4,777	8.1
1969 or earlier	1,613	2.7
VEHICLES AVAILABLE		
None	2,688	4.6
1	15,633	26.5
2	25,110	42.6
3 or more	15,508	26.3
HOUSE HEATING FUEL		
Utility gas	17,170	29.1
Bottled, tank, or LP gas	17,230	29.2

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Subject	Number	Percent
Electricity	13,048	22.1
Fuel oil, kerosene, etc.	800	1.4
Coal or coke	0	0.0
Wood	9,739	16.5
Solar energy	42	0.1
Other fuel	849	1.4
No fuel used	61	0.1
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	218	0.4
Lacking complete kitchen facilities	292	0.5
No telephone service	400	0.7
OCCUPANTS PER ROOM		
Occupied housing units	58,939	100.0
1.00 or less	55,867	94.8
1.01 to 1.50	1,720	2.9
1.51 or more	1,352	2.3
Specified owner-occupied units	35,685	100.0
VALUE		
Less than \$50,000	126	0.4
\$50,000 to \$99,999	1,379	3.9
\$100,000 to \$149,999	7,683	21.5
\$150,000 to \$199,999	9,727	27.3
\$200,000 to \$299,999	10,401	29.1
\$300,000 to \$499,999	5,352	15.0
\$500,000 to \$999,999	915	2.6
\$1,000,000 or more	102	0.3
Median (dollars)	194,400	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage	28,476	79.8
Less than \$300	42	0.1
\$300 to \$499	295	0.8
\$500 to \$699	1,107	3.1
\$700 to \$999	3,884	10.9
\$1,000 to \$1,499	10,025	28.1
\$1,500 to \$1,999	7,263	20.4
\$2,000 or more	5,860	16.4
Median (dollars)	1,444	(X)
Not mortgaged	7,209	20.2
Median (dollars)	354	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	8,920	25.0
15 to 19 percent	5,249	14.7
20 to 24 percent	5,640	15.8
25 to 29 percent	4,371	12.2
30 to 34 percent	3,103	8.7
35 percent or more	8,139	22.8
Not computed	263	0.7
Specified renter-occupied units	14,486	100.0
GROSS RENT		
Less than \$200	292	2.0
\$200 to \$299	295	2.0
\$300 to \$499	2,013	13.9
\$500 to \$749	5,330	36.8
\$750 to \$999	3,313	22.9
\$1,000 to \$1,499	2,085	14.4
\$1,500 or more	550	3.8
No cash rent	608	4.2
Median (dollars)	702	(X)

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Subject	Number	Percent
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	2,068	14.3
15 to 19 percent	1,821	12.6
20 to 24 percent	2,113	14.6
25 to 29 percent	1,782	12.3
30 to 34 percent	1,176	8.1
35 percent or more	4,734	32.7
Not computed	792	5.5

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43, H44, H48, H51, H62, H63, H69, H74, H76, H90, H91, and H94

DP-4. Profile of Selected Housing Characteristics: 2000
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
 Geographic Area: **Placerville city, California**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
Total housing units	4,206	100.0
UNITS IN STRUCTURE		
1-unit, detached	2,617	62.2
1-unit, attached	254	6.0
2 units	168	4.0
3 or 4 units	367	8.7
5 to 9 units	216	5.1
10 to 19 units	98	2.3
20 or more units	328	7.8
Mobile home	158	3.8
Boat, RV, van, etc.	0	0.0
YEAR STRUCTURE BUILT		
1999 to March 2000	147	3.5
1995 to 1998	207	4.9
1990 to 1994	276	6.6
1980 to 1989	678	16.1
1970 to 1979	794	18.9
1960 to 1969	536	12.7
1940 to 1959	882	21.0
1939 or earlier	686	16.3
ROOMS		
1 room	91	2.2
2 rooms	257	6.1
3 rooms	551	13.1
4 rooms	856	20.4
5 rooms	997	23.7
6 rooms	720	17.1
7 rooms	378	9.0
8 rooms	181	4.3
9 or more rooms	175	4.2
Median (rooms)	4.8	(X)
Occupied Housing Units	3,996	100.0
YEAR HOUSEHOLDER MOVED INTO UNIT		
1999 to March 2000	1,093	27.4
1995 to 1998	1,360	34.0
1990 to 1994	599	15.0
1980 to 1989	455	11.4
1970 to 1979	252	6.3

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Subject	Number	Percent
1969 or earlier	237	5.9
VEHICLES AVAILABLE		
None	418	10.5
1	1,576	39.4
2	1,342	33.6
3 or more	660	16.5
HOUSE HEATING FUEL		
Utility gas	233	5.8
Bottled, tank, or LP gas	1,520	38.0
Electricity	1,347	33.7
Fuel oil, kerosene, etc.	252	6.3
Coal or coke	0	0.0
Wood	583	14.6
Solar energy	0	0.0
Other fuel	61	1.5
No fuel used	0	0.0
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	45	1.1
Lacking complete kitchen facilities	19	0.5
No telephone service	39	1.0
OCCUPANTS PER ROOM		
Occupied housing units	3,996	100.0
1.00 or less	3,745	93.7
1.01 to 1.50	118	3.0
1.51 or more	133	3.3
Specified owner-occupied units	1,905	100.0
VALUE		
Less than \$50,000	29	1.5
\$50,000 to \$99,999	131	6.9
\$100,000 to \$149,999	713	37.4
\$150,000 to \$199,999	484	25.4
\$200,000 to \$299,999	409	21.5
\$300,000 to \$499,999	121	6.4
\$500,000 to \$999,999	18	0.9
\$1,000,000 or more	0	0.0
Median (dollars)	156,500	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage	1,314	69.0
Less than \$300	0	0.0
\$300 to \$499	7	0.4
\$500 to \$699	124	6.5
\$700 to \$999	296	15.5
\$1,000 to \$1,499	536	28.1
\$1,500 to \$1,999	291	15.3
\$2,000 or more	60	3.1
Median (dollars)	1,242	(X)
Not mortgaged	591	31.0
Median (dollars)	347	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	603	31.7
15 to 19 percent	227	11.9
20 to 24 percent	343	18.0
25 to 29 percent	194	10.2
30 to 34 percent	92	4.8
35 percent or more	437	22.9
Not computed	9	0.5
Specified renter-occupied units	1,882	100.0

Subject	Number	Percent
GROSS RENT		
Less than \$200	67	3.6
\$200 to \$299	93	4.9
\$300 to \$499	251	13.3
\$500 to \$749	873	46.4
\$750 to \$999	335	17.8
\$1,000 to \$1,499	183	9.7
\$1,500 or more	32	1.7
No cash rent	48	2.6
Median (dollars)	652	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	232	12.3
15 to 19 percent	285	15.1
20 to 24 percent	232	12.3
25 to 29 percent	158	8.4
30 to 34 percent	149	7.9
35 percent or more	749	39.8
Not computed	77	4.1

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43, H44, H48, H51, H62, H63, H69, H74, H76, H90, H91, and H94

DP-4. Profile of Selected Housing Characteristics: 2000
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
 Geographic Area: **South Lake Tahoe city, California**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
Total housing units	14,036	100.0
UNITS IN STRUCTURE		
1-unit, detached	8,774	62.5
1-unit, attached	367	2.6
2 units	1,005	7.2
3 or 4 units	972	6.9
5 to 9 units	1,000	7.1
10 to 19 units	511	3.6
20 or more units	738	5.3
Mobile home	655	4.7
Boat, RV, van, etc.	14	0.1
YEAR STRUCTURE BUILT		
1999 to March 2000	75	0.5
1995 to 1998	377	2.7
1990 to 1994	300	2.1
1980 to 1989	1,652	11.8
1970 to 1979	4,667	33.3
1960 to 1969	4,270	30.4
1940 to 1959	2,465	17.6
1939 or earlier	230	1.6
ROOMS		
1 room	593	4.2
2 rooms	1,246	8.9
3 rooms	1,920	13.7
4 rooms	3,459	24.6
5 rooms	2,910	20.7
6 rooms	2,210	15.7
7 rooms	1,130	8.1

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Subject	Number	Percent
8 rooms	284	2.0
9 or more rooms	284	2.0
Median (rooms)	4.4	(X)
Occupied Housing Units		
	9,442	100.0
YEAR HOUSEHOLDER MOVED INTO UNIT		
1999 to March 2000	2,628	27.8
1995 to 1998	3,349	35.5
1990 to 1994	1,530	16.2
1980 to 1989	1,057	11.2
1970 to 1979	642	6.8
1969 or earlier	236	2.5
VEHICLES AVAILABLE		
None	1,085	11.5
1	3,820	40.5
2	3,343	35.4
3 or more	1,194	12.6
HOUSE HEATING FUEL		
Utility gas	8,030	85.0
Bottled, tank, or LP gas	252	2.7
Electricity	905	9.6
Fuel oil, kerosene, etc.	26	0.3
Coal or coke	0	0.0
Wood	209	2.2
Solar energy	0	0.0
Other fuel	14	0.1
No fuel used	6	0.1
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	41	0.4
Lacking complete kitchen facilities	127	1.3
No telephone service	176	1.9
OCCUPANTS PER ROOM		
Occupied housing units		
	9,442	100.0
1.00 or less	8,122	86.0
1.01 to 1.50	569	6.0
1.51 or more	751	8.0
Specified owner-occupied units		
	3,380	100.0
VALUE		
Less than \$50,000	31	0.9
\$50,000 to \$99,999	201	5.9
\$100,000 to \$149,999	1,277	37.8
\$150,000 to \$199,999	899	26.6
\$200,000 to \$299,999	508	15.0
\$300,000 to \$499,999	357	10.6
\$500,000 to \$999,999	74	2.2
\$1,000,000 or more	33	1.0
Median (dollars)	157,800	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage		
	2,572	76.1
Less than \$300	4	0.1
\$300 to \$499	16	0.5
\$500 to \$699	145	4.3
\$700 to \$999	586	17.3
\$1,000 to \$1,499	1,196	35.4
\$1,500 to \$1,999	357	10.6
\$2,000 or more	268	7.9
Median (dollars)	1,166	(X)
Not mortgaged		
	808	23.9
Median (dollars)	321	(X)

Subject	Number	Percent
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	877	25.9
15 to 19 percent	492	14.6
20 to 24 percent	460	13.6
25 to 29 percent	393	11.6
30 to 34 percent	269	8.0
35 percent or more	850	25.1
Not computed	39	1.2
Specified renter-occupied units	5,347	100.0
GROSS RENT		
Less than \$200	98	1.8
\$200 to \$299	99	1.9
\$300 to \$499	1,034	19.3
\$500 to \$749	2,454	45.9
\$750 to \$999	1,050	19.6
\$1,000 to \$1,499	468	8.8
\$1,500 or more	32	0.6
No cash rent	112	2.1
Median (dollars)	642	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15 percent	720	13.5
15 to 19 percent	716	13.4
20 to 24 percent	845	15.8
25 to 29 percent	778	14.6
30 to 34 percent	445	8.3
35 percent or more	1,686	31.5
Not computed	157	2.9

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H7, H20, H23, H24, H30, H34, H38, H40, H43, H44, H48, H51, H62, H63, H69, H74, H76, H90, H91, and H94

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ENVIRONMENTAL FINDING FORM (EFF) - Forms



U.S. Department of Housing and Urban Development
Pacific/Hawaii Office
450 Golden Gate Avenue
San Francisco, California 94102-3448

CDBG Grantee: County of El Dorado

Activity: (scope of NEPA Activity, e.g., sewer and water improvements in support of shopping center development **and** identification of CDBG Activity, e.g., planning/technical assistance grant, housing rehabilitation, community facilities, new housing construction, public works, business loan, public infrastructure, microenterprise program):

The environmental level of clearance for HOUSING REHABILITATION ACTIVITIES is:

- Exempt (24 CFR Part 58.34), **OR**
- Categorically excluded not subject to the §58.5 statutes [24 CFR Part 58.35(b)]

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6

- Categorically excluded subject to the §58.5 statutes per 24 CFR Part 58.35(a), but **requires no** mitigation and *has converted to exempt status* [24 CFR Part 58.34(a)(12)], *or*

- Categorically excluded subject to the §58.5 statutes [24 CFR Part 58.35(a)], but **will require** mitigation and, therefore, will not convert.

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6, **AND**
- Statutory Worksheet, **OR**
- Rehabilitation Environmental Review (RER) form (tiered environmental reviews only). RER Appendix A (Parts 3-6) must be completed after the project site is identified and before you proceed with the project. A copy of Appendix A must be kept in the project file.

If the Statutory Worksheet triggers public noticing requirements, also provide:

- Notice of Intent to Request Release of Funds (proof of publication) and
- Request for Release of Funds and Certification (HUD-7015.15 form).

The RER **requires** public noticing, provide:

- Notice of Intent to Request Release of Funds (proof of publication) and
- Request for Release of Funds and Certification (HUD-7015.15 form)

- Environmental Assessment (24 CFR Part 58.36)

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6
- Environmental Assessment
- Combined Finding of No Significant Impact/Notice of Intent to Request Release of Funds (proof of publication)
- Request for Release of Funds and Certification (HUD-7015.15 form)

- Environmental Impact Statement (24 CFR Part 58.37). **Contact a CDBG Representative.**

Certifying Officer Signature
(Rev.)

Janet Walker-Conroy
Print Name

Date Certified
09-0829.D.41

8/04/15
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HUD ENVIRONMENTAL FORM FOR STATUTES AND REGULATIONS AT 24 CFR 58.6 - Forms



U.S. Department of Housing and Urban Development
Pacific/Hawaii Office
450 Golden Gate Avenue
San Francisco, California 94102-3448

ACTIVITY DESCRIPTION: HOUSING REHABILITATION ACTIVITIES

Level of Environmental Review Determination (per EFF): Exempt per 24 CFR 58.34

(Exempt per 24 CFR 58.34, Categorically excluded not subject to statutes per § 58.35(b), Categorically excluded subject to statutes per § 58.35(a), Environmental Assessment per § 58.36, or EIS per 40 CFR 1500)

STATUTES and REGULATIONS listed at 24 CFR 58.6

FLOOD DISASTER PROTECTION ACT

1. Does the project involve acquisition, construction or rehabilitation of structures located in a FEMA identified Special Flood Hazard?
 No Cite Source Document: Exempt General Admin Activities will not impact 100 year flood zones. (This factor is completed; go to next factor).
 Yes Source Document: _____
2. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?
 Yes Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the project, in the amount of the total project cost. A copy of the flood insurance policy declaration must be kept on file.
 No Federal assistance may not be used in the Special Flood Hazards Area.

COASTAL BARRIERS RESOURCES ACT

1. Is the project located in a coastal barrier resource area?
 No Cite Source Documentation: There are no Coastal Barrier Resources on West Coast of United States. (This factor is completed; go to next factor).
 Yes Federal assistance may not be used in such an area.

AIRPORT RUNWAY CLEAR ZONES AND CLEAR ZONES DISCLOSURES

1. Does the project involve the sale or acquisition of existing property within a Civil Airport's Runway Clear Zone or a Military Installation's Clear Zone?
 No Activity does not involve acquisition or sale of property. Project complies with 24 CFR 51.303(a)(3). **(This factor is completed)**
 Yes **Disclosure statement must be provided** to buyer and a copy of the signed disclosure must be maintained in this Environmental Review Record.

Preparer Signature

Shawna Purvines
Print Name

Date Certified

Certifying Officer Signature

Janet Walker-Conroy
Print Name

Date Certified

**OFFICE OF HISTORIC PRESERVATION
DEPARTMENT OF PARKS AND RECREATION**

P.O. BOX 942896
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(916) 653-6624 Fax: (916) 653-9824
calshpo@ohp.parks.ca.gov
www.ohp.parks.ca.gov



March 30, 2006

**In Reply Refer To:
HUD060323M**

John Litwinovich
Director
Human Services
El Dorado County
Department of Human Services
3057 Briw Road, Suite A
Placerville, CA 95667

Dear Mr. Litwinovich:

RE: COUNTY OF EL DORADO, HOUSING REHABILITATION PROGRAM

Thank you for informing me that the County of El Dorado will be administering a residential rehabilitation program assisted by funds from the U. S. Department of Housing and Urban Development. One of the purposes of the Section 106 review is to identify historic properties that may be affected by such projects or programs. I suggest that the County of El Dorado agree to the procedures that follow.

Rehabilitation programs, like all federal undertakings, must comply with Section 106 of the National Historic Preservation Act and its implementing regulations, 36 CFR Part 800. The first step in that compliance process is to identify and evaluate all known and potential historic properties within the project's area of potential effects (APE). Historic properties are defined as those that are listed in the National Register of Historic Places and those that meet the National Register eligibility criteria. The identification of historic properties helps to ensure that they will be rehabilitated according to the Secretary of the Interior's Standards for Rehabilitation. These standards and guidelines allow for the continued use and sensitive alterations to buildings, while respecting existing historic materials and design.

For single family residential undertakings, I recommend that you follow the historic preservation compliance procedures set forth in the enclosure to this letter. I believe the procedures are self-explanatory. Please pay particular attention to Thresholds 1 and 2. Their use should significantly restrict the volume of subsequent consultation between our agencies. They state, in essence, that only if a property meets the noted age criterion and exterior work is proposed, is consultation with the State Historic Preservation Officer necessary. There is one exception to that general rule: the exclusion of interior work from review extends only to single family residences or duplexes, not to relatively large residential buildings such as apartment buildings or residential hotels that have interior public spaces (lobbies, corridors, etc.), or to

commercial properties. No further review for the rehabilitation of mobile homes or trailers is necessary.

I request that you notify me if any rehabilitation project will involve substantial earth moving, such as footing/foundation trenching, utility line excavation (sewer, water, gas, leach, etc.), sprinklers, or septic tanks, and the possibility exists that such earth disturbance may or will occur on or near an archeological site. Obviously, I should be notified well in advance of project startup in such cases.

For undertakings other than rehabilitation, such as demolition, reconstruction, and new construction, you will need to consult on a case-by-case basis pursuant to 36 CFR Part 800.

If you find the suggested process acceptable, please have the appropriate individual sign the concurrence block at the bottom of this letter and forward a copy to me at your earliest convenience.

Should you have comments or questions, please do not hesitate to contact John Thomas, State Historian II, Local Government and Information Management Unit, At (916) 653-9125 or email jthomas@parks.ca.gov.

