

**NSP Application
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APPLICATION

Neighborhood Stabilization Program (NSP)

April 2009



STATE OF CALIFORNIA



Department of Housing and Community Development
Division of Financial Assistance
Neighborhood Stabilization Program
1800 Third Street, Suite 330
Sacramento, CA 95811

Telephone: (916) 552-9398
Fax: (916) 319-8488

Website: <http://www.hcd.ca.gov/fa/nsp/index.html>

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STATE OF CALIFORNIA

Arnold Schwarzenegger, Governor

Business, Transportation and Housing Agency

Dale E. Bonner, Secretary

Department of Housing and Community Development

Lynn L. Jacobs, Director

Division of Financial Assistance

Chris Westlake, Deputy Director

Community and Economic Development Section

Frank Luera, Acting Section Chief

Neighborhood Stabilization Program

Rita Levy, Program Manager

Program Staff

Leticia Martinez
Charles Ewers
Sharon Hoshiyama

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NOTE: This will serve as the Table of Contents for the NSP Application. All items listed must be submitted in the order listed.

- Enter the page number for each item that is included in the application.
- Add additional entries, as needed.

PART A - Application Summary Forms	<i>Required or Optional</i>	App. Page Number(s)
1. Lead Applicant	<i>Required</i>	
2. Authorized Lead Representative	<i>Required</i>	
3. Lead Applicant Contact	<i>Required</i>	
4. Joint Applicant(s)	<i>If needed</i>	
5. Applicant Funding and Legislative Representatives	<i>Required</i>	
6. NSP Budget Requested	<i>Required</i>	
7. NSP Proposed Number of Families/Units	<i>Required</i>	
8. Leverage Sources	<i>Required</i>	

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PART B - Required Certifications and Documentation	<i>Required or Optional</i>	App. Page Number(s)
1. Resolution by the Governing Body	<i>Required</i>	
2. NSP Statement of Assurances	<i>Required</i>	
3. Compliance with OMB Circular A-133 <ul style="list-style-type: none"> • Must submit the Fiscal Year 2006-2007 letter of compliance from the State Controller's Office with their Application. 	<i>Required</i>	
4. Residential Anti-Displacement and Relocation Assistance Plan and Checklist	<i>Required</i>	
5. Growth Control	<i>Required</i>	
6. Citizen Participation form <u>and</u> the following: <ul style="list-style-type: none"> • Affidavits of publication for program design and application submittal hearings. • If comments were received during public comment period, copies of comments and applicant's responses must be included. 	<i>Required</i>	
7. Joint Agreement	<i>If needed</i>	
8. Section 504 Self-Evaluation	<i>Required</i>	
9. NEPA Determination of Exemption	<i>Required</i>	

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For Part C, NSP Activity Detail, provide one Part C, NSP Activity Detail table of contents for each major activity category (e.g., foreclosed homes/residential property, landbanking, demolition, redevelopment, etc.).

PART C-1 - NSP Activity Detail	<i>Required or Optional</i>	App. Page Number(s)
Activity Category (<i>identify</i>): Financing Mechanisms		
1. Use of Funds	<i>Required</i>	
2. Total Budget for this Activity	<i>Required</i>	
3. Description of Activity	<i>Required</i>	
4. Areas of Greatest Need, and <ul style="list-style-type: none"> • A map of the proposed target area. 	<i>Required</i>	
5. Determination of Greatest Need, and <ul style="list-style-type: none"> • Data sources used to determine areas of greatest need. 	<i>Required</i>	
6. Affordability Provisions	<i>Required</i>	
7. Proposed Number of Beneficiaries by Income Levels	<i>Required</i>	
8. Activity Implementation	<i>Required</i>	
9. Capacity to Implement the Proposed Activity	<i>Required</i>	
10. Activity Timeline	<i>Required</i>	
11. Projected Used/Obligated Milestone Chart	<i>Required</i>	
12. Projected Expenditure Milestone Chart	<i>Required</i>	
13. Environmental Clearance	<i>Required</i>	
14. Readiness	<i>Required</i>	

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For Part C, NSP Activity Detail, provide one Part C, NSP Activity Detail table of contents for each major activity category (e.g., foreclosed homes/residential property, landbanking, demolition, redevelopment, etc.).

PART C-2 - NSP Activity Detail	<i>Required or Optional</i>	App. Page Number(s)
Activity Category (<i>identify</i>): Acquisition/Rehabilitation		
15. Use of Funds	<i>Required</i>	
16. Total Budget for this Activity	<i>Required</i>	
17. Description of Activity	<i>Required</i>	
18. Areas of Greatest Need, and • A map of the proposed target area.	<i>Required</i>	
19. Determination of Greatest Need, and • Data sources used to determine areas of greatest need.	<i>Required</i>	
20. Affordability Provisions	<i>Required</i>	
21. Proposed Number of Beneficiaries by Income Levels	<i>Required</i>	
22. Activity Implementation	<i>Required</i>	
23. Capacity to Implement the Proposed Activity	<i>Required</i>	
24. Activity Timeline	<i>Required</i>	
25. Projected Used/Obligated Milestone Chart	<i>Required</i>	
26. Projected Expenditure Milestone Chart	<i>Required</i>	
27. Environmental Clearance	<i>Required</i>	
28. Readiness	<i>Required</i>	

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PART C-3 - NSP Activity Detail	<i>Required or Optional</i>	App. Page Number(s)
Activity Category (<i>identify</i>): Demolition		
29. Use of Funds	<i>Required</i>	
30. Total Budget for this Activity	<i>Required</i>	
31. Description of Activity	<i>Required</i>	
32. Areas of Greatest Need, and <ul style="list-style-type: none"> • A map of the proposed target area. 	<i>Required</i>	
33. Determination of Greatest Need, and <ul style="list-style-type: none"> • Data sources used to determine areas of greatest need. 	<i>Required</i>	
34. Affordability Provisions	<i>Required</i>	
35. Proposed Number of Beneficiaries by Income Levels	<i>Required</i>	
36. Activity Implementation	<i>Required</i>	
37. Capacity to Implement the Proposed Activity	<i>Required</i>	
38. Activity Timeline	<i>Required</i>	
39. Projected Used/Obligated Milestone Chart	<i>Required</i>	
40. Projected Expenditure Milestone Chart	<i>Required</i>	
41. Environmental Clearance	<i>Required</i>	
42. Readiness	<i>Required</i>	

OTHER -	Optional	App. Page Number(s)

PART A – Application Summary Forms

California Department of Housing and Community Development
Neighborhood Stabilization Program (2009)



1. Lead Applicant

Applicant Agency Name: El Dorado County

Address: 937 Spring Street

City: Placerville State: CA Zip Code: 95667

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

Yes (Complete all joint applicant sections.) **NO**

Please note that the implementation of a joint agreement between all applicants is required. In addition, the lead agency must establish subrecipient agreements with any entity that will receive any NSP funds.

2. Authorized Lead Representative (per the Resolution)

Name: Janet Walker-Conroy Title: Acting Director

Phone: 530-642-7272 Ext: _____ FAX: _____

E-mail: jwconroy@co.el-dorado.ca.us

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

Address: _____

City: _____ State: _____ Zip Code: _____

Signature: _____ Date: _____



3. Lead Applicant Contact (if different than above)

Check here if address information is the same as above; if not, fill in information below. Note that this person will be contacted in the event that additional application information is required. Failure to respond to the Department's request in a timely manner may result in denial of the application.

Name: Shawna Purvines Title: Senior Planner

Address: 937 Spring Street

City: Placerville State: CA Zip Code: 95667

Phone: 530-621-6276 E-mail: spurvines@co.el-dorado.ca.us

PART A – Application Summary Forms

4. Joint Applicant(s) (list all joint applicants)	
1. Agency: <u>City of South Lake Tahoe</u>	
Contact: <u>David Jenkins</u>	Title: <u>City Manager</u>
Telephone: <u>(530) 542-6045</u>	E-Mail: <u>Djinkens@cityofslt.us</u>
2. Agency: _____	
Contact: _____	Title: _____
Telephone: _____	E-Mail: _____
3. Agency: _____	
Contact: _____	Title: _____
Telephone: _____	E-Mail: _____
4. Agency: _____	
Contact: _____	Title: _____
Telephone: _____	E-Mail: _____
5. Agency: _____	
Contact: _____	Title: _____
Telephone: _____	E-Mail: _____
6. Agency: _____	
Contact: _____	Title: _____
Telephone: _____	E-Mail: _____
7. Agency: _____	
Contact: _____	Title: _____
Telephone: _____	E-Mail: _____

PART A – Application Summary Forms

5. Applicant Funding and Legislative Representatives

Lead Agency: El Dorado County NSP Funding: \$ 1,483,528

Legislative Representatives Information:

	District #	First Name	Last Name
Assembly	4	Ted	Gaines
Senate	1	Dave	Cox
Congress	4	Tom	McClintock

	District #	First Name	Last Name
Assembly			
Senate			
Congress			

Include information for all joint applicants in this NSP Application.

1. Joint Applicant: City of South Lake Tahoe NSP Funding: \$ 126,568

Legislative Representatives Information:

	District #	First Name	Last Name
Assembly	4	Ted	Gaines
Senate	1	Dave	Cox
Congress	4	Tom	McClintock

	District #	First Name	Last Name
Assembly			
Senate			
Congress			

PART A – Application Summary Forms

6. NSP Budget Requested

Double-click on the chart below to open Microsoft Excel chart with calculating functions.

Activity Description	Total Activity Budget	Activity Delivery %	Activity Dollars	Activity Delivery Dollars
Acquisition	\$1,007,200	8.0%	\$932,593	\$74,607
Rehabilitation	\$338,168	19.0%	\$284,175	\$53,993
Demolition	\$21,600	8.0%	\$20,000	\$1,600
Shared Equity Loans	\$168,210	8.0%	\$155,750	\$12,460
Homebuyer Education	\$742	0.0%	\$742	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
			\$0	\$0
GENERAL ADMINISTRATION				
	\$74,176	4.6%		
TOTAL FUNDING REQUESTED				
	\$1,610,096			

PART A – Application Summary Forms

7. NSP Proposed Number of Families/Units

As applicable to all proposed activities within this NSP application, please identify the proposed number of **families, properties** and/or **housing** units for each activity.

(A) Financing Mechanisms	Proposed Number of Families
Down-Payment Assistance	
Soft-Seconds	
Shared-Equity Loans	6
Mortgage Write-down Assistance	7
Silent Seconds	
Loan Loss Reserves	
Other: <i>(describe)</i>	
Other: <i>(describe)</i>	

(B) Purchase and Rehabilitation	Proposed Number of Properties/ Housing Units			
	Acquisition	Rehabilitation	Sale	Rental
Single-Family	8	8	8	
Multi-Family				

	Proposed Number of Properties/ Housing Units
(C) Landbanking	
(D) Demolition of Blighted Structures	
(E) Redevelopment of demolished or vacant properties	
Other (please identify):	

PART B – Required Certifications and Documentation

1. **Resolution by the Governing Body This document is required.** See sample in Appendices. (Original signatures must be in **blue ink**.)

The Resolution submitted with this application must:

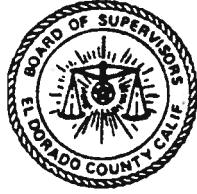
- be an **original or certified copy** of the Resolution;
- authorize submission of the application;
- clearly identify all activities in the application;
- clearly define the specific target area(s) for each activity;
- identify the commitment of any local cash match or leverage that is proposed for any NSP activities;
- approve the application's contents (total funding requested, all proposed activities, committed leverage, target areas for each activity, etc.);
- indicate the approval of the NSP Application's content;
- authorize acceptance of any additional NSP funding that may become available at a later date and indicate the maximum dollar amount that would be accepted;
- authorize the execution of a standard agreement (and any amendments thereto) with the Department;
- designate an official (by title) authorized to sign the NSP Application and enter into an agreement with the Department, if funded; and
- designate persons (by titles) authorized to sign all reports, including Funds Requests and required NSP reports. (It is recommended that more than one person be authorized).

Joint applicants must also adhere to the following:

- include the authorization for the jurisdictions to submit the joint application and acceptance of the jurisdiction to assume the role of lead agency for the NSP application activities;
- include an original or certified copy of the Resolution from each joint applicant, authorizing the joint agreement for the NSP funding, and
- include a copy of the joint agreement which has been signed by all joint applicants. In addition, a subrecipient agreement must also be executed and submitted with the NSP Application if any joint applicants, other than the lead agency, will have a role in the implementation of any NSP activities.
- if leverage is committed by RDA, a separate RDA resolution is required.

NSP strongly recommends that applicants use the suggested language in the sample Resolution. (See Appendices in this application package.)

Include all appropriate Resolutions immediately after this page.



RESOLUTION NO.

OF THE BOARD OF SUPERVISORS OF THE COUNTY OF EL DORADO

APPROVING A JOINT APPLICATION WITH THE CITY OF SOUTH LAKE TAHOE (SLT) FOR FUNDING FROM THE STATE OF CALIFORNIA NEIGHBORHOOD STABILIZATION PROGRAM (NSP), EXECUTION OF A JOINT AGREEMENT WITH SLT AND A GRANT AGREEMENT AND ANY AMENDMENTS THERETO, AND ACCEPTING THE ROLE AND RESPONSIBILITY OF THE LEAD AGENCY FOR NSP APPLICATION ACTIVITES .

WHEREAS, the California Department of Housing and Community Development (the “Department”) has received an allocation of Neighborhood Stabilization Program (NSP) funds from the U.S. Department of Housing and Urban Development (“HUD”) and is authorized to make these funds available to jurisdictions. NSP funds are to be used for the purposes set forth in Title III of Division B of the Housing and Economic Recovery Act of 2008 and in federal implementing regulations set forth in Title 24 of the Code of Federal Regulations.

WHEREAS, on April 30, 2009 the Department issued a Notice of Funding Availability announcing the availability of funds under the NSP (the “NOFA”).

WHEREAS, in response to the 2009 NOFA, the County of El Dorado (the “Applicant”), will submit a joint application with the City of South Lake Tahoe to the Department for, and receive an allocation of, NSP funds.

THEREFORE, BE IT RESOLVED by the Board of Supervisors of the County of El Dorado as follows:

SECTION 1:

The County of El Dorado Board of Supervisors has reviewed and hereby approves a joint application with the City of South Lake Tahoe (and its contents) for up to \$1,610,096 for the following activities:

El Dorado County is applying for \$1,483,528 to:

- Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent or redevelop such homes and properties in the targeted areas of Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines and Shingle Springs.
- Demolish structures that are blighted and pose a threat to human health, safety, and public welfare.
- Establish financing mechanisms for purchase and redevelopment of foreclosed-upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers.

City of South Lake Tahoe is applying for \$126,568 to:

- Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent or redevelop such homes and properties in the City of South Lake Tahoe.

If any additional NSP funding becomes available at a later date, the County of El Dorado is authorized to apply for, and/or accept funding, up to the maximum allocation as determined by the State for El Dorado County. Any additional NSP funding will be used in accordance with funding requirements established by the State of California Neighborhood Stabilization Program.

SECTION 2:

The County has determined that federal Citizen Participation requirements were met during the development of this application.

SECTION 3:

If the joint application with the City of South Lake Tahoe is approved, the County will accept the role and responsibility of the lead agency for the NSP application activities.

SECTION 4:

The Director of Human Services is hereby authorized and directed to act on the County's behalf in all matters pertaining to this application.

SECTION 5:

If the application is approved, the Director of Human Services is authorized to enter into and sign the grant agreement and any subsequent amendments with the State of California for the purposes of this grant.

SECTION 6:

If the application is approved, the Director of Human Services is authorized to sign Funds Requests and other required reporting forms.

PASSED AND ADOPTED by the Board of Supervisors of the County of El Dorado at a regular meeting of said Board, held the ___ day of _____, 2009, by the following vote of said Board:

Attest:

Suzanne Allen de Sanchez
Clerk of the Board of Supervisors

Ayes:

Noes:

Absent:

By: _____
Deputy Clerk

Chairman, Board of Supervisors

I CERTIFY THAT:

THE FOREGOING INSTRUMENT IS A CORRECT COPY OF THE ORIGINAL ON FILE IN THIS OFFICE.

DATE: _____

Attest: SUZANNE ALLEN DE SANCHEZ, Clerk of the Board of Supervisors of the County of El Dorado, State of California.

By: _____

CITY OF SOUTH LAKE TAHOE

CITY COUNCIL

RESOLUTION NO. 2009-_____

A RESOLUTION APPROVING A JOINT APPLICATION BETWEEN THE CITY OF SOUTH LAKE TAHOE AND EL DORADO COUNTY FOR FUNDING AND THE EXECUTION OF A GRANT AGREEMENT AND ANY AMENDMENTS THERETO FROM THE STATE OF CALIFORNIA NEIGHBORHOOD STABILIZATION PROGRAM

WHEREAS, the California Department of Housing and Community Development (the "Department") has received an allocation of Neighborhood Stabilization Program (NSP) funds from the U.S. Department of Housing and Urban Development ("HUD") and is authorized to make these funds available to jurisdictions; and

WHEREAS, NSP funds are to be used for the purposes set forth in Title III of Division B of the Housing and Economic Recovery Act of 2008 and in federal implementing regulations set forth in Title 24 of the Code of Federal Regulations; and

WHEREAS, on April 30, 2009 the Department issued a Notice of Funding Availability ("NOFA") announcing the availability of funds under the NSP; and

WHEREAS, the 2009 NOFA requires all potential applicants with less than \$1 million dollars in proposed allocated funds to jointly apply with neighboring jurisdictions in order to submit an application in the minimum amount of \$1 million dollars; and

WHEREAS, the City of South Lake Tahoe will join with the County of El Dorado (the "Applicant"), to apply to HCD for, and receive an allocation of, NSP funds; and

WHEREAS, the State of California's Housing and Community Development Department requires a resolution of the governing body to accompany the grant application and as such requires specific statements and assurances; and

WHEREAS, on April 7, the City Council held a public meeting and approved the 2009 HCD Grant Strategy which included direction to apply for NSP funding and on May 19, 2009 the City Council held a public meeting and approved the submittal of a Joint Application with the County to apply for NSP funding.