Sincerely,

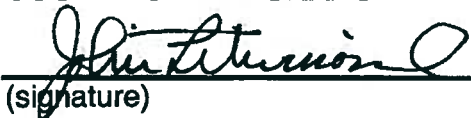


Milford Wayne Donaldson, FAIA
State Historic Preservation Officer

Enclosure

I concur with the Section 106 compliance process outlined above.

COUNTY OF EL DORADO



(signature)

Director of Human Services

(title)

4/7/06

(date)

**OFFICE OF HISTORIC PRESERVATION
DEPARTMENT OF PARKS AND RECREATION**

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calshpo@ohp.parks.ca.gov
www.ohp.parks.ca.gov

**CONSULTING THE SHPO – HOUSING REHABILITATION**

- THRESHOLD 1:** If an application calls for work restricted exclusively to the interior of a property (i.e., there will be no externally visible evidence of the work involved), do not consult the SHPO. All other things being equal, proceed with the work.
- THRESHOLD 2:** The most useful single determinant for consulting the SHPO is a property's age. Unless the property is roughly (45+) 50 years old or older, we will generally not consider it eligible for the National Register of Historic Places. Dating the property is therefore critical. If it is determined that the property meets this age criterion, proceed as follows:

Photograph the property. Send these photos to us along with the exact or guesstimated age of the property and with data on the work proposed. **Please complete a Primary Record (DPR 523A) and Building, Structure, and Object Record (DPR 523B) for the property.** (Additional forms are available at www.ohp.parks.ca.gov.) Include any historic information you might have obtained from historical societies, informants, preservation boards, commissions, planning departments, etc. If your county, town, or city has had a historic survey done using our DPR 523 forms, send a Xerox of that form along. Based on this information, try to determine if the property is eligible for the National Register.

SHPO RESPONSE: If we don't think the property meets the National Register criteria or if we need more information, we will let you know.

If, in our opinion, the property does not meet National Register criteria, the work may proceed without further consultation. You may, of course, dispute our findings.

If, in our opinion, the property meets these criteria, we will tell you. You may dispute our findings. If the property meets the National Register criteria, the proposed work should follow the Secretary of the Interior's Standards for Rehabilitation. We will tell you if it does or doesn't. If it does, proceed on the basis of a no adverse effect determination concurred in by the Advisory Council on Historic Preservation. If it doesn't, we will recommend modification we hope you accept. If you don't want to or can't, we will need to talk further about the details of the case.

Attachment: DPR 523A&B
12/02

State of California — The Resources Agency
DEPARTMENT OF PARKS AND RECREATION
PRIMARY RECORD

Primary #
HRI #
Trinomial
NRHP Status Code

Other Listings
Review Code

Reviewer

Date

Page of

*Resource Name or #:

P1. Other Identifier:

***P2. Location:** Not for Publication Unrestricted

***a. County:**

and (P2b and P2c or P2d. Attach a Location Map as necessary.)

***b. USGS 7.5' Quad:**

Date:

T

; R

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¼ of Sec

; M.D.

B.M.

c. Address:

City:

Zip:

d. UTM: Zone: 10 ; mE/ mN (G.P.S.)

e. Other Locational Data: (e.g., parcel #, directions to resource, elevation, etc., as appropriate) Elevation:

***P3a. Description:** (Describe resource and its major elements. Include design, materials, condition, alterations, size, setting, and boundaries)

***P3b. Resource Attributes:** (List attributes and codes)

***P4. Resources Present:** Building Structure Object Site District Element of District Other (Isolates, etc.)

P5a. Photo or Drawing (Photo required for buildings, structures, and objects.)

P5b. Description of Photo: (View, date, accession #)

***P6. Date Constructed/Age and**

Sources: Historic

Prehistoric Both

***P7. Owner and Address:**

***P8. Recorded by:** (Name, affiliation, and address)

***P9. Date Recorded:**

***P10. Survey Type:** (Describe)

***P11. Report Citation:** (Cite survey report and other sources, or enter "none.")

***Attachments:** NONE Location Map Sketch Map Continuation Sheet Building, Structure, and Object Record
 Archaeological Record District Record Linear Feature Record Milling Station Record Rock Art Record
 Artifact Record Photograph Record Other (List):

DPR 523A (1/95)

*Required information

BUILDING, STRUCTURE, AND OBJECT RECORD

Page 2 of

*NRHP Status Code

*Resource Name or # (Assigned by recorder) S-

B1. Historic Name:

B2. Common Name:

B3. Original Use:

B4. Present Use:

*B5. Architectural Style:

*B6. Construction History: (Construction date, alterations, and date of alterations)

*B7. Moved? No Yes Unknown Date:

Original Location:

*B8. Related Features:

B9a. Architect:

b. Builder:

*B10. Significance: Theme:

Area:

Period of Significance:

Property Type:

Applicable Criteria:

(Discuss importance in terms of historical or architectural context as defined by theme, period, and geographic scope. Also address integrity.)

B11. Additional Resource Attributes: (List attributes and codes) AP

*B12. References:

B13. Remarks:

(Sketch Map with north arrow required.)

*B14. Evaluator:

*Date of Evaluation:

(This space reserved for official comments.)

PROGRAM INCOME REUSE PLAN AMENDMENT 3

Amended January 8, 2008

County of El Dorado

A Reuse Plan Governing Program Income from CDBG-Assisted Activities

The purpose of this Reuse Plan is to establish guidelines on the policies and procedures for the administration and utilization of program income received as a result of activities funded under the State Community Development Block Grant Program.

Need for Plan Governing Reuse of Program Income. This Reuse Plan is intended to satisfy the requirement specified in Federal Statute and regulation at Section 104(j) of the Housing and Community Development Act ("the Act"), as amended in 1992 and 4 CFR 570.489 (e) (3). These statutory and regulatory sections permit a unit of local government to retain program income for CDBG-eligible community development activities. Under federal guidelines adopted by the State of California's CDBG program, local governments are permitted to retain program income so long as the local government has received advance approval from the state of a local plan that will govern the expenditure of the program income. This plan has been developed to meet that requirement.

Program Income Defined. Program Income is defined in federal regulations at 24 CFR 570.489 (e), which specifies that program income is the gross income received by the jurisdiction that has been directly generated from the use of CDBG funds. (For those program income-generating activities that are only partially funded with CDBG funds, such income is prorated to reflect the actual percentage of CDBG participation). Examples of program income include: payments of principal and interest on housing rehabilitation or business loans made using CDBG funds; interest earned on program income pending its disposition, and interest earned on funds that have been placed in a revolving loan fund account; net proceeds from the disposition by sale or long term lease of real property purchased or improved with CDBG funds; income (net of costs that are incidental to the generation of the income) from the use or rental of real property that has been acquired, constructed or improved with CDBG funds and that is owned (in whole or in part) by the participating jurisdiction or sub recipient.

If the total amount of income generated from the use of CDBG funds (and retained by the County) during a single program year (July 1 through June 30) is less than \$25,000, then these funds shall not be deemed to be program income and shall not be subject to these policies and procedures. Costs incurred that are incidental to the generation of Program Income may be deducted from the gross income to determine the Program Income amount. *However, Quarterly and Annual Program Income Reports must be submitted regardless of whether the \$25,000 threshold is reached or not. Costs incurred that are incidental to the generation of Program Income may be deducted from the gross program revenue to determine the net Program Income amount.

*General Administration (GA) Cost Limitation. Up to eighteen percent (18%) of the total program income expended on all activities during a single program year may be used for CDBG general administration expenses.

Reuses of Program Income. Program income must be: a) disbursed for an activity funded under an open grant prior to drawing down additional Federal funds; b) forwarded to the State of California, Department of Housing and Community Development (Department); or c) distributed according to this Program Income Reuse Plan that has been approved by Department. The County's program income will be used to fund *eligible* CDBG activities that meet a *national objective*. Eligible activities and national objective requirements are specified in federal statute at Section 105(a) and in federal regulations at 24 CFR 570.482 and 24 CFR 570.483. The Reuse Plan shall specify all proposed uses of these funds and the Plan shall be adopted by the local governing body after compliance with the locality's citizen participation process as specified in Federal Regulations at 24 CFR 570.486, Local Government Requirements.

The Reuse Plan shall specify all proposed uses of RLF funds and the local governing body shall adopt this plan after compliance with the County's citizen participation process as specified in the County's Citizen Participation Plan.

The County reserves the option of utilizing program income to fund/augment a CDBG funded activity included in a grant agreement. The County will first follow the citizen participation process, hold a public hearing, obtain a governing body resolution, and obtain approval from the State CDBG Program.

Three revolving loan accounts (RLAs) are established to utilize the program income.

Distribution for Reuse of Program Income. The County's program income that has not been committed to open grant activities will be distributed, as follows:

The allocations to the RLAs are as follows:

- 1) X Disburse into a housing rehabilitation revolving loan fund.
- 2) X Disburse into an economic development revolving loan fund.
- 3) X Disburse into a housing acquisition revolving loan fund.

The purposes and allowed uses of funds under these RLF's are, as follows:

Housing Rehabilitation Revolving Loan Fund. This fund will be principally used for the purpose of making loans to rehabilitate residential units occupied by households, which have an annual income, which is 80 percent (80%), or less of the county's median income. At least 51% of the funds expended for activities funded under this RLF shall be used on revolving activities (i.e., loans). No more than 25% of the program income funds received during the program year shall be expended for housing rehabilitation grants. No more than 12% of the funds expended from this RLF shall be used for activity delivery costs. No more than 18% of the amount expended annually may be expended for general administrative costs related to this RLF activity. In any event, the total expended for non-revolving activities (grants, activity delivery costs, and general administration) shall not exceed 49% of the total funds expended during the program year (July 1 through June 30).

The review and funding of requests for CDBG loan or grant assistance under this RLF shall be conducted under the Housing Rehabilitation Program Guidelines that have been adopted by the County. All assistance provided to activities under this RLF shall be made for activities that are located within the County's jurisdiction.

If the activities funded under the RLF are for the same activities as those funded under an open State CDBG grant agreement, then the funds available in this RLF shall be expended prior to drawing down funds from the State CDBG program.

Program income may be allocated to grant activities or to grant applications, including cash match for planning grants.

Business Expansion and Retention RLF. This fund will be used to provide "gap" financing for businesses that can document the need for CDBG assistance and that will create or retain qualifying permanent jobs that will be principally filled by members of households which have an annual income that is 80% or less than the county's median household income, adjusted for household size. At least 51% of the funds expended for activities funded under this RLF shall be used on revolving activities (i.e., loans). No more than 25% of the program income funds received during the program year shall be expended for grants for public infrastructure improvements that are needed to accommodate a specific business expansion or retention project. No more than 10% of the total funds expended for business assistance activities shall be used for activity delivery costs. No more than eighteen percent (18%) of the amount expended annually may be expended for general administrative costs related to this RLF activity. In any event, the total expended for non-revolving activities (grants, activity delivery costs, and general administration) shall not exceed 49% of the total funds expended during the program year (July 1 through June 30).

If the activities funded under the RLF are for the same activities as those funded under an open State CDBG grant agreement, then the funds available in this RLF shall be expended prior to drawing down funds from the State CDBG program.

The review and funding of requests for CDBG loan or grant assistance under this RLF shall be conducted under the federal underwriting guidelines specified at 24 CFR 570.482 (e) that have been adopted by the County and incorporated in the RLF's project review procedures. These guidelines will ensure that the amount and terms of the CDBG assistance are appropriate given the documented needs of the business and given the amount of public benefit (job creation/retention) that will result from the CDBG-assisted project. In addition, any activity requesting funding under this RLF shall be deemed to be eligible under Section 570.482 and Section 105(a) of the Act and shall be determined to provide sufficient public benefit as specified under Section 570.482 (f). Any CDBG assistance for infrastructure shall meet the requirement of Section 570.483 (b) (4) (F), which requires ongoing job tracking for all businesses that initially, benefit from an infrastructure project as well as any subsequent business(s) benefiting from these improvements. All assistance provided to activities under this RLF shall be made for activities that are located within the County's jurisdiction.

When available, a minimum balance of \$100,000 will be maintained in the revolving loan fund for economic development loans. The balance of program income will be disbursed into the housing rehabilitation revolving loan funds to make housing rehabilitation loans available to eligible applicants throughout the unincorporated part of El Dorado County.

Housing Acquisition: Homebuyer Assistance programs may assist income-eligible homebuyers to purchase new or existing homes, and may include any necessary rehabilitation. A new home is defined as a unit, which at the time of application/sales contract has a foundation in place. The County proposes to provide housing acquisition allowing TIG households “gap” financing to purchase affordable housing in the jurisdiction. First time homebuyers program will consist of “silent” second (2nd) mortgages not to exceed \$100,000 per unit.

This fund will be principally used for the purpose of making loans to income-eligible first time homebuyers to purchase new or existing homes, that have an annual income, which is 80 percent (80%), or less of the county’s median income. At least 51% of the funds expended for activities funded under this RLF shall be used on revolving activities (i.e., loans). No more than 8% of the funds expended from this RLF shall be used for activity delivery costs. No more than 18% of the amount expended annually may be expended for general administrative costs related to this RLF activity. In any event, the total expended for non-revolving activities (grants, activity delivery costs, and general administration) shall not exceed 49% of the total funds expended during the program year (July 1 through June 30).

If the activities funded under the RLF are for the same activities as those funded under an open State CDBG grant agreement, then the funds available in this RLF shall be expended prior to drawing down funds from the State CDBG program.

Reporting and Federal Overlay Compliance: The County shall comply with all State CDBG reporting requirements, including submittal of an annual Grantee Performance Report for each Revolving Loan Account (RLA) and submittal of the required Quarterly and Annual Program Income Reports, which show combined receipts and actual expenditures from all RLAs on one report (due by August 15). The County shall ensure that the use of program income under the Reuse Plan complies with all CDBG program requirements, including citizen participation, environmental review, equal opportunity, Section 3 employment, lead-based paint, labor standards, procurement and property management, and maintenance of adequate accounting and recordkeeping systems. To ensure ongoing compliance with CDBG requirements, the County shall utilize the latest available State CDBG Program Grant Management Manual for guidance on compliance procedures and policies. The County shall obtain the Department’s written approval before proceeding with any program income funded activity.

Revising this Plan: The County Board of Supervisors has the authority to amend this document with a properly noticed Board meeting and approval by the State Department of Housing and Community Development (HCD).

CERTIFICATION:

I, Doug Nowka, designated by the elected official of the County of El Dorado to oversee the use of CDBG program income received by the County, do hereby certify that the County complies with all State CDBG program requirements related to the proper use of program income, required reporting of program income, and accurate record keeping that tracks the receipt and expenditure of program income.

Signed:

Dated:

Doug Nowka

1/22/08



RESOLUTION NO. 08-2008

OF THE BOARD OF SUPERVISORS OF THE COUNTY OF EL DORADO

RESOLUTION APPROVING AMENDMENT 3 TO THE EL DORADO COUNTY REUSE PLAN GOVERNING PROGRAM INCOME FROM CDBG-ASSISTED ACTIVITIES TO ENSURE ONGOING COMPLIANCE WITH STATE REGULATIONS AND TO ALLOW PROVISION OF ASSISTANCE TO HOUSING REHABILITATION, HOUSING ACQUISITION AND BUSINESS EXPANSION AND RETENTION APPLICANTS/RECIPIENTS AND AUTHORIZING THE DIRECTOR OF HUMAN SERVICES, OR SUCCESSOR DIRECTOR, TO SIGN THE AMENDED PLAN AND SUBMIT IT TO THE STATE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

WHEREAS, it is necessary to amend the El Dorado County Program Income Reuse Plan for the purposes of ensuring ongoing compliance with new and modified State regulations and to clarify allowable uses of Program Income, and

WHEREAS, a Public Hearing has been conducted on this date to allow public comment and input on the proposed amendment, and

WHEREAS, Doug Nowka, Director of Human Services, is the official designated to oversee the use of CDBG program income received by the County.

NOW THEREFORE BE IT RESOLVED, by the El Dorado County Board of Supervisors that the Director of Human Services, or successor, is authorized and directed to sign the amended Program Income Reuse Plan on behalf of the County and submit same to the California Department of Housing and Community Development.

PASSED AND ADOPTED by the Board of Supervisors of the County of El Dorado at a regular meeting of said Board, held the 8th day of January, 2008, by the following vote of said Board:

Ayes: Santiago, Sweeney, Dupray, Baumann, Briggs

Attest:
Cindy Keck
Clerk of the Board of Supervisors

Noes: None
Absent: None

By: Marcie MacFarland
Deputy Clerk

Rusty Dupray
Rusty Dupray, Chairman, Board of Supervisors

I CERTIFY THAT:
THE FOREGOING INSTRUMENT IS A CORRECT COPY OF THE ORIGINAL ON FILE IN THIS OFFICE.

DATE: 1/10/08

Attest: CINDY KECK, Clerk of the Board of Supervisors of the County of El Dorado, State of California.

By: Marcie MacFarland

**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 94252-2054
(916) 552-8388
FAX (916) 327-8823



February 27, 2008

Ms. Joyce Aldrich
HCED Manager
550 Main Street, Ste C
Placerville, California 95667

RE: Program Income Reuse Plan Approval

Dear Ms. Aldrich:

We are in receipt of your jurisdiction's draft Program income Reuse Plan, dated February 19, 2008. We have reviewed the plan, and find it to be acceptable. You may now have the Plan adopted by your jurisdiction's governing body, preceded by a properly noticed public hearing. The new Plan may be implemented following adoption. Please keep a copy of the enclosed Plan, the adopted Plan and this letter for your records.

Thank you for your attention to this matter. If you have any questions, please call either of us at our phone number listed below.

Sincerely,


Harry Faris
CDBG General Allocation Representative
(916) 319-8444


Dave Nelson
CDBG Economic Development Representative
(916) 319-8479

Enclosure

cc: Living File

RECEIVED

FEB 28 2008

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF FINANCIAL ASSISTANCE

COMMUNITY DEVELOPMENT BLOCK GRANT

HOUSING REHABILITATION PROGRAM GUIDELINES

I. APPLICANT ELIGIBILITY

A. Conflict of Interest

In accordance with title 24, Section 570.611 of the Code of Federal Regulations, no member of the governing body of the locality and no other official, employee, or agent of the County government who exercises policy, decision-making functions (including members of the loan committee and officers, employees, and agents of the loan committee, the administrative agent, contractors and similar agencies), or responsibilities in connection with the planning and implementation of the program shall directly be eligible for this program, unless the application for assistance has been reviewed and approved according to applicable California Department of Housing and Community Development (HCD) guidelines. This ineligibility shall continue for one year after an individual's relationship with the County ends.

A contractor with a vested interest in the property cannot bid on a rehabilitation job. Such a contractor may act as owner/builder, subject to standard construction procedures. (Owner/builders are reimbursed for materials purchased which are verified by invoice/receipt and used on the job. Reimbursement occurs after the installation is verified by the Construction Supervisor to be part of the scope of work. Owner/builders are not reimbursed for labor.)

B. Eligible Property Owners

1. Owner Occupant – To be eligible, household income must be equal to, or less than, the applicable HCD income guidelines. Owner will be required to provide income documentation. (See attached Annual Household Income Definition/Income Limits). All persons in the residence are considered household members for the purpose of income eligibility.
2. Owner-Investor – To be eligible, owners of rental property must rent to low-income households with incomes that are equal to, or less than, the applicable HCD income guidelines. Tenants will be required to provide income documentation. (See attached Annual Household Income Definition/Income Limits). All owners will be subject to a rent limitation agreement for a minimum of five (5) years.

C. Occupancy

No unit to be rehabilitated will be eligible if it is currently occupied by an HCD ineligible household. Rental households occupying such units will be allowed to remain in the units. To prevent owners from evicting ineligible tenants before applying for the program, the owner must certify that no tenant has been forced to move without cause the previous six months.

D. Fair Housing

This program will be implemented in ways consistent with the county's commitment to Fair Housing. No person shall be excluded from participation in, denied the benefit of, or be

COMMUNITY DEVELOPMENT BLOCK GRANT

subjected to discrimination under any program or activity funded in whole or in part with CDBG funds on the basis of his or her religion or religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status (children), physical or mental disability, sexual orientation, or other arbitrary cause.

E. Temporary Relocation

1. Tenants will be informed of their eligibility for temporary relocation benefits if occupancy during rehabilitation constitutes a danger to health and safety of tenant or public danger or is otherwise undesirable because of the nature of the project. Relocated tenants will receive increased housing costs, payment for moving and related and appropriate advisory services, as detailed in the County of El Dorado's "Residential Antidisplacement and Relocation Assistance Plan", attached to these guidelines.
2. Owner occupants are not eligible for temporary relocation benefits, unless health and safety threats are determined to exist by the project coordinator/construction supervisor.

II. PROPERTY ELIGIBILITY

A. Location

Units to be rehabilitated must be located within the unincorporated areas of El Dorado County.

B. Rehabilitation Standards

All repair work will meet Uniform Building Code standards. The priority will be the elimination of health and safety hazards. Upon completion of rehabilitation work all units must meet, at a minimum, Housing and Urban Development Housing Quality Standards.

C. Property Investments

All improvements must be physically attached to the property and permanent in nature. General property improvement and luxury items are not permitted.

D. Lead-Based Paint

El Dorado County excludes properties constructed prior to 1978 that fall under HUD Lead-Based Paint (LBP) Regulations, unless a grant will provide the funds necessary to do the repairs. Homeowners will receive a copy of "Protect Your Family from Lead in Your Home" as disclosure notification concerning lead-based paint hazards. A certified lead-based paint inspector will evaluate the unit for defective paint surfaces to ensure that all federal lead-based paint procedures, including any abatement, are followed according to Federal LBP regulations as listed in 24 CFR 35. The costs associated with meeting these requirements are eligible to be paid for with CDBG funds, and should be considered through program design.

COMMUNITY DEVELOPMENT BLOCK GRANT

III. FINANCING

A. Owner Occupant

1. Limits – An eligible owner may qualify for the full cost of the rehabilitation work needed to comply with Uniform Building Code standards. Maximum assistance with CDBG funds is \$40,000. Total indebtedness against property will not exceed 95 percent of after rehabilitation value. Rehabilitation costs for CDBG-funded jobs may be supplemented with personal financing or with other loan or grant programs, which are sources of leverage for the County.
2. Types of Financing and Terms
 - a. Amortized Loans – Interest bearing loan at 3% simple interest for 15 years, secured by a deed of trust, with either fully amortized principal and interest payments or interest-only payments with periodic income reviews.
 - b. Deferred Payment Loans (DPL) – Interest bearing loan at 3% simple interest, secured by a deed of trust, with no payback required until the participant sells or transfers title or discontinues residence in the dwelling, unless sold or transferred to a targeted income group household (see IV .A.2). Payments may be made voluntarily on a DPL.
 - c. Grants are limited to lead based paint with a maximum \$7,500 per household. The total CDBG program funds distributed as grants shall not exceed \$40,000.
3. Determining Eligibility
 - a. Applicants will be selected for assistance loans under CDBG on a first come, first served basis. All applicants will have to be approved by the County Loan Review Committee to be determined eligible.

B. Owner/Investor

1. All owner/investor rehabilitation properties will have a fully amortized loan with 5% simple interest for maximum up to 15-year loan term.
2. Owners will be required to submit a rent limitation agreement for 5 years upon closing of escrow. Owners are required to rent to low income households not to exceed CDBG 80% income guidelines. In no instance shall rents exceed the U.S. Department of Housing and Urban Development (HUD) Fair Market Rent (FMR) schedule, as updated annually, while the RLA is in effect. Rents will be monitored on an annual basis.

COMMUNITY DEVELOPMENT BLOCK GRANT

IV. RESIDENCY REQUIREMENTS

A. Owner Occupant

1. Owner occupants will be required to submit to the County between January 1 and the 15 of each year for the term of the loan:
 - a. Proof of occupancy in the form of a copy of a current utility bill.
 - b. Statement of unit's continued use as a residence.
 - c. Declaration that other titleholders do not reside on the premises.
2. In the event that an owner occupant sells, transfers title, or discontinues residence in the rehabilitated or purchased property for any reason, the loan is due and payable.
 - a. If the owner occupant sells or otherwise transfers title of the property to a targeted income group household, the County will consider subordinating the loan and continuing all or part of the lien as a DPL.
 - b. If the owner occupant dies, and if the heir to the property lives in the house and is income eligible, the heir may be permitted upon approval of the County of El Dorado, to assume the loan at the rate and terms the heir qualifies for under current participation guidelines.
 - c. If the owner occupant dies and the heir is not income eligible, the loan is due and payable.
 - d. If the owner occupant dies and the heir is not income eligible, but he or she chooses to rent the unit to TIG households and agrees to comply with owner investors restrictions, the heir may be permitted upon approval of the County of El Dorado, to assume the loan at the same rate and terms offered owner investors under current program guidelines. If the heir/owner investor does not comply with owner investor restrictions, the loan is due and payable.
3. If an owner occupant wants to convert the rehabilitated property to a rental unit, the owner must notify the County in advance. If the County approves the conversion of an owner occupied unit to a rental, the owner will be required to comply with the provisions of the owner investors guidelines, including rent limitation provisions and financing arrangements.
4. If an owner wants to convert the rehabilitated property to any commercial or non-residential use, the loan is due and payable.

B. Owner-Investor

1. If an owner-investor sells or transfers title of the rehabilitated property for any reason, the loan is due and payable.

COMMUNITY DEVELOPMENT BLOCK GRANT

2. An owner-investor may convert a rental property to his or her personal residence if all conditions below exist:
 - a. He or she can prove that the previous tenant was not evicted without cause.
 - b. He or she is income eligible.
 - c. He or she requests approval from the County.
3. If an owner investor converts a rental property, rehabilitated with CDBG funds, to his or her personal residence, but he or she is not income eligible, the loan is due and payable.

V. DEFAULT AND FORECLOSURE

If an owner defaults on a loan, and foreclosure procedures are instituted, they shall be carried out according to the CDBG Foreclosure Policy adopted by the County, and attached to these guidelines.

VI. INSURANCE

A. Fire Insurance

The applicant shall maintain fire insurance on the property for the duration of the loan(s). This insurance must be an amount adequate to cover all encumbrances on the property. The insurer must identify the County as Loss Payee for the amount of the loan(s). A binder shall be provided to the County.

In the event the applicant fails to make the fire insurance premium payments in a timely fashion, the County of El Dorado, at its option, may make such payments for a period not to exceed 60 days. The County may, in its discretion and upon the showing of special circumstances, make such premium payments for a longer period of time. Should the County of El Dorado make any payments, it may, in its sole discretion, add such payments to the principle amount that the applicant is obligated to repay the County under this program.

B. Flood Insurance

In areas designated by HUD as flood prone, the owner is required to maintain flood insurance in an amount adequate to secure the Rehabilitation Loan. This policy must designate the County as Loss Payee. The premium may be paid by the Rehabilitation Loan for one year.

VII. LOAN OR GRANT APPROVAL

The CDBG Loan Review Committee must approve all loans and grants. In order to obtain CDBG financing, applicants must meet all property and eligibility guidelines in effect at the time of loan approval. Applicants will be provided written notification of approval or denial. Reason for denial will be provided to applicant in writing.

COMMUNITY DEVELOPMENT BLOCK GRANT

VIII. REPAIR CALLBACKS

In the event that a contractor must be called back to make corrections on rehabilitation work items that are not covered by the one-year warranty, the County has the option to cover the costs through the current CDBG construction budget.

IX. PROGRAM COMPLAINT AND APPEAL PROCEDURE

Complaints concerning the CDBG Housing Rehabilitation Program should be made to the Project Contractor first. If unresolved in this manner, the complaint or appeal shall be made in writing and filed with the County. The County will then schedule a meeting with the CDBG Loan Review Committee. Their written response will be made within fifteen (15) working days. If the applicant is not satisfied with the committee's decision, a request for an appeal may be filed with the County Council. Final appeal may be filed in writing with HCD within one year after denial or the filing of the Project Notice of Completion.

Grievances between participants and grantee:

Any applicant denied assistance from the Program has the right to appeal this decision. The appeal must be made in writing to the County. The County has 30 days to review the appeal, seek recommendations from the loan committee or the Board of Supervisors, and respond in writing to the applicant.

Participants will be required to sign a Program Dispute Resolution procedure (Attached to guidelines) which provides the following steps toward reaching a resolution:

Any applicant denied assistance from the Program has the right to appeal. An appeal should include a statement explaining your reason for appeal. The appeal must be made in writing to:

El Dorado County
Department of Human Services, Housing Programs
937 Spring Street
Placerville, CA 95667
Attn: Shawna Purvines

El Dorado County has 30 days to review the appeal, seek recommendations from the Loan Review Committee or the Board of Supervisors, and respond in writing to the applicant.

If you are unable to reach an acceptable resolution with the County, you have a right to submit your appeal to the U.S. Department of Housing and Urban Development and/or to the Department of Fair Employment and Housing. This appeal must be made in writing to:

U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing
and Equal Opportunity
Washington, D.C. 20410

Department of Fair
Employment and Housing
2000 O Street, #120
Sacramento, CA 95814-5212

COMMUNITY DEVELOPMENT BLOCK GRANT

X. GRIEVANCES BETWEEN PARTICIPANTS AND CONSTRUCTION CONTRACTOR

Contracts signed by the contractor and the participant include the following clause, which provides a procedure for resolution of grievances:

Any controversy arising out of or relating to this Contract, or the breach thereof, shall be submitted to binding arbitration in accordance with the provisions of the California Arbitration Law, Code of Civil Procedure 1280 et seq., and the Rules of the American Arbitration Association. The arbitrator shall have the final authority to order work performed, to order the payment from one party to another, and to order who shall bear the costs of arbitration. Costs to initiate arbitration shall be paid by the party seeking arbitration. Notwithstanding, the party prevailing in any arbitration proceeding shall be entitled to recover from the other all attorneys' fees and costs of arbitration.

Participants will be required to sign a Contractor Dispute Resolution procedure (Attached to guidelines) which provides the following steps toward reaching a resolution:

1. **Contact Your Contractor and State Your Complaint in Writing.** Before contacting the Lender, you must first communicate your dispute to the contractor and attempt to have the contractor resolve your complaint. It will be helpful if you list your problems with the contractor's work in writing and give the contractor a copy of this list. We advise you to immediately communicate to your contractor any problems you may have with his or her work, as delay may increase the difficulty or expense involved in correcting the problem. Be sure to send a copy of your written complaint to the Lender.
2. **Contact the Lender if the Contractor is unwilling to address your complaint.** If you are unable to reach an acceptable resolution of your problem with the contractor, contact the Lender so that a representative can visit your house and inspect the disputed work. If your problem involves a question of building code compliance, you must also contact your local building department to bring the problem to their attention. The Lender will then determine whether the contractor's work is in compliance with the terms of your contract and, in consultation with the local building department, whether the work meets building code requirements.

If the Lender, in consultation with the local building department, finds that the contractor's work does not comply with your contract or the building code requirements, the Lender will advise the contractor to correct the problem or face cancellation of your contract. If the contractor refuses to correct the problem, you will then be advised to select another contractor to correct the deficiency and complete the remaining work. If, however, the Lender finds that the contractor's work complies with the terms of your contract and the local building codes, the Lender may require that you approve payment to the contractor or face cancellation of your loan. Please be aware that if you fail to approve payment to the contractor, the contractor may place a lien against your property. The Lender reserves the right to pay the contractor for work completed from your loan escrow account.

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3. File a Written Complaint with the Contractors State License Board. Whether or not you agree with the Lender's findings, you may file a written complaint with the California Contractors State License Board and seek to recover monetary damages from the contractor's bond. The Lender will advise you on how to file such a complaint. Remember that if the Lender determines that the contractor's work has been satisfactorily completed, and you still refuse to authorize payments to the contractor, the Lender may cancel your loan.
4. This Process Covers Work Approved by the Lender Only. Only rehabilitation work approved by the Lender and included in the work write-up and bid package (including any changes to those documents authorized by the Lender), is covered by this dispute resolution process. Any other rehabilitation work you may authorize is not the responsibility of the Lender, and disputes arising from such work will not be covered by the terms of your loan. You will still be responsible for completing rehabilitation work covered by your loan in a timely manner, even if you have a dispute with the contractor involving other rehabilitation work.

XI. CONTRACTING PROCEDURES

- All housing rehabilitation work must be carried out using the CDBG adopted housing rehabilitation guidelines.
- The County will prepare the bid package (Work Write Up) and assist the homeowner in negotiating the contract.
- The homeowner will select the contractor.
- All contractors must be checked and cleared with HUD's federal debarred list of contractors.
- All contractors must be actively licensed and bonded with the State of California.
- All contractors must have public liability insurance to the County required limits, Workmen's Compensation Insurance, unemployment and disability insurance.
- All contractors must comply with CDBG federal and state regulations.
- A Notice of Completion must be recorded with the County Recorder.

XII. SWEAT EQUITY

Participants who wish to perform sweat equity will sign a written commitment itemizing the work they will perform, a time schedule for completion and a dollar value of the contribution. Owners that contribute sweat equity that involves painting will not participate in activities that include the abatement or mitigation of lead paint hazards. The County reserves the right to determine if the owner is capable of owner/builder rehabilitation work.

Owner/builders are reimbursed for materials purchased which are verified by invoice or receipt and used on the job. Reimbursement occurs after the installation is verified by the Construction Supervisor to be part of the scope of work. Owner/builders are not reimbursed for labor.

XIII. AMENDMENTS

Amendments to these guidelines may be made by the county and submitted to Housing and Community Development Community Development Block Grant Housing Rehabilitation Program for approval.

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XIV. EXCEPTIONS

Exceptions to these guidelines will require HCD approval.

XV. ATTACHMENTS

The following documents are attached and form a part of these guidelines:

- (1) Annual Household Income Definition/Income Limits
- (2) Residential Antidisplacement and Relocation Assistance Plan
- (3) CDBG Foreclosure Policy
- (4) CDBG Housing Conditions and Eligible Costs
- (5) Program Management
- (6) Program Grievance Resolution
- (7) Contractor Dispute Resolution

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Attachment 1 ANNUAL HOUSEHOLD INCOME DEFINITION

For the purposes of determining eligibility in accordance with HCD income guidelines, Annual Income will include, for all members of the household:

- 1) Gross wages and salary before deductions.
- 2) Net money income from self-employment.
- 3) Cash income received from such sources as rental units, Social Security benefits, pensions, and periodic income from insurance policy annuities.
- 4) Periodic cash benefits from public assistance and other compensation, including AFDC, SSI, Worker's Compensation, State Disability Insurance and Unemployment benefits.
- 5) Interest earned on savings and investments.

Annual Income will not include

- 1) Noncash income such as food stamps or vouchers received for the purpose of food or housing.
- 2) Capital gains or losses.
- 3) One time unearned income such as scholarship and fellowship grants; accident, health or causality insurance proceeds; prizes or gifts; inheritances
- 4) Payments designated specifically for medical or other costs, foster children or their non-disposable income.
- 5) Income from employment of children under the age of 18.
- 6) Payment for the care of foster children.

This is not meant to be a complete list. Grantee will make the final decision in situations where the classifications of income are not clear-cut. Any exceptions or other deviations from this definition of annual income will be considered by Grantee. Income verifications will be obtained through third part verification where possible. In addition, El Dorado County will require, when necessary, certified Federal Income Tax documents for the most recent year.

INCOME LIMITS AND ELIGIBILITY

The calculation of income eligibility for owner-occupant applicants will include an evaluation of assets to the extent that such assets produce income (such as interest or rent). The County will also consider assets in its overall evaluation of the applicant's financial need, and may reject an applicant who is income qualified if the County determines the applicant is not financially needy. The County will not consider the value of the applicant's primary residence in making this determination. An evaluation of financial need will be based on the following criteria:

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- The extent to which non-income earning assets could be readily converted to income earning assets.
- The liquidity of assets held by the applicant (i.e., the ability of the applicant to convert those assets to cash to finance the rehabilitation work or to borrow against the assets to obtain private financing).
- The extent to which the applicant relies on income from assets to meet basic living expenses (housing, food, clothing, and medical expenses for the applicant and the applicant's household) and whether the loss of income would jeopardize the applicant's ability to meet those basic expenses.
- Whether the applicant could afford to make payments at market interest rates on a privately financed loan secured by the applicant's assets.
- In most cases an applicant's debt-to-income ratio may not exceed 50%. Applicants exceeding 50% debt to income will be considered on a case-by-case basis by the County/Loan Review Committee.