NOW, THEREFORE, BE IT RESOLVED THAT:

SECTION 1. The City Council has reviewed the joint agreements and application (attached) and hereby approves a joint application for up to \$1,610,096, the City's portion of which is \$126,568 for the following activities:

- Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent or redevelop such homes and properties in the City of South Lake Tahoe.
- Establish financing mechanisms for purchase and redevelopment of foreclosed-upon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers.

If any additional NSP funding becomes available at a later date, the City of South Lake Tahoe is authorized to apply for, and/or accept funding, up to the maximum allocation. Any additional NSP funding will be used in accordance with funding requirements established by the State of California Neighborhood Stabilization Program.

SECTION 2. The City of South Lake tahoe has determined that federal Citizen Participation requirements were met during the development of this application.

SECTION 3. The City of South Lake Tahoe hereby approves the use of Redevelopment Agency funds for salaries and administrative fees to be used as the City's leverage for this application and if the Joint Application is approved by the California Housing and Community Development the County will accept the role and responsibility for the Lead Agency for NSP activities.

SECTION 4. The Director of Redevelopment & Housing is hereby authorized and directed to act on the City's behalf in all matters pertaining to this application.

SECTION 5. If the application is approved, the City Manager or the Director of Redevelopment & Housing is authorized to enter into and sign the grant agreement, and any subsequent amendments thereto, with the State of California for the purposes of this grant.

SECTION 6. If the application is approved, the Director of Redevelopment & Housing and the Redevelopment & Housing Manager are authorized to sign Funds Requests and other required reporting forms.

PASSED AND ADOPTED by the City Council of the City of South Lake Tahoe at a regular meeting on June 2, 2009, by the following vote:

AYES: Council Member(s) _____

NOES: Council Member(s) _____

ABSENT: Council Member(s) _____

ABSTAIN: Council Member(s) _____

ATTEST:

Jerry Birdwell, Mayor

Susan Alessi, City Clerk

Attachment: Joint (County /City) NSP Grant Application

PART B – Required Certifications and Documentation

2. NSP Statement of Assurances. *This document is required.*

All applicants must use the form provided by the State. An original signature is required from the Chief Executive Officer. (Use *blue ink.*)

Applicants must submit the NSP Statement of Assurances form with the NSP Application. If an award is made, the grantee must assume responsibility for compliance with state, federal, and applicable local laws and regulations that apply to the expenditure of state NSP funds.

Program regulations require the applicant to assure that the jurisdiction and all subrecipients will comply with all applicable state and federal requirements. Some requirements pertain to all local NSP/CDBG activities such as audits and procurement standards while others are specific to certain activities, such as relocation law and labor standards.

The Statement of Assurances must be signed by the jurisdiction's Chief Executive Officer, regardless of any signatory designation in the governing body's resolution authorizing submission of the application.

The NSP Statement of Assurances Form begins on the following page.

PART B – Required Certifications and Documentation

NSP STATEMENT OF ASSURANCES

The County of El Dorado hereby assures and certifies that:

1. Legal Authority
It possesses the legal authority to apply for the grant and to execute the proposed Neighborhood Stabilization Program (NSP) activities described in the NSP application in accordance with all applicable regulations.
2. Application Authority
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 of Sections 24 CFR 91.105 or 91.115, as modified by NSP. Such requirements include, at a minimum, the following components:
 - a. Provides for and encourages citizen participation, with particular emphasis on participation by persons of low-, moderate-, and middle-income who are residents of areas in which NSP funds are proposed to be used, and provides for participation of residents in low-, moderate-, and middle-income neighborhoods as defined by the local jurisdiction;
 - 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 NSP/CDBG regulations, and relating to the actual use of funds under this title;
 - c. Provides for technical assistance to groups representative of persons of low-, moderate-, and middle-income that request such assistance in developing proposals with the level and type of assistance to be determined by the grantee;
 - d. Provides for public hearings to obtain citizen views and to respond to proposals and questions at all stages of the Neighborhood Stabilization Program. These include at least the development of needs and the review of proposed activities, which hearings shall be held after adequate notice, at times and locations convenient to potential or actual beneficiaries, and with accommodation for the disabled. This shall include one public meeting during the program design and prior to formal amendments. A public hearing shall also be conducted prior to application submittal;

PART B – Required Certifications and Documentation

NSP STATEMENT OF ASSURANCES

- e. Solicits and provides for timely written answers to written complaints and grievances, within 15 working days where practicable; and
 - f. Identifies how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can reasonably be expected to participate.
4. Use of funds in 18 months
It will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using/obligating, as defined in the NSP Notice, all of its grant funds within 12 months of the contract execution date between the California Department of Housing and Community Development and the U.S. Department of Housing and Urban Development.
5. Use NSP funds ≤ 120 of AMI
It will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income. The only exception is for jurisdictions that are awarded State NSP set-aside funds, which must benefit individuals and families whose incomes do not exceed 50 percent of area median income.
6. NEPA Environmental Review
It 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).
7. CEQA
It consents to assume the role of either Lead Agency as defined by Section 21067 of the California Public Resources Code, or if another 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.
8. Growth Control
It 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:

PART B – Required Certifications and Documentation

NSP STATEMENT OF ASSURANCES

- a. The plan, ordinance, or measure 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. The plan, ordinance, or measure 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. The plan, ordinance, or measure was adopted pursuant to a specific requirement of a State or multi-State board, agency, department, or commission; or
 - d. The applicant has an adopted housing element, which the Department has found to be in compliance, unless a final order has been used by a court in which the court determined that it is not in compliance with Article 10.6 of Chapter 3 of Division 1 of Title 7 of the Government Code; or
 - e. The use of the funds applied for in this application is restricted for housing for the targeted income group.
9. Uniform Administrative Requirements
It 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, the Housing and Economic Recovery Act of 2008 (HERA) regulations, and the State CDBG regulations.
10. Nondiscrimination
It shall comply with the following regarding nondiscrimination:
- a. Title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.
 - 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. The grantee must conduct an analysis to identify the impediments to fair housing choice within the jurisdiction(s), take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
 - c. Section 109 of the Housing and Community Development Act of 1974, as amended.

PART B – Required Certifications and Documentation

NSP STATEMENT OF ASSURANCES

- d. Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
 - 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 applicant has, unless exempted, complied with the nondiscrimination program requirements of Government Code Section 12990 and Title 2, California Code of Regulations, Section 8103.
11. Acquisition and Relocation
It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD. Additionally, the jurisdiction certifies that it will follow the State's residential anti-displacement and relocation assistance 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>.
12. Labor Standards
It 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 U.S.C. 276a) regarding prevailing wage rates.
 - d. Contract Work Hours and Safety Standards Act (40 USC 327-333) regarding overtime compensation.
 - e. Anti-Kickback Act of 1934 (18 USC 874) prohibiting "kickbacks" of wages in federally assisted construction activities.

PART B – Required Certifications and Documentation

NSP STATEMENT OF ASSURANCES

13. Architectural Barriers Act
It will comply with the Architectural Barriers Act of 1968 (42 USC 4151) and implementing regulations (24 CFR Part 40-41).
14. Conflict of Interest
It will enforce standards of conduct that govern the performance of its officers, employees, and agents engaged in the administration of contracts funded in whole or in part by the NSP/CDBG Program (Section 7120(d) of the State regulations).
15. Limitations on Political Activities
It will comply with the Hatch Act (5 USC 1501 et seq.) regarding political activity of employees.
16. Anti-lobbying
It will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
17. Lead-Based Paint
It will comply with the Lead-Based Paint Regulations (24 CFR Part 35, subparts A, B, J, K, and R) which prohibits the use of lead-based paint on projects funded by the program.
18. Federal Debarment and Suspension
It will comply with the Federal Debarment and Suspension (24 CFR Part 5) and their principals, or any/all persons, contractors, consultants, businesses, sub-recipients, etc., that are conducting business with the grantee are not presently debarred, proposed for debarment, suspended, declared ineligible, or voluntarily excluded from participation from the covered transaction in any proposal submitted in connection with the covered transaction. Applicants must check the Excluded Parties Listing System at www.epls.gov, print and maintain evidence of the search results. In the event that the search results indicate a prior or current debarment or suspension of the jurisdiction, include the printout in the application.
19. Assessments
It will not attempt to recover any capital costs of public improvements assisted in whole or in part with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. The following exceptions apply:
 - a. If NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or

PART B – Required Certifications and Documentation

NSP STATEMENT OF ASSURANCES

charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

- b. For properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

20. Excessive Force

It has adopted and is enforcing a policy that:

- a. Prohibits the use of excessive force by law enforcement agencies within the jurisdiction(s) against any individuals engaged in non-violent civil rights demonstrations; and
- b. Enforces applicable State and local laws against physically barring entrance to or exit from a facility or location, which is the subject of such non-violent civil rights demonstrations within the jurisdiction(s).