Income will be defined as the gross amounts received from all sources for all household members, excluding one-time monetary gifts or winnings of \$100 or less. Income from business operations will be calculated as the difference between gross monetary receipts less actual monetary outlays related to business operations (but excluding depreciation or other deductible expenses for tax purposes which do not represent actual cash outlays).

Benefit to Targeted Income Group. Only households earning 80% or less of the County median income will be eligible for assistance under the proposed program. The benefit to targeted-income group households will be 100%. To ensure that lowest targeted income group households (households earning 50% or less of the County median income) benefit from the proposed program, the County will give first priority to very low-income loan applicants if there are more applicants than available funds, and will provide the most generous loan terms to very low-income applicants as financially necessary (deferred loans, longer amortization period, etc.).

CDBG PROGRAM INCOME LIMITS

FY 2009 Area median income \$ 72,800

1 PERSON	2 PERSONS	3 PERSONS	4 Persons
\$40,800	\$46,600	\$52,450	\$58,250
5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
\$62,900	\$67,550	\$72,250	\$76,900

The program income limits will be updated annually to reflect current limits.

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Attachment 2 RELOCATION ASSISTANCE PLAN

The County of El Dorado will provide relocation assistance to displaced targeted Income Group households and/or replace all occupied and vacant occupiable Targeted Income Group dwelling units, which are rehabilitated, reconstructed, demolished, or converted to a use other than Targeted Income Group housing as a result of activities assisted with funds provided under the Housing and Community Development Act of 1974, as amended, as described in the Federal Register, 24 CFR 570.496(a), Relocation, Displacement and Acquisition: Final Rule dated July 18, 1990 (Section 104(d)) and 49 CFR Part 24, Uniform Relocation Assistance and Real Property Acquisition Regulations Final Rule and Notice (URA) dated March 2, 1989.

This project will be implemented in ways consistent with the County's commitment to Fair Housing. Participants will not be discriminated against on the basis of race, color, religion, age, ancestry, national origin, sex, familial status, or handicap. The County will provide equal relocation assistance available 1) to each Targeted Income group household displaced by the demolition or rehabilitation of housing or by the conversion of a Targeted Income Group dwelling to another use as a direct result of assisted activities; and 2) to each separate class of Targeted Income Group persons temporarily relocated as a direct result of CDBG assisted activities.

A. Temporary Relocation during Housing Rehabilitation or Reconstruction

Consistent with the goals and objectives of activities assisted under the Act, the County will take the following steps to minimize the displacement of persons from their homes during housing rehabilitation or reconstruction funded by the State of California's CDBG program:

1. Stage rehabilitation of assisted housing to allow owner occupants and/or tenants to remain during rehabilitation.
2. Encourage temporarily displaced owner occupants to move in with family or friends during the course of rehabilitation, since they are voluntarily participating and not entitled to relocation benefits, unless health and safety threats exist, as explained below.
3. Encourage owner investors to relocate tenants to available vacant units during the course of rehabilitation or pay expenses on behalf of replaced tenants.
4. Required owner investors who participate in assisted rehabilitation to agree to continue to rent to Targeted Income Group tenant and agree to rent limitations, for a period of at least five years.
5. Provide counseling and referral services to assist displaced persons to find alternate housing in the neighborhood.
6. Work with area landlords, real estate brokers, and/or hotel/motel management to locate vacancies for households facing displacement.
7. When necessary, use public funds, such as CDBG funds, to pay moving costs and provide relocation payments to households displaced by assisted activities.

B. Temporary Relocation of Residential Tenants.

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If continued occupancy during rehabilitation is judged to constitute a substantial danger to health and safety of the tenant or the public, or is otherwise undesirable because of the nature of the project, the tenant may be required to relocate temporarily. Determination of the need for temporary relocation period will not exceed 90 days. All conditions of temporary relocation will be reasonable. Any tenant required to relocate temporarily will be helped to find another place to live which is safe, sanitary and of comparable value. He or she may move in with family and friends and still receive full or partial temporary assistance. A tenant receiving temporary relocation shall receive the following:

- Increased housing costs (e.g. rent increase, security deposits) and
- Payment for moving and related expenses, as follows:
- Transportation of the displaced persons and personal property within 50 miles, unless the grantee determines that farther relocation is justified;
- Packing, crating, unpacking, and uncrating of personal property;
- Storage of personal property, not to exceed 12 months, unless the grantee determines that a longer period is necessary;
- Disconnection, dismantling, removing, reassembling, and reinstalling relocated household appliances and other personal property;
- Insurance for the replacement value of personal property in connection with the move and necessary storage;
- The replacement value of property lost, stolen or damaged in the process of moving (not through the fault of the displaced person, his or her agent or employee) where insurance covering such loss, theft or damage is not reasonably available.
- Reasonable and necessary costs of security deposits required to rent the replacement dwelling;
- Any costs of credit checks required to rent the replacement dwelling;
- Other moving related expenses as the grantee determines to be reasonable and necessary, except the following ineligible expenses:
- Interest on a loan to cover moving expenses; or
- Personal injury; or
- Any legal fees or other cost for preparing a claim for a relocation payment or for representing the claimant before the Grantee; or
- Costs for storage of personal property on real property already owned or leased by the displaced person before the initiation of negotiations.

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C. Temporary Relocation of Owner Occupied

Since all rehabilitation work for owner occupants is voluntary, an owner occupant may only be eligible for temporary relocation benefits when his or her residential unit is approved for reconstruction or during rehabilitation that would endanger the health and safety of occupants if they remained in the house during rehabilitation. Determination of the need for temporary relocation will be made by the program administrator or construction supervisor. Allowable temporary relocation expenses are the same as those listed above for tenants.

D. Displacement Activities Required Long-term Relocation Assistance

Persons displaced by project assisted in whole or in part with funds provided under the Housing and Community Development Act of 1974, as amended, are eligible for permanent relocation assistance and benefits under either section 104(d) or URA, depending on which relocation assistance regulations are applicable. persons within the Targeted Income Group are eligible to receive assistance and benefits under section 104(d) and have the option of choosing benefits under URA. Persons who are outside the Targeted Income Group may receive assistance and benefits only under URA. There is no income or need criteria. However, the County's CDBG funded residential rehabilitation program is targeted to low- and very low-income household's only and temporary relocation will be needed.

All replacement housing will be provided within three years of the commencement of the demolition or conversion. Before obligating or expending funds that will directly result in such demolition or conversion, the County will make public and submit to the California Department of Housing and Community Development the following information in writing:

- A description of the proposed assisted activity;
- The location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than Targeted Income Group dwelling units as a direct result of the assisted activity;
- A time schedule for the commencement and completion of the demolition or conversion;
- The location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units. If such data are not available at the time of the general submission, the county will identify the general location on an area map and the approximate number of dwelling units by size and provide information identifying the specific location and number of dwelling units by size as soon as it is available;
- The source of funding and a time schedule for the provision of replacement dwelling units;
- The basis for concluding that each replacement dwelling unit will remain a Targeted Income Group dwelling unit for at least 10 years from the date of initial occupancy; and
- Information demonstration that any proposed replacement of dwelling units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units) is consistent with the housing needs of Targeted Income Group households in the county.

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The County of El Dorado is responsible for tracking the replacement of housing and ensuring that it is provided within the required period. The County is responsible for ensuring requirements are met for notification and provision of relocation assistance, as described in §570.496, to any Targeted Income Group displaced by the demolition of any dwelling unit or the conversion of a targeted income group dwelling unit to another use in connection with an assisted activity.

E. Recordkeeping

The County will maintain records of occupants of federally funded rehabilitated, reconstructed or demolished property from the start to completion of the project to demonstrate compliance with section 104(d), URA and applicable program regulations. Appropriate advisory services will include reasonable advance written notice of (a) the date and approximate duration of the temporary relocation; (b) the address of the suitable decent, safe, and sanitary dwelling to be made available for the temporary period; (c) the terms and conditions under which the tenant may lease and occupy a suitable, decent, safe and sanitary dwelling. Notices shall be written in plain, understandable language. Persons who are unable to read and understand the notice (e.g., illiterate, foreign language, or impaired vision or other disability) will be provided with appropriate translation/communication. Each notice will indicate the name and telephone number of a person who may be contacted for answers to questions or other needed help. The Advisory Notices to be provided are as follows:

- General Information Notice: As soon as feasible when an owner investor is applying for federal financing for rehabilitation, reconstruction, or demolition, the tenant of a housing unit will be mailed or hand delivered a General Information Notice that the project has been proposed and that the tenant will be able to occupy his or her present house (or another owned by the owner investor) upon completion of rehabilitation. The tenant will be informed that rent after rehabilitation will not exceed current rent or 30 percent of his or her average monthly gross household income. The tenant will be informed that if he or she is required to move temporarily so that rehabilitation can be completed, suitable housing will be made available and he or she will be reimbursed for all reasonable extra expenses. The tenant will be cautioned that he or she will not be provided relocation assistance if he or she decides to move for personal reasons.
- Notice at Time of "Initiation of Negotiations": As soon as feasible when the rehabilitation application has been approved, the tenant of a housing unit scheduled for rehabilitation, reconstruction, or demolition will be informed of the Initiation of Negotiations and again informed of the above reasonable terms and conditions under which the person may lease and occupy the property upon completion of the project. The tenant will also again be cautioned not to move for personal reasons during rehabilitation, or risk losing relocation assistance.
- Notice for Persons to be Displaced: After a comparable replacement dwelling has been made available, the tenant will be given a 90 day advance written notice of the earliest date he or she may be required to move. If the tenant's continued occupancy of the property would constitute a substantial danger to health or safety, less than 90 days' advance notice may be provided. Justification of such an urgent need will be documented in the participant's job file. Another instance where the 90-day notice is not required is if the tenant makes an informed decision to relocate and vacates the property without prior notice.

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Attachment 3

EL DORADO COUNTY FORECLOSURE POLICY

County As Junior Lienholder

It is the County's policy to prepare and record a "Request for Notice" on all junior liens (any lien after the first position) placed on properties financed by a loan or loans through CDBG program s).

This document requires any senior Lienholder to notify the lender (County) of initiation (recording of a "Notice of Default") of a foreclosure only. This is to alert the junior Lienholder that they are to monitor the foreclosure with the senior Lienholder. When the County is in a third position and receives notification of foreclosure from only one senior Lienholder, it would be in their best interest to contact both senior lienholders regarding the status of their loans.

The junior Lienholder may cancel the foreclosure proceedings by "reinstating" the senior Lienholder. The reinstatement amount must be obtained by contacting the senior Lienholder. This amount will include all delinquent payments, late charges, advances (fire insurance premiums, property taxes, property protection costs, etc.), and foreclosure costs (fees for legal counsel, recordings, certified mail, etc.)

Once the County has the information on the reinstatement amount, staff must then determine if it is cost effective to protect their position by reinstating the senior Lienholder, keeping them current by submitting a monthly payment thereafter, foreclosing on the property possibly resulting in owning the property at the end of foreclosure, protecting the property against vandalism, and paying marketing costs (readying the home for marketing, paying for yard maintenance, paying a real estate broker a sales commission).

If the County decides to reinstate, the senior Lienholder 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 County fails to reinstate the senior Lienholder before five (5) days prior to the foreclosure sale date, the senior Lienholder would then require a full pay off of the balance, plus costs, to cancel foreclosure. If the County determines the reinstatement and maintenance of the property not to be cost effective and allows the Senior Lienholder to complete foreclosure, the County's lien may be eliminated due to insufficient sales proceeds.

County As Senior Lienholder

When the County is in a first position, or the senior Lienholder, active collection efforts will begin on any loan that is 31 or more days in arrears. Attempt 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 County may consider foreclosure. County staff will consider the following factors before initiating foreclosure:

- * Can the loan be cured (brought current or paid off) by the owner without foreclosure?
- Can the owner refinance with a commercial lender and pay off the County?
- Can the owner sell the property and pay off the County?

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- Does the balance warrant foreclosure? (If the balance is under \$5,000, the expenses to foreclose may not be worth pursuing.)
- 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 County may opt to initiate foreclosure. The owner 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 County to prevent foreclosure (such as, funds to bring delinquent BMIR current or pay off a DPL).

At the end of thirty days, the County 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 lienholders. The service will advise the County 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 County 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 County would then contact a real estate broker to market the home.

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Attachment 4

CDBG HOUSING CONDITIONS AND ELIGIBLE COSTS

ELIGIBLE PROPERTY TYPES

Eligible properties include the following:

- A one-to-four unit property, see 24 CFR Section 92,254 (a)(5)(ii)(A)(6) for special considerations.
- A condominium or cooperative unit.
- A manufactured home, including mobilehomes on single family lot.
- El Dorado County excludes properties constructed prior to 1978 that fall under HUD Lead-Based Paint Regulations, unless a grant will provide the funds necessary to do the repairs. Properties constructed prior to 1978 will be addressed for Lead-based paint requirements prior to rehabilitation. Homeowners will receive a copy of "Protect Your Family from Lead in Your Home" and will be required to sign the Lead-Based Paint Disclosure. A certified lead-based paint inspector will evaluate the unit for defective paint surfaces to ensure that all federal lead-based paint procedures, including any abatement are followed.
- Properties located in areas designated as flood zones will not be eligible for rehabilitation if the cost to rehabilitate exceeds 50% of the market value of the structure before rehabilitation.

DEFINITION OF HOUSING CONDITIONS

SOUND – A unit that appears new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight rooflines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.

MINOR – A unit that shows signs of deferred maintenance, or which needs only one major component such as a roof.

MODERATE – A unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs.

SUBSTANTIAL – A unit that requires replacement of several major systems and possibly other repairs (e.g. complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement.)

DILAPIDATED – A unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is none-existent, not fit for human habitation in its current condition, may be considered for demolition or at minimum, major rehabilitation will be required.

ELECTRICAL INSPECTION PROCEDURE

1. Number of service entrance conductor sets (two-wire – 120 volts, three wire 120/240 volts, four-wire is three phase service and is not common in residences.)
2. Determine panel box conditions – missing knockouts, melted insulation, overheated fuses, missing connectors/bushings, rust, obstructed access, overloaded panel, no main service disconnect.
3. Inadequate/antiquated service – under 100 amps.

ROOF INSPECTION PROCEDURE

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1. Observe roof from ground and look for any unusual conditions:
 - a. Unevenness in roof line
 - b. Signs of leaks in eaves, soffits, facias, abnormal condensation.
 - c. Dryrot in facias, rafters or rafter tails
 - d. Flashings and roof drainage systems in good shape
 - e. Shingles missing or curled
 - f. Number of layers of roofing
2. On flat roofs check bubbles, blisters, cracks, spongy areas, and ponding water conditions.

STANDARDS FOR ROOM AND BATHROOM ADDITIONS

UNIT SIZE	MAXIMUM # OF PERSONS IN HOUSEHOLD
SRO	1
0-BR	1
1-BR	2
2-BR	4
3-BR	6
4-BR	8
5-BR	10
6-BR	12

- Opposite sex children under 6 years of age may share a bedroom.
- Opposite sex children 6 years of age and older may have their own bedroom.
- Children shall be permitted a separate bedroom from their parents.
- Same sex children of any age may share a bedroom.
- 5 or more people – a second bathroom may be added.
- 10 or more people – a third bathroom may be added.
- Same rules apply to mobile home units.

PROPERTY VALUE

The value of the CDBG-assisted unit after rehabilitation is not a consideration.

ELIGIBLE REHABILITATION COSTS

The following are eligible costs which may be paid or reimbursed with CDBG funds:

Development Hard Costs

- Work necessary to meet local building code requirements
- Work necessary to meet locally-adopted rehabilitation standards
- Energy-related improvements (not covered through Weatherization Program Services)

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- Lead-based paint hazard mitigation
- Improvements for handicapped accessibility
- Repair or replacement of major housing systems
- Repairs and general property improvements of a non-luxury nature not to exceed 15% of the total loan. Such repairs could be allowed on a limited basis and would have to be approved by the loan review committee. General property improvements would be of the type that would allow the homeowner increased ability to remain housed. These repairs include carports, pothole repair, grading and graveling, removal of dilapidated storage units and replacement of garage door openers.
- Demolition costs (when part of the reconstruction of affordable housing)

Site Improvements and Utility Connections

- On-site infrastructure costs
- Off-site utility connections from the property line to an adjacent street

Related Soft Costs (reasonable and necessary only)

- Architectural, engineering, specification writing or related professional services
- Financing costs, such as private lender fees and points, credit and title costs, recordation fees, building permits, legal fees, appraisals
- Relocation costs, if applicable

The following are ineligible costs which will not be paid or reimbursed with CDBG funds:

- Luxury improvements or upgrades
- Room additions, unless necessary to address overcrowding
- Reimbursement for repairs completed prior to CDBG fund approval
- Acquisition of land

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Attachment 5

PROGRAM MANAGEMENT

- Preparation of environmental and other documents for needed clearances prior to draw-down of any funds
- Market and outreach to potential applicants (includes notification of funding to waiting list applicants)
- Preparation of interested contractors list (includes Builders Exchange)
- Coordination of servicing agreements with escrow and title companies;
- Application intake, packaging, and processing;
- Credit, income, and employment verifications;
- Submission of staff recommendations to Loan Review Committee
- Escrow set-up
- Initial inspection
- Work write-ups
- Submission to property owner for 3 contractors bids (may be waived by homeowner upon written request with explanation)
- Construction monitoring – inspections must be done at any draw-down request to confirm work has been completed and in satisfactory condition
- Assurance in writing from contractor that necessary permits have been obtained
- Approval of contractor selection
- Contractor payment authorization
- Contract agreement between owner/contractor
- Change order review/process
- Prepare and obtain signatures on all necessary forms, including lending notices, loan agreements, contractor agreements, rehabilitation assistance agreements, etc.
- Close-out of loans
- Preparation of progress, performance, and financial reports to CDBG program
- Coordination of owner-builder activity
- Approval or denial of loan applications by the Loan committee
- Maintenance of program administrative files for each loan for the life of the loan
- Annual monitoring of homeowner eligibility and insurance
- Loan servicing, including delinquencies and foreclosures
- Administration of program income accounts, including the re-lending of program income for eligible activities
- Coordination of program audits by State

Inspection and Contractor Selection. If the household is found to be eligible using the criteria of the jurisdiction, an inspection of the dwelling will be made by the Inspector of the Community Services Department. The findings from the initial inspection will be used to develop a work write-up, which includes a detailed description of the repair work needed or the type of allowable replacement cost estimate. Upon completion of the work write-up, the Inspector will review the scope of repairs with the owner, who may then request modifications to the work write-up, provided that all work is completed in compliance with program guidelines. The County may require applicants to obtain up to three bids to be included with the Loan Review Committee's file prior to its decision on a loan application.

the County will develop a list of contractors who are interested in the program, and will submit contractor's names and license numbers to HCD to verify that licenses are current and in good-standing and that the

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contractors are not on the state/federal list of debarred or suspended contractors. The list of interested contractors considered eligible to participate in the program will be provided to the owner.