21. Inspection of Grant Activities

It will give HUD, the Comptroller General, the Office of Inspector 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 this NSP Application and subsequent standard agreement.

These certifications are made under penalty of perjury under the laws of the State of California.

NAME OF CERTIFYING OFFICIAL: Ron Briggs

TITLE OF CERTIFYING OFFICIAL: Chairman, Board of Supervisors
(Chief Administrative Executive—enter exact title of person signing)

Signature

Date

PART B – Required Certifications and Documentation

3. Compliance with OMB Circular A-133. *This form is required.*

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 below and sign the certification at the bottom of the page.

- The County of El Dorado has expended more than \$500,000 in Federal funds in fiscal year 2006-2007 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. *(Check the appropriate statement below.)*
 - The audit has been completed and has been submitted to the appropriate control agency. Attached is the acceptance letter from the California State Controller's Office. *(Failure to include the acceptance letter will result in denial and/or withholding of NSP/CDBG funding.)*
 - The audit has not been completed. It is anticipated that the audit will be completed and submitted to the appropriate control agency by:
_____ (date). *(NSP funds will not be approved unless compliance is demonstrated in a timely manner.)*
- The _____ (name of entity) has expended less than \$500,000 in federal funds in fiscal year 2006-2007 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.

I certify on behalf of El Dorado County (name of entity) that the above is a true and accurate statement. I understand that failure to comply with yearly Single Audit requirements will result in denial and/or withholding of NSP/CDBG funding.

Janet Walker-Conroy
Printed/Typed Name

Acting Director
Title

Signature (Use **blue ink**)
signed

Date



JOHN CHIANG
California State Controller

August 21, 2008

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

Re: 2006-07 Fiscal Year Single Audit Report Certification and Audit Finding Resolution

We completed a desk review of your single audit report for the year ended June 30, 2007. We determined that the report meets the requirements of the United States Office of Management and Budget (OMB) Circular A-133. OMB Circular A-133 prescribes the audit and reporting standards for state and local governments that expend federal awards.

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

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

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

Your audit report may also contain general internal control findings not referenced in Attachment A. These findings do not appear to affect the federal award programs. Therefore, we have not identified them for resolution action; however, you should ensure that your audit report for the 2007-2008 fiscal year addresses the resolution of these findings.

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


09-0730.D.27

Auditor-Controller
August 21, 2008
Page 2

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

If you have any questions regarding this letter and its attachment, please contact a member of my Single Audits staff at (916) 324-6442 or email at singleaudits@sco.ca.gov.

Sincerely,



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

Attachment

cc: State Funding Agencies

ATTACHMENT A
AUDIT REPORT FINDING(S)—STATE AGENCIES

County of El Dorado
2006-07 Fiscal Year

<u>Agency Name</u>	<u>Program Name</u>	<u>CFDA #</u>	<u>Finding #</u>	<u>Page #</u>	<u>Enc. #</u>
No Findings Noted					

PART B – Required Certifications and Documentation

4. Residential Anti-Displacement and Relocation Assistance Plan and Checklist.

This checklist is required. In addition, all applicants must submit a copy of their approved Residential Anti-Displacement and Relocation Assistance Plan immediately following this page.

1. Do any of the proposed NSP activity(ies) include acquisition of real property?

No. (If no, go to #3 below)

Yes. If yes, check the appropriate box below and answer questions 2 and 3.

Site Control under option to purchase.

Site is identified but no negotiations have taken place.

Site not identified (Stop here and go to next Section)

2. Will site acquisition require use of eminent domain?

Yes. (see note) No.

Note: Grantees that are contemplating using NSP funds to assist an acquisition involving an eminent domain action are advised to consult legal counsel before taking action, as this may present problems with the Takings Clause of the Fifth Amendment to the U.S. Constitution and prior Supreme Court rulings.

3. Will the activity involve acquisition or rehabilitation of sites with structures **and** are structures currently occupied?

Yes. The applicant must provide documentation showing that persons in the project have received a General Information Notice and provide a copy of a project-specific relocation plan, which was made public. The plan must address how many persons will be displaced and services and benefits made available.

Unknown at this time. The applicant must ensure that if this answers changes to a "Yes" at any time during program implementation, it will provide follow the procedure outlined above.

No. The applicant must provide documentation of why no person will be displaced (i.e., property being acquired has no structures on it, or structures on the property have been vacant for over 120 days).

Submit a copy of the applicant's approved Residential Anti-Displacement and Relocation Assistance Plan immediately after this page.

Note: Joint applicants must submit multiple plans, if different.

County of El Dorado
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 occupy able 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 NSP 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 NSP 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 NSP funds, to pay moving costs and provide relocation payments to households displaced by assisted activities.

B. Temporary Relocation of Residential Tenants.

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.

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 criterion. However, the County's NSP funded residential rehabilitation program is targeted to low-, moderate-, and middle-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.

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.

City of South Lake Tahoe

Revised Residential Antidisplacement and Relocation Assistance Plan

(November 16, 2004)

The Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990 require all grantees of Community Development Block Grant (CDBG) funds or Home Investment Partnerships (HOME) funds to follow a written Residential Antidisplacement and Relocation Assistance Plan for any activities which could lead to displacement of occupants whose property is receiving funds from these or other federal funding sources. Having been developed in response to both aforesaid federal legislations, this Revised Residential Antidisplacement and Relocation Assistance Plan (Revised Plan) is intended to inform the public of the compliance of the City of South Lake Tahoe with the requirements of federal regulations 24 CFR 570.606 under state recipient requirements, and Section 104(d) of the Housing and Community Development Act of 1974, and 24 CFR 92 of the HOME federal regulations. This Revised Plan will outline reasonable steps which the City of South Lake Tahoe will take to minimize displacement and ensure compliance with all applicable federal and state relocation requirements. The City Council of the City of South Lake Tahoe, the governing body, has adopted this plan via a formal resolution.

This Revised Plan will affect rehabilitation activities funded by the U.S. Department of Housing and Urban Development (HUD) under the following program titles: HOME, CDBG, Urban Development Action Grant (UDAG), Special Purpose Grants, Section 108 Loan Guarantee Program, and such other grants as HUD may designate as applicable which take place within the city limits of the City of South Lake Tahoe.

The City of South Lake Tahoe will provide permanent relocation benefits to all eligible "displaced" households either owner-occupied or renter-occupied units which are permanently displaced by the housing rehabilitation program (see Section E below.). In addition, the City of South Lake Tahoe will replace all eligible occupied and vacant occupiable low-income group dwelling units demolished or converted to a use other than low-income group housing as a direct result of rehabilitation activities. This applies to all units assisted with funds provided under the Housing and Community Development Act of 1974, as amended, and as described in the Federal Regulations 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 (URA) and Real Property Acquisition Regulations Final Rule and Notice (URA) dated March 2, 1989.

All City of South Lake Tahoe programs/projects will be implemented in ways consistent with its commitment to Fair Housing. Participants will not be discriminated against on the basis of race, color, religion, age, ancestry, national origin, sexual preference, marital status, or disability. The City of South Lake Tahoe will provide equal relocation assistance available to: 1) 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) each separate class of targeted income group persons temporarily relocated as a direct result of activities funded by HUD programs.

A. Minimizing Permanent Displacement and Temporary Relocation Resulting from Housing Rehabilitation or Reconstruction Activities

Consistent with the goals and objectives of activities assisted under the Housing and Community Development Act, the City of South Lake Tahoe will take the following steps to minimize the displacement of persons from their homes during housing rehabilitation or reconstruction funded by HUD programs:

1. Provide proper notices with counseling and referral services to all tenants so that they understand their relocation rights and receive the proper benefits. When necessary, assist permanently displaced persons to find alternate housing in the neighborhood.
2. Stage rehabilitation of assisted households to allow owner-occupants and/or tenants to remain during minor rehabilitation.
3. Encourage owner-investors to temporarily relocate tenants to other available safe and sanitary vacant units on the project site area during the course of rehabilitation, or pay expenses on behalf of displaced tenants.
4. Work with area landlords, real estate brokers, and/or hotel/motel managements to locate vacancies for households facing temporary relocation.
5. When necessary, use public funds such as CDBG, to pay moving costs and provide relocation/displacement payments to households permanently displaced by assisted activities.

B. Lead-Based Paint Mitigation Which Causes Temporary Relocation

On September 15, 2000, the Final Rule for Lead-Based Paint Hazard Control (LHC) went into effect. Among other things, it requires that federally-funded rehabilitation must use safe work practices so that occupants and workers can be protected from lead hazards. **At no time should the tenant-occupant(s) be present in work areas or designated adjacent areas while LHC activities are taking place in any dwelling unit interior, common area, or exterior.** As such, occupants may not be allowed to remain in their units during the time that lead-based paint hazards are being created or treated. Once work that causes lead hazards has been completed, and the unit passes clearance, the occupant(s) can return. **The tenant-occupant(s) may not reoccupy a work area or adjacent area until post-lead hazard reduction clearance standards have been achieved and verified with laboratory results.** The Final Rule allows for certain exceptions:

1. The work will not disturb lead-based paint, or create dust-lead or soil-lead hazard; or,
2. The work is on exterior only and openings are sealed to prevent dust from entering the home, the work area is cleaned after the work is completed, and the residents have alternative lead free entry; or,
3. The interior work will be completed in one period of less than eight (8) daytime hours and the work site is contained to prevent the release of dust into other areas of the home; or,
4. The interior work will be completed within five (5) calendar days, the work site is contained to prevent the release of dust, the worksite and areas within ten (10) feet of the worksite are cleaned

at the end of each day to remove any visible dust and debris, and the residents have safe access to kitchen and bath and bedrooms.