Bid packages will be prepared by the County Department of Community Services Program Assistant/Inspector and provided to the homeowners. The owner will be given a copy of the list of interested contractors, but will not be limited to that list in the solicitation of bids.

When bids have been received, the County will confer with the owner and the selection will be made by the owner. If the contractor preferred by the owner is not on the list provided by the County, the County will perform the necessary reviews to determine the eligibility of the owner's preferred contractor.

Although the selection of contractors is the responsibility of the homeowner, it is important for program representatives to sufficiently involve themselves in the bidding process to ensure that experienced contractors with the financial ability to complete the projects for which they enter into contracts are selected. To achieve this objective, the County will prepare bid documents and provide them to the homeowner. Once bids are received, the County will review them with the owner and will provide the owner/participant with the benefit of any observations, which the County deems relevant.

Upon completion of all rehabilitation work, units must meet, at a minimum, Housing and Urban Development Housing Quality Standards based on HUD Housing Quality Standards guidelines. Any rehabilitation work that requires a permit will comply with Uniform Building Code standards and be approved and signed off by a qualified County Building Inspector.

Inspection and Monitoring of Construction Work. The County will perform rehabilitation inspections on a regular basis to ensure that the terms of the contract between the homeowner and the contractor are being followed. Prior to authorizing any progress payments for work of a code-related nature, the County will require that an inspection by the building department take place and that the contractor submits appropriate evidence of County approval of the work that was performed.

All construction contracts will be required to contain a clause obligating the program participant and the contractor to obtain the approval of the County prior to ordering any changes in the work to be performed by the contractor. Contractors will be informed that if they make field changes without approved change orders, payments will not be authorized for the modified work and they will still be required to perform the work specified in the contract.

The County will ensure that notices of completion are completed in a timely manner and recorded. Recorded copies will be maintained on file for each program participant. To ensure that the notice of completion is executed, the County will withhold the final payment to the contractor until the recorded notice of completion is signed by the homeowner and presented to the County.

Loan Terms. The availability of reasonably priced financing is as important in most cases as the specific terms of that financing. The loan terms are based on the premise that providing affordable financing up-front does not necessarily require the County to provide a permanent subsidy to the benefited household in the form of a no-interest-rate loan or grant. The program does not assume that low-income households, as a general rule, cannot afford to make loan payments.

- Loans will carry interest rates of 3% if fully amortized or if payments are interest only.
- The typical loan term available to qualified applicants is 15 years. The county will reserve the right to lengthen the amortization period, or to allow interest only payments if the Loan Committee finds that a

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household would have to spend a substantially high percentage of income on housing expenses. The County/Loan Review Committee shall consider the following criteria in determining whether a household is devoting a substantially high percentage of income to housing:

- Housing payments, defined as mortgage, utilities allowance (not to exceed Section 8 housing utility allowance schedule), property insurance, property taxes
- Housing payments do not exceed 50% of applicant's income
- Housing payments do not leave sufficient income for other necessary living expenses
- The housing expense ratio is an important underwriting criterion because this ratio has a direct bearing on the applicants' ability to make payments on existing mortgages. Applicants who spend in excess of 50 percent of their incomes on housing expenses will only be given a loan if they have good credit, a good mortgage payment history, and can show at least 10 percent equity in the property after rehabilitation

Debt-to-Income Ratio

In most cases an applicant's debt-to-income ratio may not exceed 50%. Applicants exceeding 50% debt to income will be approved on a case-by-case basis by the County/Loan Review Committee.

Loan Security. In all cases, the security for the loan is the property. For this reason, it is important to determine the value of the property so that the jurisdiction will know in advance the security upon which the loan will be based. This value is determined by estimating the actual value of the property, calculating the Loan-to-Value Ratio, and determining in what position the loan will be.

1. Value Determination

The equity position that the jurisdiction would take in any given loan is derived from the property value. This value can be determined by a number of different methods, each of which costs a different amount to obtain. The methods used in this program are as follows.

- **Assessed Value:** The most conservative and inexpensive method is to use the assessed value as indicated in the preliminary title Report. Unfortunately, many properties have not been assessed for years and the values may be far below actual values. To obtain a more realistic estimate of current market value from the assessed value, a 2% per year level of appreciation is added. This is typically conservative, yet allows for at least a minimal level of appreciation. This method is used when the resulting value provides a satisfactory loan-to-value ratio.
- **Market Analysis:** For this method, a real estate agent who is familiar with the local market is asked to provide an after rehabilitation estimate of the market value of the property. This method typically provides a fairly accurate estimate and can be done for a relatively low fee anywhere from \$100-250. This method is used when the assessed value method does not provide a satisfactory loan-to-value ratio.
- **Appraisal:** this is the most reliable and most expensive method. The cost of the appraisal may be added into the loan amount if the loan is approved and closed.

2. Loan-to-Value Ratio

The loan-to-value ratio is the primary method of determining the jurisdiction equity position and is calculated by dividing the total outstanding loans, liens, and judgments by the value of the

COMMUNITY DEVELOPMENT BLOCK GRANT

property after rehabilitation. For example, if an applicant had \$90,000 in outstanding debt and a property value of \$100,000, the property would have a 90 percent loan-to-value ratio.

3. Loan Position

The secondary consideration in determining the jurisdiction's equity position is the number of loans, liens, and judgments, which appear ahead of the jurisdiction's loan. A loan in fourth position in which the owner is left with 20 percent equity is not as secure as a loan in second position with the same amount of equity.

3. Loan-to-Value Guidelines

- **95%.** This typically will be the maximum ratio and will only be allowed when the owner has good credit, good mortgage payment history (no late payments in last 12 months), a clean title report, a housing expense ratio of less than 50%, and the loan must be no lower than third position.
- **90%.** This will be the maximum allowed for the typical applicant with medium risk level (i.e.: a fair credit history) with a housing expense ratio of not more than 60%. The loan must not be in a position lower than third.
- **80%.** This will be the maximum allowed for applicants with poor credit, poor mortgage payment history, a housing expense ratio of not more than 75%, and the loan must not be in a position lower than fourth.

Marketing

El Dorado County will market the program through local newspaper advertisements including the Mountain Democrat, Georgetown Gazette, the Town Crier, the Guide and Tahoe Tribune. Flyers are posted at the local markets along with post offices. Flyers are sent to those on the waiting list to provide notice of funding to apply.

COMMUNITY DEVELOPMENT BLOCK GRANT

Attachment 6



EL DORADO COUNTY DEPARTMENT OF HUMAN SERVICES

Housing, Community and Economic Development Block Grant Programs

Subject: Program Grievance Resolution

Dear Borrower:

Thank you for applying for a home repair loan through the El Dorado County Housing Rehabilitation Loan Program. We appreciate your business! Once your completed application has been received it will be reviewed and prepared for submission to the Loan Review Committee. The Committee will determine final applicant eligibility.

Once the Loan Review Committee makes a determination you, the applicant, will be notified in writing of this decision. The notification will include confirmation that your application has been either approved or denied. Should your application be approved, the loan amount and terms will also be included in the notice. A denial notification will include the specific reason for denial.

Any applicant denied assistance from the Program has the right to appeal. An appeal should include a statement explaining your reason for appeal. The appeal must be made in writing to:

El Dorado County Department of Human Services
Housing Programs
937 Spring Street
Placerville, CA 95667

El Dorado County has 30 days to review the appeal, seek recommendations from the Loan Review Committee or County Counsel, and respond in writing to the applicant.

If you are unable to reach an acceptable resolution with the County, you have a right to submit your appeal to the U.S. Department of Housing and Urban Development and/or to the Department of Fair Employment and Housing. This appeal must be made in writing to:

U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing
and Equal Opportunity
Washington, D.C. 20410

Department of Fair Employment
and Housing
2000 O Street, #120
Sacramento, CA 95814-5212

Applicant

Date

Applicant

Date

COMMUNITY DEVELOPMENT BLOCK GRANT

Attachment 7



EL DORADO COUNTY
DEPARTMENT OF HUMAN SERVICES
Housing, Community and Economic Development Block Grant Programs

Subject: Dispute Resolution

Dear Borrower:

Thank you for applying for a home repair loan. We appreciate your business! When you sign your loan documents, you will also sign an agreement to follow a process for resolving disputes, should they arise, between you and the contractor(s) you select to perform the rehabilitation work on your house. Please bear in mind that the Lender facilitates the rehabilitation of your house by providing you with low-cost financing but is not legally responsible for ensuring the performance of the contractor(s) you select or enforcing the terms of your contract. The Lender is not your agent or employee.

You, the homeowner, have the primary responsibility for ensuring that the contractor completes the work in a satisfactory manner according to the specifications of the approved bid and in compliance with applicable building codes. This is an important distinction, because it is possible for rehabilitation work to comply with the minimum requirements of the building code but not comply with the terms of your contract or meet your expectations.

As a consequence, there may arise instances in which a dispute, or difference of opinion, cannot be resolved strictly between you and the contractor. In such instances, a representative of the Lender may assist in resolving the dispute according to the following procedures. This process may be used at any time during or following the completion of construction. It is important that you follow this process, because if you do not, you may be in violation of the Rehabilitation Assistance Agreement and in default of your loan.

1. **Contact Your Contractor and State Your Complaint in Writing.** Before contacting the Lender, you must first communicate your dispute to the contractor and attempt to have the contractor resolve your complaint. It will be helpful if you list your problems with the contractor's work in writing and give the contractor a copy of this list. We advise you to immediately communicate to your contractor any problems you may have with his or her work, as delay may increase the difficulty or expense involved in correcting the problem. Be sure to send a copy of your written complaint to the Lender.
2. **Contact the Lender if the Contractor is unwilling to address your complaint.** If you are unable to reach an acceptable resolution of your problem with the contractor, contact the Lender so that a representative can visit your house and inspect the disputed work. If your problem involves a question of building code compliance, you must also contact your local building department to bring the problem to their attention. The Lender will then determine whether the contractor's work is in compliance with the terms of your contract and, in consultation with the local building department, whether the work meets building code requirements.

COMMUNITY DEVELOPMENT BLOCK GRANT

Dispute Resolution Letter
Page 2

If the Lender, in consultation with the local building department, finds that the contractor's work does not comply with your contract or the building code requirements, the Lender will advise the contractor to correct the problem or face cancellation of your contract. If the contractor refuses to correct the problem, you will then be advised to select another contractor to correct the deficiency and complete the remaining work. If, however, the Lender finds that the contractor's work complies with the terms of your contract and the local building codes, the Lender may require that you approve payment to the contractor or face cancellation of your loan. Please be aware that if you fail to approve payment to the contractor, the contractor may place a lien against your property. The Lender reserves the right to pay the contractor for work completed from your loan escrow account.

3. File a Written Complaint with the Contractors State License Board. Whether or not you agree with the Lender's findings, you may file a written complaint with the California Contractors State License Board and seek to recover monetary damages from the contractor's bond. The Lender will advise you on how to file such a complaint. Remember that if the Lender determines that the contractor's work has been satisfactorily completed, and you still refuse to authorize payments to the contractor, the Lender may cancel your loan.
4. This Process Covers Work Approved by the Lender Only. Only rehabilitation work approved by the Lender and included in the work write-up and bid package (including any changes to those documents authorized by the Lender), is covered by this dispute resolution process. Any other rehabilitation work you may authorize is not the responsibility of the Lender, and disputes arising from such work will not be covered by the terms of your loan. You will still be responsible for completing rehabilitation work covered by your loan in a timely manner, even if you have a dispute with the contractor involving other rehabilitation work.

Applicant _____ Date _____

Applicant _____ Date _____

**Placeholder for
Housing Rehab Wait List**

**Placeholder for
Housing Rehab Wait List**

**Placeholder for
Housing Rehab Wait List**

**Housing Rehabilitation Loan Program
Interested Contractor List
May 2009**

The following is a list of contractors that are interested in participating in this program. You are not required to obtain bids from the contractor's on this list, but may obtain bids from any contractor you select. Please note that all contractors participating in this program are required to have a current license, as well as current Workers Compensation and Liability Insurance.

The Housing Rehabilitation Loan Program requires that three (3) bids are obtained for the rehabilitation work that needs to be on your property. If you unable to obtain three (3) bids, please contact El Dorado County Human Services at (530) 621-6300 to work alternate arrangements.

ROOFING CONTRACTORS

Jarrold Holbert Roofing
Roofing Contractor
3032 Highgrade Street
Placerville, CA 95667
(530) 306-3483

Horizon Roofing, Inc.
Roofing Contractor
3811 Dividend Drive
Shingle Springs, CA 95682
(530) 672-6600

Straight Line Roofing
Roofing Contractor
3900 Dividend Drive, Suite 101
Shingle Springs, CA 95682
(530) 672-9995

GENERAL CONTRACTORS

S M I Construction
General Building Contractor/Electrical
2531 Sweetwater Trail
Cool, CA 95614
(530) 820-1444 cell (530) 305-1631

Jim Williams Construction
General Building Contractor
5221 Davidson Road
Placerville, CA 95667
(530) 295-0297

Mike Ball Masonry & Concrete
General Building Contractor/Masonry
3689 Forni Road
Placerville, CA 95667
(530) 344-0348

Dan Wetter Construction
General Building Contractor
PO Box 394
Garden Valley, CA 95633
(530) 333-2653

Michael Vossen Construction
General Building Contractor
5681 Winter Way
Somerset, CA 95684
(530) 409-1094

DEW Construction
General Building Contractor
4891 Rivendale Road
Placerville, CA 95667
(530) 903-6336

Jerry Kahler Builders
General Building Contractor
4961 Carbine Trail
Shingle Springs, CA 95682
(530) 676-8252

Lake Forest Construction Inc.
General Building Contractor - Windows
3570 Devon Way
El Dorado Hills, CA 95762
(530) 672-1806

J T L Construction
General Building Contractor
P O Box 61
Placerville, CA 95667
(530) 642-2906

Twister HandyMan Service
General Building Contractor
PO Box 296
Pollock Pines, CA 95726
(530) 644-6080

Have Tool Will Travel Home Repair
General Building Contractor
PO Box 591
Camino, CA 95709
(530) 957-3248

Hatch Construction
General Building Contractor
1800 Point View Drive
Placerville, CA 95667
(530) 622-7376

Moulin Construction
General Building Contractor
5635 Fernwood Drive
Shingle Springs, CA 65682
(530) 409-3118

Ward & Son's Construction
General Building Contractor/Drywall
3205 Shingle Springs Drive
Shingle Springs, CA 95682
(530) 677-7344

Richard M Walker Construction Inc.
General Building Contractor/Concrete
PO Box 528
Diamond Springs, CA 95619
(530) 626-0805

Steve Jameson Construction
General Building Contractor
PO Box 621
Georgetown, CA 95634
(530) 626-4773

R N Builders Inc.
General Building Contractor
PO Box 625
Camino, CA 95709
(530) 647-9007

MerryCo.
General Engineering/ Building Contractor
PO Box 1182
Shingle Springs, CA 95682
(530) 677-7647

A and Z Builders
General Building Contractor
PO Box 1791
Georgetown, CA 95634
(530) 333-2833

Macauley Construction
General Engineering Contractor
2500 Running Deer Road
Shingle Springs, CA 95682
(530) 622-2936

Clifford B. Taylor
General Building Contractor
2463 Blitzen Road
South Lake Tahoe, CA 96150
(530) 573-1686

Preszler Homes, Inc.
General Building Contractor
2100 Fortuna Mine Road
Placerville, CA 95667
(530) 409-1877

M H Hansen Construction Co
General Engineering/Paving/Landscaping
PO Box 16143
South Lake Tahoe, CA 96151
(530) 544-1832

Gold River Construction
General Building Contractor
1807 Starbuck Road
Rescue, CA 95672
(916) 508-3356

Interested Contractors

Mt. Marv's Construction
General Building Contractor
2366 Blitzen Road
South Lake Tahoe, CA 96150
(530) 577-9693

RT English Construction Company
General Engineering/ Building Contractor
2140 Walnut Ct
Rescue, CA 95672
(530) 677-3924

New Concept Builders
General Building Contractor
PO Box 9
Mt. Aukum, CA 95656
(530) 620-9430

Gene Allen Construction
General Building Contractor
PO Box 31
Grizzly Flats, CA 95636
(530) 626-7293

Conrad Briggs Construction Services
General Building Contractor
5120 Crickett Lane
Georgetown, CA 95634
(530)333-4635

Atchison Construction
General Building Contractor
PO Box 749
El Dorado, CA 95623
(530) 647-1798

Steve Jameson Construction
General Building Contractor
PO Box 621
Georgetown, CA 95634
(530)626-4773

Rough Cut Construction
General Engineering/Septic & Dirt Removal
PO Box 797
Camino, CA 95709
(530) 647-0717

Viksna Enterprises
General Engineering/ Building Contractor
4880 Walls Way
Placerville, CA 95667
(530) 295-1600

SPECIALTY CONTRACTORS: (For use when the only work being done is of that specialty)

Madison Painting & Decorating
Painting
PO Box 251
Camino, CA 95709
(530) 644-4395

Terry's Apollo Plumbing
Plumbing
PO Box 2535
South Lake Tahoe, CA 96158
(530) 544-8404

Third Generation Heating & Air
Heating & Air Conditioning
4120 Cameron Park Drive Ste 200A
Cameron Park, CA 95682
(530) 677-9873

For referrals to other contractors please contact the Builder's Exchange at (530) 672-2955

www.goodbuilders.org

El Dorado County

DP-1: Profile of General Demographic Characteristics: 2000		
Data Set: Census 2000 Summary File 1 (SF 1) - Sample Data		
HOUSING TENURE	Number	Percent
Occupied housing units	58,939	100
Owner-occupied housing units	44,019	74.7
Renter-occupied housing units	14,920	25.3

City of Placerville

DP-1: Profile of General Demographic Characteristics: 2000		
Data Set: Census 2000 Summary File 1 (SF 1) - Sample Data		
HOUSING TENURE	Number	Percent
Occupied housing units	4,242	100
Owner-occupied housing units	2,143	53.6
Renter-occupied housing units	1,858	46.4

City of South Lake Tahoe

DP-1: Profile of General Demographic Characteristics: 2000		
Data Set: Census 2000 Summary File 1 (SF 1) - Sample Data		
HOUSING TENURE	Number	Percent
Occupied housing units	9,410	100
Owner-occupied housing units	4,056	43.1
Renter-occupied housing units	5,354	56.9

El Dorado County (Unincorporated Only)

DP-1: Profile of General Demographic Characteristics: 2000		
Data Set: Census 2000 Summary File 1 (SF 1) - Sample Data		
HOUSING TENURE	Number	Percent
Occupied housing units	45,287	100
Owner-occupied housing units	37,820	84
Renter-occupied housing units	7,707	17

	Units	Owner	Renter
County	58,939	44,019	14,920
Placerville	-4,242	-2,143	-1,859
SLT	-9,410	-4,056	-5,354
Unincorporated County	45,287	37,820	7,707

El Dorado County

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999	Number	Percent
Less than 15 percent	2,068	14.3
15 to 19 percent	1,821	12.6
20 to 24 percent	2,113	14.6
25 to 29 percent	1,782	12.3
30 to 34 percent	1,176	8.1
35 percent or more	4,734	32.7
Not computed	792	5.5

<25%	>25%
2,068	1,782
1,821	1,176
2,113	4,734
6,002	7,692
13,694	56.2%

City of Placerville

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999	Number	Percent
Less than 15 percent	323	12.3
15 to 19 percent	285	15.1
20 to 24 percent	232	12.3
25 to 29 percent	158	8.4
30 to 34 percent	149	7.9
35 percent or more	749	39.8
Not computed	77	4.1

<25%	>25%
323	158
285	149
232	749
840	1,056
1,896	55.7%

City of South Lake Tahoe

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999	Number	Percent
Less than 15 percent	720	13.5
15 to 19 percent	716	13.4
20 to 24 percent	845	15.8
25 to 29 percent	778	14.6
30 to 34 percent	445	8.3
35 percent or more	1,686	31.5
Not computed	157	2.9

<25%	>25%
720	778
716	445
845	1,686
2,281	2,909
5,190	56.1%

County	<25%	>25%
County	13694	7692
Placerville	-1869	-1056
SLT	-2281	-2909
Unincorporated Co	9544	3727
Unincorporated Co	9544	39.1%

El Dorado County

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
OCCUPANTS PER ROOM	Number	Percent
Occupied housing units	58,939	100
1.0 or less	55,867	94.8
1.01 to 1.50	1,720	2.9
1.51 or more	1,352	2.3

City of Placerville

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
OCCUPANTS PER ROOM	Number	Percent
Occupied housing units	3,996	100
1.0 or less	3,745	93.7
1.01 to 1.50	118	3
1.51 or more	133	3.3

City of South Lake Tahoe

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
OCCUPANTS PER ROOM	Number	Percent
Occupied housing units	9,442	100
1.0 or less	8,122	86
1.01 to 1.50	569	6
1.51 or more	751	8

El Dorado County (Unincorporated)

DP-4: Profile of Selected Housing Characteristics: 2000		
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data		
OCCUPANTS PER ROOM	Number	Percent
Occupied housing units	45,501	100
1.0 or less	44,010	97
1.01 to 1.50	1,033	2
1.51 or more	468	1

	Hsg Units	1or less	1-1.5	>1.51
County	58,939	55,867	1,720	1,352
Placerville	-3,996	-3,745	-118	-133
SLT	-9,442	-8,112	-569	-751
Unincorporated	45,501	44,010	1,033	468
Percent	100%	97%	2%	1%

1,501 3%



U.S. Census Bureau

American FactFinder

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DP-1. Profile of General Demographic Characteristics: 2000

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Geographic Area: **El Dorado County, California**

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expfs1u.htm>.

Subject	Number	Percent
Total population	156,299	100.0
SEX AND AGE		
Male	77,963	49.9
Female	78,336	50.1
Under 5 years	8,946	5.7
5 to 9 years	11,488	7.4
10 to 14 years	12,930	8.3
15 to 19 years	11,324	7.2
20 to 24 years	6,763	4.3
25 to 34 years	15,640	10.0
35 to 44 years	27,809	17.8
45 to 54 years	26,708	17.1
55 to 59 years	8,668	5.5
60 to 64 years	6,689	4.3
65 to 74 years	10,952	7.0
75 to 84 years	6,614	4.2
85 years and over	1,768	1.1
Median age (years)	39.4	(X)
18 years and over	115,507	73.9
Male	56,952	36.4
Female	58,555	37.5
21 years and over	110,135	70.5
62 years and over	23,239	14.9
65 years and over	19,334	12.4
Male	8,916	5.7
Female	10,418	6.7
RACE		
One race	151,672	97.0
White	140,209	89.7
Black or African American	813	0.5
American Indian and Alaska Native	1,566	1.0
Asian	3,328	2.1
Asian Indian	417	0.3
Chinese	558	0.4
Filipino	1,457	0.9
Japanese	423	0.3
Korean	175	0.1
Vietnamese	104	0.1
Other Asian ¹	194	0.1
Native Hawaiian and Other Pacific Islander	209	0.1
Native Hawaiian	73	0.0
Guamanian or Chamorro	44	0.0
Samoan	27	0.0
Other Pacific Islander ²	65	0.0
Some other race	5,547	3.5
Two or more races	4,627	3.0

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Subject	Number	Percent
Race alone or in combination with one or more other races ³		
White	144,481	92.4
Black or African American	1,260	0.8
American Indian and Alaska Native	3,379	2.2
Asian	4,591	2.9
Native Hawaiian and Other Pacific Islander	483	0.3
Some other race	7,059	4.5
HISPANIC OR LATINO AND RACE		
Total population	156,299	100.0
Hispanic or Latino (of any race)	14,566	9.3
Mexican	10,871	7.0
Puerto Rican	340	0.2
Cuban	104	0.1
Other Hispanic or Latino	3,251	2.1
Not Hispanic or Latino	141,733	90.7
White alone	132,725	84.9
RELATIONSHIP		
Total population	156,299	100.0
In households	155,247	99.3
Householder	58,939	37.7
Spouse	35,415	22.7
Child	45,986	29.4
Own child under 18 years	37,425	23.9
Other relatives	6,227	4.0
Under 18 years	2,316	1.5
Nonrelatives	8,680	5.6
Unmarried partner	3,365	2.2
In group quarters	1,052	0.7
Institutionalized population	633	0.4
Noninstitutionalized population	419	0.3
HOUSEHOLDS BY TYPE		
Total households	58,939	100.0
Family households (families)	43,029	73.0
With own children under 18 years	20,142	34.2
Married-couple family	35,415	60.1
With own children under 18 years	15,341	26.0
Female householder, no husband present	5,242	8.9
With own children under 18 years	3,369	5.7
Nonfamily households	15,910	27.0
Householder living alone	11,859	20.1
Householder 65 years and over	4,303	7.3
Households with individuals under 18 years	21,684	36.8
Households with individuals 65 years and over	13,544	23.0
Average household size	2.63	(X)
Average family size	3.04	(X)
HOUSING OCCUPANCY		
Total housing units	71,278	100.0
Occupied housing units	58,939	82.7
Vacant housing units	12,339	17.3
For seasonal, recreational, or occasional use	9,614	13.5
Homeowner vacancy rate (percent)	1.2	(X)
Rental vacancy rate (percent)	5.8	(X)
HOUSING TENURE		
Occupied housing units	58,939	100.0
Owner-occupied housing units	44,019	74.7
Renter-occupied housing units	14,920	25.3
Average household size of owner-occupied unit	2.67	(X)

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Subject	Number	Percent
Average household size of renter-occupied unit	2.52	(X)

(X) Not applicable

¹ Other Asian alone, or two or more Asian categories.² Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.³ In combination with one or more other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P,17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.

DP-1. Profile of General Demographic Characteristics: 2000

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Geographic Area: **Placerville city, California**NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Subject	Number	Percent
Total population	9,610	100.0
SEX AND AGE		
Male	4,423	46.0
Female	5,187	54.0
Under 5 years	628	6.5
5 to 9 years	671	7.0
10 to 14 years	708	7.4
15 to 19 years	717	7.5
20 to 24 years	583	6.1
25 to 34 years	1,102	11.5
35 to 44 years	1,420	14.8
45 to 54 years	1,320	13.7
55 to 59 years	446	4.6
60 to 64 years	345	3.6
65 to 74 years	729	7.6
75 to 84 years	663	6.9
85 years and over	278	2.9
Median age (years)	38.3	(X)
18 years and over	7,150	74.4
Male	3,150	32.8
Female	4,000	41.6
21 years and over	6,755	70.3
62 years and over	1,871	19.5
65 years and over	1,670	17.4
Male	587	6.1
Female	1,083	11.3
RACE		
One race	9,308	96.9
White	8,511	88.6
Black or African American	22	0.2
American Indian and Alaska Native	122	1.3
Asian	85	0.9
Asian Indian	14	0.1
Chinese	25	0.3
Filipino	18	0.2
Japanese	15	0.2
Korean	6	0.1
Vietnamese	0	0.0
Other Asian ¹	7	0.1

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Subject	Number	Percent
Native Hawaiian and Other Pacific Islander	12	0.1
Native Hawaiian	4	0.0
Guamanian or Chamorro	6	0.1
Samoan	1	0.0
Other Pacific Islander ²	1	0.0
Some other race	556	5.8
Two or more races	302	3.1
Race alone or in combination with one or more other races ³		
White	8,787	91.4
Black or African American	42	0.4
American Indian and Alaska Native	247	2.6
Asian	134	1.4
Native Hawaiian and Other Pacific Islander	28	0.3
Some other race	689	7.2
HISPANIC OR LATINO AND RACE		
Total population	9,610	100.0
Hispanic or Latino (of any race)	1,212	12.6
Mexican	948	9.9
Puerto Rican	15	0.2
Cuban	3	0.0
Other Hispanic or Latino	246	2.6
Not Hispanic or Latino	8,398	87.4
White alone	7,988	83.1
RELATIONSHIP		
Total population	9,610	100.0
In households	9,348	97.3
Householder	4,001	41.6
Spouse	1,667	17.3
Child	2,707	28.2
Own child under 18 years	2,230	23.2
Other relatives	361	3.8
Under 18 years	117	1.2
Nonrelatives	612	6.4
Unmarried partner	260	2.7
In group quarters	262	2.7
Institutionalized population	199	2.1
Noninstitutionalized population	63	0.7
HOUSEHOLDS BY TYPE		
Total households	4,001	100.0
Family households (families)	2,486	62.1
With own children under 18 years	1,251	31.3
Married-couple family	1,667	41.7
With own children under 18 years	687	17.2
Female householder, no husband present	637	15.9
With own children under 18 years	440	11.0
Nonfamily households	1,515	37.9
Householder living alone	1,250	31.2
Householder 65 years and over	572	14.3
Households with individuals under 18 years	1,340	33.5
Households with individuals 65 years and over	1,141	28.5
Average household size	2.34	(X)
Average family size	2.90	(X)
HOUSING OCCUPANCY		
Total housing units	4,242	100.0
Occupied housing units	4,001	94.3
Vacant housing units	241	5.7
For seasonal, recreational, or occasional use	37	0.9
Homeowner vacancy rate (percent)	1.8	(X)

Subject	Number	Percent
Rental vacancy rate (percent)	4.1	(X)
HOUSING TENURE		
Occupied housing units	4,001	100.0
Owner-occupied housing units	2,143	53.6
Renter-occupied housing units	1,858	46.4
Average household size of owner-occupied unit	2.34	(X)
Average household size of renter-occupied unit	2.34	(X)

(X) Not applicable

¹ Other Asian alone, or two or more Asian categories.

² Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

³ In combination with one or more other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P,17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.

DP-1. Profile of General Demographic Characteristics: 2000

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Geographic Area: **South Lake Tahoe city, California**

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Subject	Number	Percent
Total population	23,609	100.0
SEX AND AGE		
Male	12,203	51.7
Female	11,406	48.3
Under 5 years	1,564	6.6
5 to 9 years	1,757	7.4
10 to 14 years	1,711	7.2
15 to 19 years	1,585	6.7
20 to 24 years	2,017	8.5
25 to 34 years	3,719	15.8
35 to 44 years	4,065	17.2
45 to 54 years	3,398	14.4
55 to 59 years	974	4.1
60 to 64 years	796	3.4
65 to 74 years	1,225	5.2
75 to 84 years	635	2.7
85 years and over	163	0.7
Median age (years)	33.4	(X)
18 years and over	17,669	74.8
Male	9,149	38.8
Female	8,520	36.1
21 years and over	16,647	70.5
62 years and over	2,482	10.5
65 years and over	2,023	8.6
Male	871	3.7
Female	1,152	4.9
RACE		
One race	22,689	96.1
White	17,878	75.7
Black or African American	178	0.8
American Indian and Alaska Native	228	1.0

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Subject	Number	Percent
Asian	1,419	6.0
Asian Indian	131	0.6
Chinese	118	0.5
Filipino	1,045	4.4
Japanese	80	0.3
Korean	12	0.1
Vietnamese	9	0.0
Other Asian ¹	24	0.1
Native Hawaiian and Other Pacific Islander	40	0.2
Native Hawaiian	20	0.1
Guamanian or Chamorro	9	0.0
Samoan	2	0.0
Other Pacific Islander ²	9	0.0
Some other race	2,946	12.5
Two or more races	920	3.9
Race alone or in combination with one or more other races ³		
White	18,684	79.1
Black or African American	289	1.2
American Indian and Alaska Native	467	2.0
Asian	1,646	7.0
Native Hawaiian and Other Pacific Islander	74	0.3
Some other race	3,415	14.5
HISPANIC OR LATINO AND RACE		
Total population	23,609	100.0
Hispanic or Latino (of any race)	6,294	26.7
Mexican	5,216	22.1
Puerto Rican	70	0.3
Cuban	26	0.1
Other Hispanic or Latino	982	4.2
Not Hispanic or Latino	17,315	73.3
White alone	15,016	63.6
RELATIONSHIP		
Total population	23,609	100.0
In households	23,481	99.5
Householder	9,410	39.9
Spouse	3,701	15.7
Child	6,426	27.2
Own child under 18 years	5,341	22.6
Other relatives	1,433	6.1
Under 18 years	438	1.9
Nonrelatives	2,511	10.6
Unmarried partner	823	3.5
In group quarters	128	0.5
Institutionalized population	105	0.4
Noninstitutionalized population	23	0.1
HOUSEHOLDS BY TYPE		
Total households	9,410	100.0
Family households (families)	5,389	57.3
With own children under 18 years	2,905	30.9
Married-couple family	3,701	39.3
With own children under 18 years	1,842	19.6
Female householder, no husband present	1,127	12.0
With own children under 18 years	750	8.0
Nonfamily households	4,021	42.7
Householder living alone	2,741	29.1
Householder 65 years and over	668	7.1
Households with individuals under 18 years	3,164	33.6
Households with individuals 65 years and over	1,579	16.8
Average household size	2.50	(X)
Average family size	3.15	(X)

Subject	Number	Percent
HOUSING OCCUPANCY		
Total housing units	14,005	100.0
Occupied housing units	9,410	67.2
Vacant housing units	4,595	32.8
For seasonal, recreational, or occasional use	3,677	26.3
Homeowner vacancy rate (percent)	2.0	(X)
Rental vacancy rate (percent)	8.3	(X)
HOUSING TENURE		
Occupied housing units	9,410	100.0
Owner-occupied housing units	4,056	43.1
Renter-occupied housing units	5,354	56.9
Average household size of owner-occupied unit	2.43	(X)
Average household size of renter-occupied unit	2.55	(X)

(X) Not applicable

¹ Other Asian alone, or two or more Asian categories.

² Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

³ In combination with one or more other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P,17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.