If temporary relocation benefits are not provided because the City of South Lake Tahoe believes that the project meets one of the above criteria, then proper documentation must be provided in the rehabilitation project file to show compliance. It is up to the City of South Lake Tahoe to ensure that the owner-occupant or tenant in the project does not get impacted by lead paint mitigation efforts. In most cases where lead paint mitigation is taking place, occupants (tenants or owners) will be strongly encouraged to relocate, even for just a few days, until a final lead clearance can be issued by a certified lead-based paint assessor. Occupants who are temporarily relocated because of lead-based paint mitigation are entitled to the same relocation benefits as those who are relocated because of substantial rehabilitation or reconstruction activities.

C. Temporary Relocation of Owner-Occupants

Owner-occupants are not allowed to stay in units which are hazardous environments during lead-based paint mitigation. When their home is having lead-based paint mitigation work done which will not make it safe to live in, then they are eligible for temporary relocation benefits up to \$500, which will be provided as a grant. In the same way, a unit requiring substantial rehabilitation (with or without lead-based paint mitigation) which will not allow the family to access a bath or kitchen facility, or if the unit is being demolished and reconstructed, then the family will be eligible for temporary relocation benefits up to \$500, which will be provided as a grant. In no case shall the grant for temporary relocation exceed \$500 for any one owner-occupant.

Owner-occupants will be encouraged to move in with family or friends during the course of rehabilitation, since they are voluntarily participating in the program. The housing rehabilitation loan specialist and/or the rehabilitation construction specialist will complete a temporary relocation benefits form (see Appendix C) to document that the owner-occupant understands that they must relocate during the course of construction and what benefits they wish to be reimbursed for as part of their relocation.

D. Temporary Relocation of Residential Tenants

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. The program administrator or construction supervisor will make a determination of the need for temporary relocation. The temporary relocation period will not exceed 180 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, and they have the first right to move back into the original unit being rehabilitated at the same rent or lower. He or she may move in with family and friends and still receive full or partial temporary assistance based on eligible costs incurred. The housing rehabilitation loan specialist and/or the rehabilitation construction specialist will ensure that each tenant-occupied unit under the program will receive a General Information Notice (GIN) as soon as possible after a loan application is received, and the tenant will receive a Notice of Nondisplacement after loan approval, and each tenant-occupied unit will have a temporary relocation benefits form completed for them (see Appendix C). These notices will document that each tenant understands what their relocation rights are and, if they must relocate during the course of construction, that they receive the proper counseling and temporary relocation benefits.

A tenant receiving temporary relocation shall receive the following:

1. Increased housing costs (e.g., rent increase, security deposits); and,
2. Payment for moving and related expenses, as follows:
 - a. Transportation of the displaced persons and personal property within fifty (50) miles, unless the grantee determines that farther relocation is justified;
 - b. Packing, crating, unpacking, and uncrating of personal property;
 - c. Storage of personal property not to exceed twelve (12) months, unless the grantee determines that a longer period is necessary;
 - d. Disconnection, dismantling, removing, reassembling, and reinstalling relocated household appliances and other personal property;
 - e. Insurance for the replacement value of personal property in connection with the move and necessary storage;
 - f. 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;
 - g. Reasonable and necessary costs of security deposits required to rent the replacement dwelling;
 - h. Any costs of credit checks required to rent the replacement dwelling;
 - i. Other moving-related expenses as the grantee determines to be reasonable and necessary, except the following ineligible expenses:
 - 1) Interest on a loan to cover moving expenses; or,
 - 2) Personal injury; or,
 - 3) Any legal fee or other cost for preparing a claim for a relocation payment or for representing the claimant before the grantee; or
 - 4) Costs for storage of personal property on real property already owned or leased by the displaced person before the initiation of negotiations.

E. Rehabilitation Activities Requiring Permanent Displacement

The City of South Lake Tahoe Rehabilitation Program will not typically trigger permanent displacement and permanent displacement activities fall outside of the scope of this plan. If a case of permanent displacement is encountered, then the staff responsible for the rehabilitation program will consult with legal counsel of the City of South Lake Tahoe to decide if they have the capacity to conduct the permanent displacement activity. If local staff does not have the capacity, then a professional relocation consultant will be hired to do the counseling and benefit determination and

implementation. If local staff does wish to do the permanent displacement activity, then they will consult and follow the HUD Relocation Handbook 1378.

F. Rehabilitation Which Triggers Replacement Housing

If the City of South Lake Tahoe Rehabilitation Program assists a property where one or more units are eliminated, then under Section 104(d) of the Housing and Community Development Act of 1974, as amended, applies and the City of South Lake Tahoe is required to replace those lost units. An example of this would be a duplex unit which is converted into a single-family unit. In all cases where rehabilitation activities will reduce the number of housing units in the jurisdiction, then the City of South Lake Tahoe must document that any lost units are replaced and any occupants of reduced units are given permanent relocation benefits. (This does not apply to reconstruction or replacement housing done under a rehabilitation program where the existing unit(s) is demolished and replaced with a structure equal in size without a loss in number of units or bedrooms.)

Replacement housing will be provided within three (3) years after the commencement of the demolition or conversion. Before entering into a contract committing the City of South Lake Tahoe to provide funds for an activity that will directly result in such demolition or conversion, the City of South Lake Tahoe will make this activity public (through a noticed public hearing and/or publication in a newspaper of general circulation) and submit to the California Department of Housing and Community Development or the appropriate federal authority the following information in writing:

1. A description of the proposed assisted activity;
2. The location on a map and the approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than as targeted income group dwelling units as a direct result of the assisted activity;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. The location on a map and the approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
5. The source of funding and a time schedule for the provision of the replacement dwelling units;
6. The basis for concluding that each replacement dwelling unit will remain a targeted income group dwelling unit for at least ten (10) years from the date of initial occupancy; and,
7. Information demonstrating that any proposed replacement of dwelling units with smaller dwelling units (e.g., a two-bedroom unit with two one-bedroom units) is consistent with the housing needs of targeted income group households in the jurisdiction.

The Housing Coordinator at the City of South Lake Tahoe is responsible for tracking the replacement of housing and ensuring that it is provided within the required period. The City of South Lake Tahoe is responsible for ensuring requirements are met for notification and provision of relocation assistance, as described in Section 570.606, 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.

G. Record Keeping and Relocation Disclosures/Notifications

The City of South Lake Tahoe 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. Each rehabilitation project which dictates temporary or permanent or replacement activities will have a project description and documentation of assistance provided (see sample forms in HUD Relocation Handbook 1378, Chapter 1, Appendix 11, form HUD-40054).

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 unit to be made available for the temporary period; and, (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, primary language of the persons involved. Persons who are unable to read and understand the notice (e.g., illiterate, foreign language, 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 notices and process below is only for temporary relocation. If permanent relocation is involved, then other sets of notices and the noticing process and relocation benefits must be applied (see HUD Relocation Handbook 1378 for those forms and procedures). Temporary Relocation Advisory Notices to be provided are as follows:

1. 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 upon completion of rehabilitation. The tenant will be informed that the rent after rehabilitation will not exceed current rent, or thirty percent (30%) 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 the 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. See Appendix A for sample notice to be delivered personally or by certified mail.
2. Notice of Nondisplacement: As soon as feasible when the rehabilitation application has been approved, the tenant will be informed that he or she will not be permanently displaced and that he or she is eligible for temporary relocation benefits because of lead-based paint mitigation or substantial rehabilitation, or reconstruction of his or her unit. The tenant will also again be cautioned not to move for personal reasons during rehabilitation, or risk losing relocation assistance. See Appendix B for sample notice to be delivered personally or by certified mail.
3. Disclosure to Occupants of Temporary Relocation Benefits: This form is completed to document that the City of South Lake Tahoe is following its adopted temporary relocation plan for owner-occupants and tenants (see Appendix C for a copy of the disclosure form).
4. Other Relocation/Displacement Notices: The above three (3) notices are required for temporary relocation. If the City of South Lake Tahoe is attempting to provide permanent displacement benefits, then there are a number of other forms which are required. Staff will consult the HUD Relocation Handbook 1378 and ensure that all the proper notices are provided for persons who

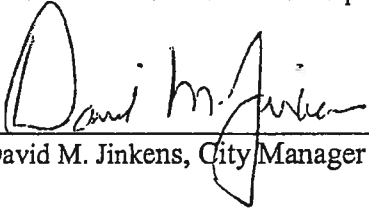
are permanently displaced as a result of housing rehabilitation activities funded by CDBG or other federal programs.