**Placeholder for
Homeownership Assistance Program
Wait List**

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Homeownership Assistance Program
Wait List**

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Homeownership Assistance Program
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**HCD HOMEBUYER ASSISTANCE PROGRAMS
HOMEBUYER PROGRAM GUIDELINES CHECKLIST**

Jurisdiction Name: El Dorado County

HCD Contract #: _____

Sample Location	Do the Local Program Guidelines Include the Following Provisions?	Addressed on Which Page #?		
		CalHome	HOME	CDBG
	NOTE: IF NOT BLACKED OUT, PLEASE ADDRESS THE TOPIC IF THE LOCAL PROGRAM USES THE IDENTIFIED HCD PROGRAM'S FUNDS			
1.1	A description of the local program's marketing and outreach process?			4/5
1.1.A	Are local efforts to comply with federal fair housing rules identified? 			4
1.2	Is the homebuyer qualification process, including any prequalification or referral processes, described?			5
1.2	Homebuyer selection processes. Is selection process described, i.e. lottery or 1st-come, 1st-served?			5
1.3.A	A description, including the calculation method, of how the amount of Program assistance ("gap") will be determined for each buyer, not to exceed the maximum subsidy limit.			6
1.3.B.	That an Acquisition Notice containing the items listed below be provided to the seller prior to making the purchase offer:			6/7
1.3.B.1)	1. The purchaser has no power of eminent domain and, therefore, will not acquire the property if negotiations fail to result in an amicable agreement; and			6
1.3.B.2)	2. An estimate of the fair market value of the property; and			6
1.3.B.6)	6. That the property is owner occupied <u>or</u> purchased by existing tenant <u>or</u> vacant 4 months; and			7
1.3.B.7)	7. If an acquisition notice will not be provided prior to the purchase offer, a provision that the seller may withdraw from the agreement after this information is provided.			7
1.4.B	Provision regarding downpayment, whether one is required or not.			7/8
1.5	Homebuyer education is req'd for first-time buyers.			
1.6	Conflict of interest provision			8
1.7	Non-discrimination provision			8/9
2.1	Current income limits for the area, by household size.			9
2.2	Income qualification criteria per most recent HCD program-specific guidance.			9/10
2.3	Definition of Eligible Homebuyer.			10/11
2.3	Specifies Program is restricted to households not currently homeowners.			
3.1.A	Allowable location of units, e.g., located within the jurisdiction.			11
3.1.B	A description of the types of units allowed, i.e., single-family, duplexes, condominiums, manufactured homes, limits on acreage, etc.			11
3.1.C	Specifies that homes must comply with State & local codes and ordinances.			11
3.1.D	The requirement for flood insurance for homes in 100 year flood zone.			11
3.2.A 4)	A description of the required process to ensure that each unit either: (1) is free of local code-related health and safety deficiencies at time of purchase, or (2) that any work to be completed after purchase will be undertaken in accordance with HCD-approved housing rehabilitation program guidelines. Indicate which, (1) or (2).			14/15 (1)
3.2.B	Home requirement to not commit additional funds to project after first year.			
3.2.C. 1)	Specifies that if the local program also offers rehabilitation, the unit must, prior to initial occupancy and for at least 6 months after purchase, be free from health and safety defects.			
3.2.C. 2)	The unit must then meet the property standards or code no later than 2 years after transfer.			
3.2.C.3)	If Rehabilitation is offered as part of the homebuyer program, check the guidelines against the HCD program's housing rehabilitation guideline checklist. Attach Guidelines and Checklist.			n/a
3.2.E	Lead-based Paint Requirements. The program guidelines either: (1) Exclude from eligibility properties constructed prior to 1978, or (2) include the required federal lead-based paint mitigation procedures.			13/14
3.2.E	Provision for Program grants for lead-based paint issues, if necessary.			13
3.3	Anti-displacement & Relocation. A statement that tenant-occupied properties will not be eligible <u>or</u> a relocation plan is included which describes how permanently displaced tenants will be relocated/paid benefits.			15
4.0	The Purchase Price Limits of homes at acquisition. (Optional for CDBG); (Cannot exceed appraised value for CalHome).			
5.0	Are buyers req'd to borrow the max. amount from the 1st lender?			16
5.1	For Primary (superior) loans, discussion of lender ratios.			16/17
5.2	For Primary loans, discussion of allowable interest rates.			17

El Dorado County

Homeownership Assistance Program Guidelines

For:

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

Serving the unincorporated areas of
EL DORADO COUNTY

HOMEOWNERSHIP ASSISTANCE PROGRAM GUIDELINES

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EL DORADO COUNTY

HOMEOWNERSHIP ASSISTANCE 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. The Program will be administered by Human Services Department, (the “Program Operator”).

1.1. PROGRAM OUTREACH AND MARKETING

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.

- 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 Homeownership Assistance 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

- A. The County 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 (H) Instructions to Home Buyer, List of Participating Lenders, (F) LBP Contract Contingency Language and the EPA Booklet (Protect Your Family from Lead in Your Home) and (G) Notice to Seller.
- C. Each applicant must participate in individual Homebuyer Counseling 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	<u>+200</u> Other Debt Service
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

A \$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	\$ 225,000
Less Primary loan amount	143,000
Less down payment of 2%	<u>4,500</u>
 Equals "GAP"	 \$ 77,500
 Plus estimated allowable settlement charges	 <u>6,750</u>
 Equals Total Subsidy	 \$ 84,250

- 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
 - 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;
 - 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.
 - 4) All housing units built prior to January 1, 1978 will require a lead paint

- visual inspection;
- 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 renter purchasing the unit, 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 prequalification 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 Applicant's approval or denial, and instructs County 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.
- E. When Primary Lender requirements are met, Program funds are deposited into escrow, with required closing instructions and loan documents.
- 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.

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.
- 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 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. Homebuyer may exempt savings equal to 20% annual gross income from the purchase transaction. This exemption is unrelated to counting assets for the purpose of income qualifying.
- 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

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 attend 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 include fliers, brochures, power point presentations, worksheets, etc.

1.6. CONFLICT OF INTEREST REQUIREMENTS

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, 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 public disclosure and formal approval by the governing body of the locality.

1.7. NON-DISCRIMINATION REQUIREMENTS

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

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 Technical Guide for Determining Income and Allowances for the HOME Program published by the Department of Housing and Urban Development (HUD). 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.

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

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. 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:

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 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; and the 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.hud.gov/offices/cpd/affordablehousing/library/modelguides/1780.pdf>.

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

Non-occupant co-signers will not be required to submit income and asset documentation. Co-signers income will not be included in the household income determination. Co-signers are acceptable as long as their names do not appear on the Grant Deed or Deed of Trust.

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: 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.hud.gov/offices/cpd/affordablehousing/library/modelguides/1780.pdf>.

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

2.3. DEFINITION OF AN ELIGIBLE HOMEBUYER

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

- A. Housing units to be purchased must be located within the eligible area. The eligible area is described as follows: “The unincorporated area of El Dorado County.”
- B. Housing unit types eligible for the Homeownership Assistance Program are new or previously owned: single-family detached houses, half-plex, duplex, tri-plex and quad-plex houses, condominiums, or manufactured homes in mobilehome 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. Housing units 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 additional insured in order to close escrow.

3.2. CONDITIONS

- 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 construction 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. Buyers should note that the use of any Program funds for rehabilitation on a home built before 1978 may incur additional lead-based paint testing. Hiring of a contractor and completion of repairs will be conducted in accordance with the section entitled "Acquisition with Rehabilitation Process" below.
 - 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.D. 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. After a home is purchased using this Program, such home shall not be eligible for the County's housing rehabilitation program, if any, for 15 years per Section 8208 of the State HOME regulations. No additional HOME assistance may be provided during the

period starting one year following the filing of the Project Completion Report through the end of the affordability period (15 years).

- C. Housing unit size shall be sufficient to meet the needs of the homebuyer household, without overcrowding. Generally, this means not more than two persons per bedroom or living room. Exceptions may be made to accommodate large, immediate families.
- D. 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.D. 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 will be in the form of a grant and will be provided in addition to the maximum loan subsidy of \$80,000 for HOME funding, or will be included in the maximum subsidy amount of \$100,000 for CDBG funding. Grants will 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 proposed paint stabilization measures do not add value to the house.

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) **Inspections:** The Inspector 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.
- 3) **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 \$7,500.

- E. 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 (see 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.

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 has a list of qualified contractors, or the applicant may solicit bids from other licensed contractors if they meet the standards described below.
- Any funds used for rehabilitation on homes built prior to 1978 will require testing for lead based paint. If the total rehabilitation funds are equal to or less than \$5,000, all surfaces disturbed during rehabilitation and lead hazard reduction must be repaired using safe work practices. If total rehabilitation is between \$5,000 and \$10,000, lead based paint must either be presumed to be present or testing and risk assessment are required. Lead hazard reduction activities must be conducted using safe work practices. The County will provide a grant to cover all expenses incurred as a result of lead based paint as noted in the section entitled *Lead Based Paint Standards* below.
- 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. For accessibility modifications, the County may exercise discretion regarding contractors' requirements. The contractor may not be on the State or Federal debarred contractor lists. The contractor must have current and valid general liability and workmen's 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 (see Exhibit Y).
- 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.
- As work progresses, the contractor shall provide the buyer with a completed Payment and Construction Approval form (Exhibit Z) 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

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

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. There are no purchase price limits for solely CDBG-funded programs.

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

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

Primary loans underwritten by FHA, USDA Rural Development, Fannie Mae, Freddie Mac, or CalHFA will be acceptable to establish creditworthiness, repayment ability, and dependability of income.

The front-end 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 PITI (loan principal and interest payment + property taxes + property insurance).

The back-end ratio shall be between 36% and 48% and is the percentage of a borrower's gross monthly income that would cover the cost of PITI plus any other monthly debt payments like car or personal loans and credit card debt.

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 factors. 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 loan must 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. 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 for the payment of taxes and insurance to ensure they remain current.

6.0. THE PROGRAM LOAN

6.1. MAXIMUM AMOUNT OF PROGRAM ASSISTANCE

CDBG Program Assistance: The amount of Program assistance to a homebuyer toward purchase of a home shall not exceed \$100,000 for CDBG funded subsidies. Any approved “grant” amount for lead-based paint evaluation and mitigation activities or for closing costs shall be included in this amount.

HOME Program Assistance: 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) and shall never exceed more than 49% of the total indebtedness. **See Attachment C.** Any approved “grant” amount for lead-based paint evaluation and reduction activities or for relocation assistance shall be provided in addition to the maximum loan 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

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 primary lender will use the “front-end ratio” of housing-expense-to-income to determining the amount of the primary loan 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 LOANS

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%. 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.

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. The County may consider assisting a family where the property is over encumbered if the first lender is in agreement, and proper compensating factors, such as an appraised value in excess of the combined loan amounts, are documented.

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
937 SPRING STREET
PLACERVILLE, CA 95667
ATTN: HOUSING PROGRAMS

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 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

In the event that an owner sells, transfers title, or discontinues primary 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. Program loans are assumable, subject to the assumability of the primary loan, if the household assuming the loan meets Program eligibility requirements and the assumption is approved by the County.
- C. 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.
- D. 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.
- E. 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

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. 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, 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 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 (TIL), etc.); the Deeds of Trust are recorded with the County Clerk/Recorder at the same time, and the request(s) for copy of Notice of Default are 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 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 Loan Review Committee shall make a determination of the exception based on the recommendation of the Program Operator.
- C. Any exceptions approved by the County must also be approved by HCD, to ensure compliance with Federal and State regulations.

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.

ATTACHMENT A

24 CFR Part 5 GENERAL HUD PROGRAM REQUIREMENTS – 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	Welfare Assistance. Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income: <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). 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: <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 day, and allowances of a member of the Armed Forces (except as provided in number 8 of Income Exclusions).

Part 5 GENERAL HUD PROGRAM REQUIREMENTS - 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 Aides	Income of a live-in aide (as defined in 24 CFR 5.403).
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 GENERAL HUD PROGRAM REQUIREMENTS
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

**MAXIMUM HOME PROGRAM PURCHASE PRICE/AFTER-REHAB VALUE LIMIT FOR
El Dorado COUNTY
(HOME Value Limits as of 4/03/2009)**

COUNTY NAME	One-Family	Two-Family	Three-Family	Four-Family
EL DORADO	\$391,638	\$501,381	\$606,052	\$753,174

**HOME PROGRAM SUBSIDY LIMITS PER UNIT – SECTION 221(d)(3) FOR El Dorado
COUNTY
(Limit is effective 05/28/08)**

COUNTY NAME	O-BDR	1-BDR	2-BDR	3-BDR	4-BDR
EL DORADO	\$134,776	\$154,495	\$187,866	\$243,036	\$266,780

2009 MEDIAN FAMILY INCOME FOR EL DORADO COUNTY*

<i>Number of Persons in Household</i>								
	1	2	3	4	5	6	7	8
80% of AMI	\$40,800	\$46,600	\$52,450	\$58,250	\$62,900	\$67,550	\$72,250	\$76,900

*The County will insert the limits for the county in which the Program is located, and 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 EL DORADO COUNTY

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. 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.

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 (City or County) as additional insured will be required at close of escrow. The lender may 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. Wherever possible, the Lender encourages Borrower to have impound accounts set up with their first mortgagee wherein they pay their taxes and insurance as part of their monthly mortgage payment.

3. Required Request for Notice of Default:

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. 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 some owner occupant loans the Lender may require that Borrowers submit utility bills and/or other documentation annually to prove occupancy during the term of the loan. Other loans may have income and housing cost evaluations, which require a household to document that they are not able to make repayments, typically every 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:

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 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 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 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 F

Homeownership Assistance Program

Lead-Based Paint Contract Contingency Language

This contract is contingent upon a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards at the Purchaser's expense until 9 p.m. on the tenth calendar-day after ratification. This ending date is: _____. [Insert date 10 days after contract ratification or a date mutually agreed upon]. (Intact lead-based paint that is in good condition is not necessarily a hazard. See the EPA pamphlet "Protect Your Family From Lead in Your Home" for more information.)

This contingency will terminate at the above predetermined deadline unless the Purchaser (or Purchaser's agent) delivers to the Seller (or Seller's agent) a written contract addendum listing the specific existing deficiencies and corrections needed, together with a copy of the inspection and/or risk assessment report.

The Seller may, at the Seller's option, within 10 days after Delivery of the addendum, elect in writing whether to correct the condition(s) prior to settlement. If the Seller will correct the condition, the Seller shall furnish the Purchaser with certification from a risk assessor or inspector demonstrating that the condition has been remedied before the date of the settlement. If the Seller does not elect to make the repairs, or if the Seller makes a counteroffer, the Purchaser shall have 10 days to respond to the counter-offer or remove this contingency and take the property in "as is" condition or this contract shall become void. The Purchaser may remove this contingency at any time without cause.

Seller Name: _____ Date: _____

Purchaser: _____ Date: _____

Property Address: _____

ATTACHMENT G

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, Dept. of Human Services, Housing 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 agency/Sponsor El Dorado County 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: 937 Spring Street, Placerville, CA 95667. If you have any questions about this matter, please contact Amanda Moore at (530) 621-6377.

Sincerely,

Title

Buyer

Date

Buyer

Date

Form continues on next page with Seller's Acknowledgment
Page 35 of 39

Disclosure to Seller with Voluntary, Arm's Length Purchase Offer (Page 2)

Acknowledgement

As the Seller I/we understand that the _____ 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 renter purchasing the unit. 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 H
EL DORADO COUNTY

INSTRUCTIONS TO HOME BUYER

- A. Participant works with lender of choice to obtain the primary lender's pre-qualification letter.
- B. Participant works with real estate agent to select home. Program disclosures are reviewed with agent for presentation to seller. Preference will be given to vacant or owner occupied homes rather than tenant occupied.
- C. Participant selects home and enters into a purchase contract (contingent upon receiving Program loan approval). Lender provides the Program Operator with a copy of:
 - real estate sales contract
 - residential loan application
 - credit report
 - verified income documentation
 - disclosure statement
 - proof of personal funds for participation in program
 - breakdown of closing costs
 - structural pest control clearance
 - appraisal with photos
 - escrow instructions
 - preliminary title report
- D. Program Operator reviews paper work to determine program eligibility and financing affordability for participant etc.
- E. Program Operator staff meets with qualified applicant to provide information relative to the program requirements, the lending process, and home ownership responsibilities.
- F. Program Operator inspects home (if necessary) to meet HQS 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. Following loan approval, Program Operator prepares Deed of Trust, Promissory Note, Notice of Default, Grant Agreement, Owner Occupant Agreement with El Dorado County, requests checks and deposits same into escrow.
- H. Escrow company furnishes Program Operator with proof of documents to be recorded, and any escrow close out information. After receipt of recorded loan documents, HUD I, Insurance Loss Payee Certification and Final Title Insurance Policy Program Operator closes out the loan file.

**ATTACHMENT I
LEAD-BASED PAINT**

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.	

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 <i>hazards</i> are presumed to be present <input type="checkbox"/>	
Attachment B: Summary of Presumption:	

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.	
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 J

Homeownership Assistance 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 HUD Website at:

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

ENVIRONMENTAL FINDING FORM (EFF) - Forms



U.S. Department of Housing and Urban Development
Pacific/Hawaii Office
450 Golden Gate Avenue
San Francisco, California 94102-3448

CDBG Grantee: County of El Dorado

Activity: (scope of NEPA Activity, e.g., sewer and water improvements in support of shopping center development **and** identification of CDBG Activity, e.g., planning/technical assistance grant, housing rehabilitation, community facilities, new housing construction, public works, business loan, public infrastructure, microenterprise program):

The environmental level of clearance for HOMEOWNERSHIP ASSISTANCE ACTIVITIES is:

- Exempt (24 CFR Part 58.34), **OR**
 Categorically excluded not subject to the §58.5 statutes [24 CFR Part 58.35(b)]

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6

- Categorically excluded subject to the §58.5 statutes per 24 CFR Part 58.35(a), but **requires no** mitigation and *has converted to exempt status* [24 CFR Part 58.34(a)(12)], *or*
 Categorically excluded subject to the §58.5 statutes [24 CFR Part 58.35(a)], but **will require** mitigation and, therefore, will not convert.

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6, **AND**
 Statutory Worksheet, **OR**
 Rehabilitation Environmental Review (RER) form (tiered environmental reviews only). RER Appendix A (Parts 3-6) must be completed after the project site is identified and before you proceed with the project. A copy of Appendix A must be kept in the project file.

If the Statutory Worksheet triggers public noticing requirements, also provide:

- Notice of Intent to Request Release of Funds (proof of publication) and
 Request for Release of Funds and Certification (HUD-7015.15 form).

The RER **requires** public noticing, provide:

- Notice of Intent to Request Release of Funds (proof of publication) and
 Request for Release of Funds and Certification (HUD-7015.15 form)

- Environmental Assessment (24 CFR Part 58.36)

Attached documentation:

- HUD Environmental Form for Statutes and Regulations at 24 CFR Part 58.6
 Environmental Assessment
 Combined Finding of No Significant Impact/Notice of Intent to Request Release of Funds (proof of publication)
 Request for Release of Funds and Certification (HUD-7015.15 form)

- Environmental Impact Statement (24 CFR Part 58.37). **Contact a CDBG Representative.**

Certifying Officer Signature
(Rev.)