Antidisplacement and Relocation Certification

I, David M. Jinkens, City Manager for the City of South Lake Tahoe, have reviewed the Revised Residential Antidisplacement and Relocation Assistance Plan and hereby certify that the City of South Lake Tahoe will abide by the policies and procedures in this plan which meet the requirements under Section 104(d) of the Housing and Community Development Act of 1974 and 24 CFR 92 of the HOME federal regulations.

All references in this Revised Residential Antidisplacement and Relocation Assistance Plan to specific statutory sections and regulatory sections refer to those laws and regulations that were in effect on November 16, 2004. Should these herein referenced statutes and regulations be amended or changed, this Revised Residential Antidisplacement and Relocation Assistance Plan shall also be construed as being amended to agree with the aforesaid amendments and/or changes.

This certification is made under penalty of perjury under the laws of the State of California.



David M. Jinkens, City Manager

JANUARY 26, 2005
Date

PART B – Required Certifications and Documentation

5. Growth Control. *This information is required.*

Has the applicant enacted limitations on residential construction that are not establishing agricultural preserves, not imposed by another agency, or not based on a health and safety need?

Yes. If yes, see note below.

No.

NOTE: If the applicant has a General Plan, ordinance, or other measure that directly limits by number either the building permits, which may be issued for residential construction, or buildable lots, which may be developed for residential purposes, and the measure does not meet any of the exceptions found in the Program Regulations, Section 7056 (b)(2)(B), check "Yes" and attach a copy of the measure in this section of the application.

PART B – Required Certifications and Documentation

6. Citizen Participation. *This information is required.*

All NSP Applicants must ensure that proper Public Hearings/Citizen Participation requirements are met. Use this checklist to ensure that all applicable requirements have been met.

- Public hearing was conducted during the **program design** phase of the application and includes all applicable information. *(Include an affidavit of publication immediately after this form.)*

Note: All applicants are required to have sign-in sheets and meeting minutes, on file, for all NSP public hearings.

- Public hearing was conducted to **approve submittal** of the application. (It is recommended that this hearing be conducted at least 15 days after the program design phase hearing.) *(Include an affidavit of publication immediately after this form.)*

Note: All applicants are required to have sign-in sheets and meeting minutes, on file, for all NSP public hearings.

- Public notices announcing the public hearings were published in one or more local newspapers (covering all target areas/cities identified in the application) and contained the required information, as stated in the 2009 NSP NOFA.

- Sign-in sheets and meeting minutes are available for each public hearing.

- Did the jurisdiction receive written comments during the public hearings process prior to submitting this application?

Yes. If yes, see note below. No.

Note: If a jurisdiction received written comments as part of the public hearings process prior to submitting the NSP application, a copy of the comments must be submitted with the application. In addition, the jurisdiction's responses must also be included.

Please ensure that the required documentation is included immediately after this page.

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

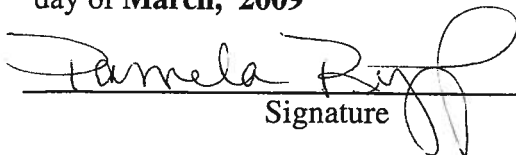
I am a citizen of the United States and a resident of the County aforesaid; I'm over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am principal clerk of the printer at the Mountain Democrat, 1360 Broadway, a newspaper of general circulation, printed and published 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:

03/27

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 27th day of **March, 2009**



Signature

Notice of Public Hearing to Receive Public Comments on Opportunities for Neighborhood Stabilization Program (NSP) Funding

The County of El Dorado will conduct a public hearing by the Department of Human Services on Monday, April 13, 2009, at 10 a.m. at 937 Spring Street, Room 46, Placerville, CA to review opportunities for NSP funding from the State of California. The State of California has received \$145 million in NSP funding to address abandoned and foreclosed homes. The State has announced that the County of El Dorado is eligible for \$1,483,528 and the City of South Lake Tahoe is eligible for \$126,568 in NSP funding that may be used for the following activities:

1. Establish financing mechanisms for the purchase and redevelopment of foreclosed homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers;
2. Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties;
3. Establish land banks for homes that have been foreclosed upon;
4. Demolish blighted structures; and
5. Redevelop demolished or vacant properties.

Housing Activities: receiving NSP funding must provide and improve permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (LMMH).

Area Benefit Activities: receiving NSP funding must benefit all the residents of a primarily residential area in which at least 51% of the residents have incomes at or below 120% of area median income (LMMH).

Limited Clientele Activities: receiving NSP funding must serve a limited clientele whose incomes are at or below 120% of area median income (LMMH).

In addition to the funding noted above, the State has set aside 25% of the \$145 million in NSP funds for targeted, over-the-counter subgrants to eligible applicants who will specifically target households at 50% or less of AML as beneficiaries of these funds.

If you are unable to attend the public hearing, you may direct written comments prior to the date of the hearing to: El Dorado County, Department of Human Services, 937 Spring Street, Placerville, CA 95667, Attn: Joyce Aldrich. Information may be obtained or a public file on NSP activities may be reviewed, at the above address between the hours of 8:00 a.m. and 5:00 p.m. on weekdays. The Housing Programs can be contacted at (530) 621-6300 or by email at edcha@co.el-dorado.ca.us.

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.

03/27 02524970

Notice of Public Hearing to Apply for Neighborhood Stabilization Program (NSP) Funding

The County of El Dorado will conduct a public hearing by the County Board of Supervisors on Tuesday, June 9, 2009, at 9:00 a.m. at the Board of Supervisors meeting room, 330 Fair Lane, Placerville, CA to discuss the opportunities for NSP funding from the State of California.

The County of El Dorado, as the lead agency, is submitting a joint application with the City of South Lake Tahoe to apply for a grant amount of \$1,610,096, which includes a County allocation of \$1,483,528 and a City allocation \$126,568, under the NSP Allocation to purchase, rehabilitate, sell and provide financing mechanisms to low-, moderate-, and middle-income homebuyers to be performed within the areas of Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines and Shingle Springs and the City of South Lake Tahoe.

If additional monies become available, the County of El Dorado will apply for the maximum available under the NSP Allocation to purchase, rehabilitate, sell and provide financing mechanisms to low-, moderate-, and middle-income homebuyers to be performed within the areas of Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines and Shingle Springs.

If you are unable to attend the public hearing, you may direct written comments prior to the date of the hearing to: El Dorado County, Department of Human Services, 937 Spring Street, Placerville, CA 95667, Attn: Shawna Purvines by 5:00 p.m., Monday, June 8, 2009. Information may be obtained or a public file on NSP activities may be reviewed, at the above address between the hours of 8:00 a.m. and 5:00 p.m. on weekdays. The Housing Programs can be contacted at (530) 621-6300 or by email at spurvines@co.el-dorado.ca.us.

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.

PART B – Required Certifications and Documentation

7. **Joint Agreement. *This document may be required.***

For the purposes of the State NSP, a Joint Agreement is required as part of an NSP Application on behalf of another jurisdiction or for joint applications. The Department will accept the following types of joint agreements:

1. City/City Joint Recipients within that same county (i.e., two or more contiguous cities); or
2. City/County Joint Recipients (i.e., a county and one or more eligible cities located within the same county).

The Department must accept all executed NSP Joint Agreements. Please refer to Appendix B for guidance on developing joint agreements.

If applicable, please ensure that the required documentation is included immediately after this page.

COUNTY COUNSEL
LOUIS B. GREEN

CHIEF ASS'T. COUNTY COUNSEL
EDWARD L. KNAPP

PRINCIPAL ASS'T COUNTY COUNSEL
PATRICIA E. BECK

DEPUTY COUNTY COUNSEL
JUDITH M. KERR
REBECCA C. SUTTELL
PAULA F. FRANTZ
MICHAEL J. CICCOTZI

**EL DORADO COUNTY
OFFICE OF
THE COUNTY COUNSEL**



COUNTY GOVERNMENT
CENTER
330 FAIR LANE
PLACERVILLE, CA
95667
(530) 621-5770
FAX# (530) 621-2937

DEPUTY COUNTY COUNSEL
BETH A. MCCOURT
DAVID A. LIVINGSTON
SCOTT C. STARR
TERI M. MONTEROSSO
LESLEY B. GOMES

May 5, 2009

California Department of Housing and Community Development
1800 Third Street
Sacramento, CA 95811-6942


RE: Joint Agreement and Application for Neighborhood Stabilization Program Funds

TO WHOM IT MAY CONCERN:

The purpose of this letter is to satisfy a component of the Joint Agreement requirement for an application by the County of El Dorado ("County") and the City of South Lake Tahoe ("City") seeking Neighborhood Stabilization Program funds. This office has reviewed and approved a proposed Joint Agreement between the County and the City meeting the requirements of the California Department of Housing and Community Development's Substantial Amendment to its Annual Plan Update. The County is authorized under state and local law to enter into the terms and conditions of the proposed Joint Agreement with the City. The proposed Joint Agreement also fully authorizes the County to act as the lead entity for the purpose of a grant received under the State's Neighborhood Stabilization Program.

Very Truly Yours,

LOUIS B. GREEN
County Counsel

By: 

Lesley B. Gomes
Deputy County Counsel

LBG:jah

cc: Sharon Guth, Human Services Housing Programs

09-0730.D.49

**Joint Agreement Between the County of El Dorado
and the City of South Lake Tahoe Regarding Application for
Neighborhood Stabilization Program Grant Funds**

This Joint Agreement (“AGREEMENT”) is entered into this ___ day of June, 2009, by and between the County of El Dorado (“COUNTY”) and the City of South Lake Tahoe (“CITY”).

Recitals

WHEREAS, the Neighborhood Stabilization Program (NSP) was developed by the U.S. Department of Housing and Urban Development (HUD) to implement a portion of H.R. 3221, the Housing and Economic Recovery Act of 2008 signed into law on July 30, 2008; and

WHEREAS, State NSP funds provide grants to local jurisdictions to: (1) establish financing mechanisms for the purchase and redevelopment of foreclosed homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low-, moderate- and middle income homebuyers; (2) purchase and rehabilitation of homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties; (3) establish land banks for homes that have been foreclosed upon; (4) demolish blighted structures; and (5) redevelop demolished or vacant properties; and

WHEREAS, all activities funded by the NSP must benefit low- and moderate-income people whose income does not exceed 120 percent of area median income, and

WHEREAS, COUNTY and CITY desire to promote affordable housing units in our communities and have certain residential properties that are either currently in foreclosure, or in the process of foreclosure that create a negative economic impact on both COUNTY and CITY by lowering property values and weakening communities throughout the County and City; and

WHEREAS, CITY is eligible to receive an allocation of One Hundred Twenty-Six Thousand Five Hundred and Sixty Eight Dollars (\$126,568.00) from the State of California’s NSP under a joint application with the County; and

WHEREAS, COUNTY is also eligible to apply for funds in excess of One Million Dollars from NSP; and

WHEREAS, the State of California’s Housing and Community Development Department’s Substantial Amendment to its Annual Plan Update for the 2005-2010 Consolidated Plan established the Neighborhood Stabilization Program which requires units of general local government who are eligible for State NSP funds in amounts less than One Million Dollars (\$1,000,000.00) and located in the same County to create joint agreements in order to reach the minimum dollar threshold and allows a County and a City located within the same county to be joint recipients of said grant funds; and

WHEREAS, COUNTY and CITY do hereby desire to enter into a Joint Agreement to submit a joint grant application for funds of which the CITY is requesting the maximum amount allocated to it from the State of California's Neighborhood Stabilization Program.

Agreement

NOW, therefore, it is hereby agreed by and between the COUNTY and CITY:

1. COUNTY and CITY do hereby agree that they will make a joint application for a grant in the maximum amount allocated to both jurisdictions from the State of California's Neighborhood Stabilization Program.
2. COUNTY will be the lead entity and the direct grant recipient.
3. If the application for grant funding is approved the COUNTY and CITY hereby agree to use the State NSP funds to carry out eligible activities in accordance with the required State and Federal NSP statutes and regulations.
4. Upon receipt of initial grant funds the COUNTY, as the lead entity, will release to the CITY, as the subrecipient, the full amount allocated by the State to the CITY, of One Hundred Twenty-Six Thousand Five Hundred and Sixty Eight Dollars (\$126,568.00).
5. This Joint Agreement complies with the State of California's NSP requirements.
6. COUNTY, as lead entity, is responsible for ensuring that NSP regulations and requirements are complied with during the grant administration period not to exceed two years and after grant closeout.
7. All NSP program income will belong to the COUNTY'S NSP, even if said income is generated from activities undertaken within or by the CITY.
8. This Joint Agreement will remain in effect until the State NSP funds and program income received are expended and the funded activities are completed including all audit and reporting activities as required by the State.
9. Neither COUNTY nor CITY may terminate or withdraw from this Joint Agreement while it remains in effect.
10. COUNTY and CITY will take all actions necessary to assure compliance with the certification required by Section 104(b) of Title I of the Housing and Community Development Act of 1974, as amended, including Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 109 of Title I of the Housing and Community Development Act of 1974, and other applicable laws.

11. All NSP funds must be used in such a manner as to affirmatively further fair housing in the CITY and COUNTY and cannot impede COUNTY actions to comply with its fair housing certification.

12. The cooperating units of general local government (COUNTY and CITY) shall adopt and enforce:

- a) A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- b) A policy enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location, which is the subject of such non-violent civil rights demonstrations within jurisdictions.

13. No party to this Joint Agreement may veto or provide any other restriction that would allow for the obstruction of the implementation of the approved State NSP application during the period covered by COUNTY and CITY's NSP agreement with the State of California.

14. Pursuant to 24 Code of Federal Regulations (CFR), Section 570.501(b), COUNTY, as lead entity, is subject to same requirements applicable to subrecipient CITY, including the requirement of a written agreement as described in 25 CFR 570.503.

15. COUNTY and CITY agree to satisfy all requirements of the National Environmental Policy Act (NEPA) and the California Environmental Quality Act (CEQA), and that for each project assisted with NSP funds, COUNTY and CITY shall identify and designate either COUNTY or CITY as the lead entity for the purpose of complying with these Acts.

COUNTY OF EL DORADO

CITY OF SOUTH LAKE TAHOE

By: _____
Ron Briggs, Chairman
El Dorado County Board of Supervisors
Dated: _____

By: _____
Jerry Birdwell, Mayor
Dated: _____

L:\Agreements\AgmtNPS032609

PART B – Required Certifications and Documentation

8. Section 504 Self-Evaluation. This document is required for each applicant/joint applicant.

Jurisdiction: El Dorado County

Date: _____

AREAS DISCUSSED	PROBLEMS IDENTIFIED	MODIFICATIONS MADE
<p align="center"><u>COMMUNICATIONS: Program Publicity</u></p> <p>Public Notices and ads in newspaper? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Public Service Announcements? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Posters or fliers? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Letters to homeowners in area? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Informational public meetings? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Interpreters, readers, or TDD's available upon request? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Equal Opportunity statement in ads, fliers, and letters? <input type="checkbox"/> yes <input type="checkbox"/> no</p>		
<p align="center"><u>EMPLOYMENT:</u></p> <p>Does the City make reasonable accommodation to known physical or mental limitations of qualified applicants or employees with disabilities? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Pre-employment inquiries and tests do not screen out disabled persons? <input type="checkbox"/> yes <input type="checkbox"/> no</p>		
<p align="center"><u>PROGRAM ACCESSIBILITY:</u></p> <p>Are City/County facilities accessible to and usable by individuals with disabilities (e.g., ramps, space at meetings)? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Disability modifications offered in the rehabilitation program? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Disabled individuals with limited mobility assisted with applications at their homes? <input type="checkbox"/> yes <input type="checkbox"/> no</p>		
<p><u>ENFORCEMENT - Evaluate how policies meet 504 requirements:</u></p> <p>Statement of Assurances in grant applications? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Non-discrimination clause in deed of trust? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Names of Advisors on Disabled issues: <i>(this is required)</i></p> <p>_____</p>		
<p>Does the City/County have procedures for complaints? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Is a log maintained of any complaints? <input type="checkbox"/> yes <input type="checkbox"/> no</p>		

Name of Section 504 Coordinator: _____

Signature: _____

PART B – Required Certifications and Documentation

9. NEPA Determination of Exemption. *This document is required.*

If the proposed activity will include general administration, engineering, architectural, or other related services prior to project implementation, the jurisdiction must prepare a Determination of Exemption before beginning work on any of these services. (Such services are exempt under 24 CFR Part 58.34 of the federal environmental regulations pertaining to NSP recipients). These regulations can be located at <http://edocket.access.gpo.gov/cfr/2007/apr/qtr/pdf/24cfr58.34.pdf>.

Statutes and regulations listed at 24 CFR 58.6 must also be addressed for every exempt activity.

The State NSP has adopted HUD's recommended formats for NEPA determinations.

Following this page is the NEPA Determination of Exemption for General Administrative activities only. Applicants must complete the document and secure the required signatures. The completed and signed form must be included with this NSP Application.

For additional exempt activities, please complete separate NEPA Determination of Exemption forms and submit them with this application.

Note: Additional environmental review documents will be required after contract execution for other phases of project implementation.