Janet Walker-Conroy
Print Name

Date Certified

09-0829.D.143

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HUD ENVIRONMENTAL FORM FOR STATUTES AND REGULATIONS AT 24 CFR 58.6 - Forms



U.S. Department of Housing and Urban Development
Pacific/Hawaii Office
450 Golden Gate Avenue
San Francisco, California 94102-3448

ACTIVITY DESCRIPTION: HOMEOWNERSHIP ASSISTANCE ACTIVITIES

Level of Environmental Review Determination (per EFF): Exempt per 24 CFR 58.34

(Exempt per 24 CFR 58.34, Categorically excluded not subject to statutes per § 58.35(b), Categorically excluded subject to statutes per § 58.35(a), Environmental Assessment per § 58.36, or EIS per 40 CFR 1500)

STATUTES and REGULATIONS listed at 24 CFR 58.6

FLOOD DISASTER PROTECTION ACT

1. Does the project involve acquisition, construction or rehabilitation of structures located in a FEMA identified Special Flood Hazard?
 No Cite Source Document: Exempt General Admin Activities will not impact 100 year flood zones. (This factor is completed; go to next factor).
 Yes Source Document: _____
2. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?
 Yes Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the project, in the amount of the total project cost. A copy of the flood insurance policy declaration must be kept on file.
 No Federal assistance may not be used in the Special Flood Hazards Area.

COASTAL BARRIERS RESOURCES ACT

1. Is the project located in a coastal barrier resource area?
 No Cite Source Documentation: There are no Coastal Barrier Resources on West Coast of United States. (This factor is completed; go to next factor).
 Yes Federal assistance may not be used in such an area.

AIRPORT RUNWAY CLEAR ZONES AND CLEAR ZONES DISCLOSURES

1. Does the project involve the sale or acquisition of existing property within a Civil Airport's Runway Clear Zone or a Military Installation's Clear Zone?
 No Activity does not involve acquisition or sale of property. Project complies with 24 CFR 51.303(a)(3). **(This factor is completed)**
 Yes **Disclosure statement must be provided** to buyer and a copy of the signed disclosure must be maintained in this Environmental Review Record.

Preparer Signature

Shawna Purvines
Print Name

Date Certified

Certifying Officer Signature

Janet Walker-Conroy
Print Name

Date Certified

Homeownership Assistance Marketing Plan

Planned use of CDBG Funds:

The El Dorado County Homeownership Assistance Program provides opportunities for low income families to attain the American dream of owning their first home. El Dorado County Human Services has provided this program since 2003 under the Community Development Block Grant Program, Program Income, and other grant funding serving 17 families that may not have otherwise become home owners.

Plan for Community-wide Marketing

El Dorado County has developed brochures and flyers that are distributed to groups and agencies that have exposure or contact to target income households throughout the County. Agencies include public libraries, social services, and Public Housing Authority Housing Choice Voucher Family Self-Sufficiency programs. Additional outreach efforts include the Builder's Exchange, El Dorado County Office of Education, Red Hawk Casino and other large employers in the area.

The County conducts workshops and provides materials for the El Dorado County Association of Realtors, the Latino Community Focus Group, and local banks and mortgage companies. Speakers are provided to civic groups and organizations to present information about the Homebuyer Assistance Program, including but not limited to the El Dorado County Rotary Club, El Dorado County Chamber of Commerce, the Shingle Springs/Cameron Park Chamber of Commerce, and the El Dorado County Continuum of Care.

In addition, the program is marketed at least on a semi-annual basis in the local newspapers that include the Mountain Democrat, Tahoe Daily Tribune, Georgetown Gazette and Village Life.

Homeownership Education

El Dorado County provides a Homeownership Education briefing and course to prepare first-time homebuyers for the buying process. Course curriculum satisfies HUD's homebuyer education requirements for housing assistance programs and consists of preparation for homeownership; the benefits of homeownership; qualifying for a home loan; house hunting tips; finding a lender; being a home homeowner; budget management; and, home maintenance. The program will add the impact of refinancing on the long-term financial health of the homebuyer to ensure compliance with CDBG regulations.

- Deferred Loans
- Funds can be used to cover initial loan costs such as escrow fees, impounds and down payments exceeding the greater of \$2,500 or 2% of the purchase price

BUYER QUALIFICATIONS

- Household Income not exceeding 80% of El Dorado County median income for family size
- Have sufficient funds to cover the greater of \$2,500 or 2% of purchase price
- Currently not on title to any real property
- Priority will be given to applicants who live or work in El Dorado County

PROPERTY QUALIFICATIONS

- Home must be located within the unincorporated areas of El Dorado County.
- Structurally sound, previously owned home or new house
- Home must be either vacant, owner occupied, or purchased by current renter

OTHER COUNTY LOAN PROGRAMS INCLUDE:

- Housing Rehabilitation
- Small Business Loan Program



Draft

COUNTY OF EL DORADO



HOMEOWNERSHIP ASSISTANCE LOAN PROGRAM



An opportunity for home ownership made possible by the Community Development Block Grant Program

INCOME LIMITS*

80% of El Dorado County Median Income – 2009
(Area Median Income \$72,800)

1 person	\$40,800
2 persons	\$46,600
3 persons	\$52,450
4 persons	\$58,250
5 persons	\$62,900
6 persons	\$67,550
7 persons	\$72,250
8 persons	\$76,900

(*figures change annually)

For more information contact:

El Dorado County
Housing Programs
937 Spring Street
Placerville, CA 95667

Phone (530) 621-6300
Fax (530) 295-2598

The County of El Dorado is an Equal Housing Lender and does not discriminate on the basis of religion or religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status (children), physical or mental disability, sexual orientation, or other arbitrary reasons.

Homeownership Assistance

PURPOSE

The County of El Dorado's Homeownership Assistance Loan Program is designed to assist low income families in the purchase of a home within the unincorporated areas of El Dorado County. Funding for the program is derived from the Community Development Block Grant (CDBG) Program.

The Program provides two types of assistance. The first type will assist the family with immediate cash needs, as required, for loan origination fees and closing costs, including impounds for property taxes and insurance. The second component of the program will assist the family to meet its long term housing commitment by reducing the monthly payment to an amount consistent with the family's income affordability level. Both elements of the Program are available to assist eligible families in obtaining primary financing from the commercial lender of their choice. Financing by the County's Homeownership Assistance Loan Program is subject to the availability of funds.

POLICY

1. Applicant must be low income, defined as having an income that does not exceed 80% of the area median income, adjusted for household size. This income figure is established by the Department of Housing and Urban Development (HUD) and is adjusted annually. A "household" means all persons occupying a housing unit as their place of residence.
2. Applicant must use the house as their principal place of residence.
3. Applicant must not have been a home owner for at least the last 3 years, or is a displaced homemaker or single parent

Loan Program Guidelines

4. who owned a home with a spouse. Applicant must meet credit and underwriting criteria to secure a fixed rate loan from a commercial lender of their choice prior to receiving assistance from the County of El Dorado.
5. Applicant must need the assistance of the Program to obtain home ownership. Need will be determined by the County of El Dorado and be based upon Program Guidelines, requirements of the commercial lender, and ability of the household to meet such requirements.
6. Applicant must be able to provide personal funds equal to the greater of \$2,500 or 2% of the purchase price of the house selected.

HOUSE ELIGIBILITY

1. House must be located within the unincorporated areas of El Dorado County.
2. House must be a structurally sound, existing structure or newly constructed and shall meet local code standards. The County reserves the right to determine structural soundness and code compliance.
3. House must either be vacant, owner occupied or purchased by current renter.
4. House size shall be sufficient to meet the needs of the family without overcrowding.

INTEREST RATE

The interest rate on the County deferred payment loans will be 3% fee simple.

SECURITY

All County loans will be secured by a promissory note and recorded deed of trust, with notice of

default, subordinate only to the loan of the commercial lender.

LOAN ASSUMABILITY

The loan is not assumable.

APPLICATION PROCESS

- Applicant contacts County of El Dorado to determine program eligibility.
- Applicant works with commercial lender of choice to qualify for real estate loan.
- Applicant works with real estate agent to select a home.
- Applicant selects a home and enters into a purchase contract.
- Lender provides necessary documentation to County, including verification of loan approval.
- The County Housing Inspector inspects the property.
- County reviews documentation to determine program eligibility and financing affordability for participant.
- County submits request for loan assistance to the Loan Review Committee.
- Applicant is provided written notification of approval or denial, with reason, and the appeal procedure for denial.
- County loan documents are prepared and executed.
- When commercial lender requirements are met, County assistance funds are deposited into escrow with required closing instructions and documents.
- County annually monitors file for compliance with loan requirements.



EL DORADO COUNTY HUMAN SERVICES DEPARTMENT



HAVING TROUBLE GETTING THE LOAN YOU NEED TO BUY YOUR FIRST HOME?

We May Have The Key To Buying Your First Home

HOMEOWNERSHIP ASSISTANCE PROGRAM THROUGH THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

COME TO THE INFORMATION WORKSHOP'S TO BE HELD AT:

Department of Human Services

937 Spring Street

Placerville, CA 95667

(530) 621-6300



Call for date and time

FIND OUT IF YOU QUALIFY TO RECEIVE A "SECOND MORTGAGE" SO YOU CAN
BECOME A HOMEOWNER IN OUR COMMUNITY!

Income guidelines apply, so please give us a call or come to the workshop to find out if
you are income eligible.

The County of El Dorado is an Equal Housing Lender and does not discriminate on the basis of religion or religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status (children), physical or mental disability, sexual orientation, or other arbitrary reason.



Low Income?



Fixed Income?

Single Income?

Tired of Renting?

We May Have The Key To Buying Your First Home

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM FIRST TIME HOMEOWNERSHIP ASSISTANCE LOAN PROGRAM

EL DORADO COUNTY CAN PROVIDE "GAP FINANCING" UP TO \$100,000 TO QUALIFIED APPLICANTS.

El Dorado County has funds available to assist first time homebuyers in purchasing a home. Loans are now available to help families purchase homes in the unincorporated area of El Dorado County. Interest rates as low as 3% and payments are deferred for 30 years.

Eligible properties include existing or newly constructed houses, townhouses, condominiums, and manufactured homes with a permanent foundation on private property, that meet state housing quality standards.

To qualify as a first time homebuyer, you must meet the following requirements:

- Cannot be on title to any real property
- Cannot have owned a home in past 3 years
- Must be able to qualify for a mortgage through a traditional lender
- Must have sufficient funds to cover 2% of the purchase price
- Annual Household income must be at or below 80% of county median (see below)

#persons in home	Maximum Income	#persons in home	Maximum Income
One	\$40,800	Five	\$62,900
Two	\$46,600	Six	\$67,550
Three	\$52,450	Seven	\$72,250
Four	\$58,250	Eight	\$76,900

Contact El Dorado County Department of Human Services for more information regarding this great opportunity to purchase a home. APPLY SOON-- FUNDS ARE LIMITED AND APPLICATIONS ARE ACCEPTED ON A "FIRST-COME" BASIS.



Call 621-6300 for loan information.

El Dorado County is an Equal Housing Lender

09-0829.D.149/173

¿Los Ingresos bajos?

¿Ingresos Solos?



¿Las Rentas fijas?

¿Necesita Ayuda?

¿Cansado de Alquilar? ¿Tiene Dificultades Comprando un Hogar?

EL PROGRAMA DE LA BECA DEL BLOQUE DEL DESARROLLO DE LA COMUNIDAD PRIMERO AYUDA DE PRÉSTAMO DE COMPRADOR DE VIVIENDA DE TIEMPO

¡TENEMOS GRAN NOTICIAS! EL CONDADO DE EL DORADO TIENE LOS FONDOS DISPONIBLES PARA AYUDAR A COMPRADORES DE VIVIENDA QUE COMPAN UN HOGAR POR PRIMERA VEZ. LOS PRÉSTAMOS ESTÁN AHORA DISPONIBLES PARA HOGARES EN EL ÁREA NO INCORPORADA DE CONDADO DE EL DORADO. LOS TIPOS DE INTERÉS TAN BAJO COMO 3% Y LOS PAGOS SE DIFIEREN DURANTE 30 AÑOS.

EL CONDADO DE EL DORADO PUEDE PROPORCIONAR "EL ESPACIO QUE FINANCIA" HASTA \$100,000 A SOLICITANTES CALIFICADOS

Las propiedades elegibles incluyen existir o casas nuevamente construidas, los apartamentos, condominios, y hogares fabricados con una base permanente en la propiedad privada, eso encuentra los estándares de la calidad de envoltura de estado.

Para calificar como un primer comprador de vivienda de tiempo, usted debe encontrar los requisitos siguientes:

- No puede estar en el título con ningún bienes raíces
- No puede ver sido dueño de un hogar en el pasado 3 años
- Debe ser capaz de calificar para una hipoteca por un prestamista tradicional
- Debe tener los fondos suficientes para cubrir 2% del precio de compra
- Los ingresos anuales de la Casa deben estar en o debajo de 80% de mediana de condado (vea abajo)

#personas en casa	Ingresos máximos	#personas en casa	Ingresos máximos
Uno	\$40,800	Cinco	\$62,900
Dos	\$46,600	Seis	\$67,550
Tres	\$52,450	Siete	\$72,250
Cuarto	\$58,250	Ocho	\$76,900

Contacte El Departamento del Condado de El Dorado Servicios Humanos para más información con respecto a esta gran oportunidad de comprar un hogar. Llame al 621-6300 para más información de préstamos. **APLIQUE PRONTO-LOS FONDOS SE LIMITAN Y LAS APLICACIONES SON ACEPTADAS EN UNA BASE DE**





CDBG First-Time Homebuyer Interested Lender and Realtor List

The following is a list of lenders and realtors that have expressed an interest in participating in this program. You are not required to select from this list. Any lender or realtor willing to work with the First-Time Homebuyer Loan Program can assist you. This list will be updated periodically as additional lenders and realtors request to be added.

LENDERS

Western Foothill Mortgage Inc.

183 Placerville Drive
Placerville, CA 95667
(530) 621-0222
(800) 976-1000

Norman Financial Mortgage

Yvonne Tyler
P.O. Box 486
Shingle Springs, CA 95682
(530) 677-2267

Clarion Mortgage Capital

Dawn Marie/Kevin
3932 Ponderosa Road #100
Shingle Springs, CA 95682
(530) 676-0982

Windsor Capital Mortgage Corp.

Gary Baker
3001 El Camino Avenue
Sacramento, CA 95821
(916) 974-6873

Marquis Mortgage

Mark Cribbs
3420 Coach Lane
Shingle Springs, CA 95682
(530) 676-6410

American Pacific Mortgage

Shelli Russell
2868 Prospect Park Drive
Rancho Cordova, CA 95670
(916) 952-4294

B & C Mortgage

Susan Reynolds
3053 Harrison Avenue Suite 201
South Lake Tahoe, CA 96150
(530) 541-6662

Stanford Mortgage

4062 Flying C Road, Suite 47
Cameron Park, CA 95682
(530) 672-7896

First Sierra Mortgage

Paul Smith
900 Fulton Ave., Suite 208
Sacramento, CA 95825
(916) 974-2700

For Realtors—see next page

Lenders/Realtors List continued – Page 2

REALTORS

Century 21 Tahoe Paradise

Jacke Crump
3141 US Hwy 50
South Lake Tahoe, CA 96150
(800) 577-4048

Abrams Realty

Susan Abrams
P.O. Box 8169
South Lake Tahoe, CA 96158
(530) 544-7723

ERA Realty

Dave Thomas
49 Placerville Drive
Placerville, CA 95667
(530) 409-0240

ERA Realty

Yvonne Anglin
6584 Ridgeway Drive
Pollock Pines, CA 95726
(530) 647-7300

Metro Realty Group

Paul Smith
Metro Realty Group
900 Fulton Ave., Suite 208
Sacramento, CA 95825
(916) 974-2795

Aspen Realty

Mary Strohm
2568 Lake Tahoe Blvd
South Lake Tahoe, CA 96150
(530) 541-6630

The Mighty Realtor

Mariam Noujaim-Broker
3421 Lode Road
Placerville, CA 95667
(530) 642-1954

Century 21 South Tahoe Realty

Barbara Childs
P.O. Box 752
South Lake Tahoe, CA 96156
(530) 544-2121

ERA Realty

Alma Pelayo – **Speaks Spanish**
49 Placerville Drive
Placerville, CA 95667
(530) 748-9619



NORMAN FINANCIAL MORTGAGE
A Member of The Central Pacific Companies

June 3, 2009

El Dorado County
Department of Human Services, Housing Programs
Shawna Purvines, Senior Planner
937 Spring Street
Placerville, CA 95667


RE: 2009 Three Year Community Development Block Grant Application

Should the El Dorado County Human Services Department receive a Community Development Block Grant award for a Homebuyer Assistance and Housing Rehabilitation Program, Norman Financial Mortgage commits to working with new home buyers to provide mortgage processing assistance in conjunction with the Homebuyer Assistance Program.

Norman Financial Mortgage commits to processing loan funding for the first Deed of Trust for at least [two] Homebuyer Assistance Program clients in the total amount of [\$300,000] for the three-year term of the grant. Additionally, Norman Financial Mortgage is willing to [waive or discount] [miscellaneous fees] at [\$150] per transaction for the approximate [2] households to be served, for a total amount not to exceed [\$300].

We look forward to continuing to work with new home buyers should this application be awarded.

Sincerely,



Yvonne Tyler
Mortgage Banker



June 5, 2009

El Dorado County
Department of Human Services, Housing Programs
Shawna Purvines, Senior Planner
937 Spring Street
Placerville, CA 95667

RE: 2009 Three Year Community Development Block Grant Application

Should the El Dorado County Human Services Department receive a Community Development Block Grant award for a Homebuyer Assistance and Housing Rehabilitation Program, Western Foothill Mortgage, Inc., commits to working with new home buyers to provide mortgage processing assistance in conjunction with the Homebuyer Assistance Program.

Western Foothill Mortgage commits to processing loan funding for the first Deed of Trust for at least [two] Homebuyer Assistance Program clients in the total amount of [\$300,000] for the three-year term of the grant. Additionally, Western Foothill Mortgage, is willing discount miscellaneous fees at \$375 per transaction for the approximate [2] households to be served, for a total amount not to exceed \$750.

We look forward to continuing to work with new home buyers should this application be awarded.

Sincerely,


C. Steven Cockerell, Broker
Western Foothill Mortgage, Inc.

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County Of El Dorado
Department of Human Services
Housing, Community & Economic Development
Block Grant Programs
937 Spring Street
Placerville, CA 95667

Phone (530) 621-6300
Fax (530) 295-2598

Contact:
Shawna Purvines, Senior Planner
Phone (530) 621-6276
spurvines@co.el-dorado.ca.us