PART B – Required Certifications and Documentation

California Department of Housing and Community Development
Neighborhood Stabilization Program (NSP)



NEPA Determination of Exemption

Grantee: El Dorado County

Grant Number: _____

Except for the applicable requirements of §58.6, the responsible entity does not have to comply with other provisions of law or authorities cited in §58.5. Below, please check the applicable activity(ies) to be implemented, which are considered exempt per §58.34(a):

- (1) Tenant-based rental assistance;
- (2) Environmental and other studies, resource identification and the development of plans and strategies;
- (3) Information and financial services;
- (4) Administrative and management activities;
- (5) Public services that will not have a physical impact or result in any physical change, including but not limited to services concerned with employment, crime prevention, child care, health, drug abuse, education, counseling, energy conservation and welfare or recreational needs;
- (6) Inspections and testing of properties for hazards or defects;
- (7) Purchase of insurance;
- (8) Purchase of tools;
- (9) Engineering or design costs;
- (10) Technical assistance and training;
- (11) Assistance for temporary or permanent improvements that do not alter environmental conditions and are limited to protection, repair or restoration activities necessary only to control or arrest the effects from disasters, imminent threats or physical deterioration;
- (12) Payment of principal and interest on loans made or obligations guaranteed by HUD;
- (13) Any of the categorical exclusions listed in §58.35(a) provided that there are no circumstances that require compliance with any other Federal laws and authorities cited in §58.5. (This is determined by completing the site-specific *Statutory Worksheet* form, which identifies the status of ALL compliance factors as "A".)

Statutes and Regulations listed at §58.6 - Other Requirements

A. FLOOD INSURANCE / FLOOD DISASTER PROTECTION ACT

- (1) Does the project involve the acquisition, construction or rehabilitation of structures, buildings or mobile homes?
- No. Flood insurance is not required. The review of this factor is completed. *Skip to Section B. Coastal Barriers Resources Act.*
 - Yes. *Continue to question 2.*
- (2) Is the structure or part of the structure located in a FEMA-designated Special Flood Hazard Area?
- No. Cite Source Document (FEMA/FIRM floodplain zone designation, map panel number, date or other credible source). _____.
Flood insurance is not required. The review of this factor is completed. *Skip to Section B. Coastal Barriers Resources Act.*
 - Yes. Cite Source Document (FEMA/FIRM floodplain zone designation, map panel number, etc.). _____.
Continue to question 3.

PART B – Required Certifications and Documentation

- (3) Is the community participating in the National Flood 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 in the Environmental Review Record.
 - No. **[Federal assistance may not be used in the Special Flood Hazards Area.]**

B. COASTAL BARRIERS RESOURCES ACT

- (1) Does the project involve any one of the following uses of Federal assistance:
- acquisition, construction, repair, improvement or rehabilitation of public facilities;
 - acquisition, construction, repair, improvement or rehabilitation of residential or non-residential structures;
 - flood insurance for new or substantially improved structures;
 - erosion control or stabilization of inlet, shoreline or inshore areas?
- No. Cite Source Documentation. General Administration activities do not include the sale, acquisition, or rehabilitation of real property
The review of this factor is completed. **Skip to Section C. Airport Runway Clear Zones and Clear Zones Disclosures.**
- Yes. *Continue to question 2.*
- (2) Is the project in an area along the Atlantic Coast, Gulf of Mexico, or Great Lakes?
- No. Cite Source Documentation. **There are no Coastal Barrier Resources on the U.S. West Coast.**
The review of this factor is completed. **Skip to Section C. Airport Runway Clear Zones and Clear Zones Disclosures.**
- Yes. *Continue to question 3.*
- (3) Is the project located in a coastal barrier resource designated on a FEMA map?
- No. Cite Source Documentation. _____
The review of this factor is completed. **Skip to Section C. Airport Runway Clear Zones and Clear Zones Disclosures.**
- Yes. **[Federal assistance may not be used in such an area.]**

C. AIRPORT RUNWAY CLEAR ZONES AND CLEAR ZONES DISCLOSURES

- (1) Does the project involve the sale or acquisition of an existing building or property within a Civil Airport's Runway Clear Zone, Approach Protection Zone or a Military Installation's Clear Zone?
- No. Cite Source Documentation. General Administration activities do not include the sale, or acquisition of real property
Project complies with 24 CFR 51.303(a)(3). The review of this factor is completed.
- Yes. **Disclosure statement must be provided** to buyer and a copy of the signed disclosure statement must be maintained in this project's Environmental Review Record [24 CFR 51.303(a)(3)].

Preparer Signature

Amanda Moore
Preparer Name

Date

Responsible Entity Official's Signature

Acting Director
Title

Date

Part C – NSP Activity Detail

COMPLETE ONE SET OF FORMS FOR EACH ACTIVITY CATEGORY.

1. Use of Funds.

Please indicate the proposed uses of the requested NSP funds (for this activity). **Check only one eligible category and identify all applicable uses within that category.** (Please see the NOFA for detailed descriptions and limitations of these uses.)

Financing Mechanisms

(check all proposed uses under this category)

Soft Seconds Down Payment Assistance

Mortgage Write-Down Loan Loss Reserves

Shared Equity Loans Other: _____

Foreclosed Homes/Residential Properties

(check all proposed uses under this category)

Acquisition Rehabilitation Rental

Sale Homebuyer Counseling

Landbanking (of foreclosed homes)

(check all proposed uses under this category)

Acquisition Landbanking Maintenance

Demolition (of structures that are blighted and pose a threat to human health, safety, and public welfare)

Redevelopment (of vacant or demolished properties)

(check all proposed uses under this category)

Acquisition Redevelopment Rental

Sale New Construction

Other: (describe) _____

Part C – NSP Activity Detail

2. Total Budget for this Activity (including activity delivery).
(Refer to instructions for required details.)

Mortgage Write-Downs - \$140,000
Shared-Equity Loans - \$168,210

3. Description of Activity.
(Refer to instructions for **required** information.)
Please provide a detailed description of the proposed NSP activity.

Home prices in El Dorado County have declined 23.5% since the market peak. The City of South Lake Tahoe's jurisdictional boundaries reside within El Dorado County. The County has seen the decline in housing prices, an increase in the number of foreclosures and a significant increase in the number of Notices of Default (NOD's) being filed. The housing market has left many homeowners "upside down" in variable rate mortgages and unable to refinance due to the lack of equity in their homes. Many homeowners have chosen to walk away from the increasing mortgage payments resulting in a growing number of foreclosed upon units. El Dorado County has experienced an increase in the foreclosure rate which has specifically impacted six areas within the County with higher foreclosure rates than the overall County. The areas include Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines, Shingle Springs and the City of South Lake Tahoe where foreclosure rates range from 5.4% to as high as 7.0%.

To be eligible for assistance through the NSP foreclosed units must be discounted no less than 15% of the appraised value. The 15% discount can be achieved by aggregating the total units purchased into a portfolio and discounting the appraised value of the total portfolio to arrive at an average discount of 15%.

Homes purchased and rehabilitated by the County's NSP will be made available for sale to households that qualify under the LMMI guidelines. The County will use the eligible Financing Mechanisms of Mortgage Write-downs and Shared Equity Loans to ensure that the homes will be made affordable to the targeted income group of households earning 120% median and below for the County. The City will make available to a potential income-qualified homeowner, financial assistance through the City's First Time Homebuyer Program funded through HCD/HOME program.

Households purchasing NSP funded homes will be required to occupy the units as their primary residence during the period of affordability which will be established per HOME Investment Partnership Program Final Rule, 24 CFR Part 92 for a minimum of 15 years from date of purchase by the income qualified household. Shared Equity Loans will be 0% interest loans of up to \$30,000 which will be forgiven if the homeowner resides in the home for 20 years. A portion of the equity realized upon the sale or transfer of ownership must be returned to the program. The shared portion of the equity will decline over a 15-year period thus encouraging long-term homeownership and continued affordability of the units.

Part C – NSP Activity Detail

Eligible homebuyers must complete a Homebuyer Counseling program prior to purchase to ensure long-term homeownership success and must occupy the units as their primary residence. The County's consultant will provide Housing Counseling and the City will utilize the City's established Housing Counseling program, KEYs to Homeownership.

4. Areas of Greatest Need.

Please indicate the areas that have been determined to have the greatest need for this activity. Be as specific as possible (census tract, block group, ZIP code(s), neighborhood boundaries, etc.).

The following areas have been determined to have the greatest need:

Shingle Springs/Cameron Park – 95682
Diamond Springs – 95619
El Dorado Hills – 95762
Georgetown – 95634
Pollock Pines – 95726

- a. Include a map that clearly identifies the proposed target area for this activity and the applicable boundaries.

In this application, the map is located on page _____.

5. Determination of Greatest Need.

Please describe the methodology that was used to determine the areas(s) of greatest need.

The areas of Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines, and Shingle Springs were determined to be the areas of greatest need by a review of the data provided by HUD in support of the NSP funding allocation methodology. The zip codes of these areas will determine the boundaries of these areas.

- a. Identify the data sources that were used to develop the methodology.
Attach documentation.

The data was obtained online from the Department of Housing and Urban Development's Neighborhood Stabilization Program Data at http://www.huduser.org/datasets/nsp_foreclosure_data.html

In this application, the documentation is located on page _____.

Part C – NSP Activity Detail

Affordability Provisions.

Please describe how the applicant will ensure continued affordability for NSP-assisted housing activities.

The affordability period for homes purchased, rehabilitated and sold using NSP funds will to eligible households will be for a period of no less than the HOME Investment Partnerships Program Final Rule, 24 CFR Part 92; for a minimum of 15 years from the date of purchase.

6. Proposed Number of Beneficiaries by Income Levels.

Number of Households – (LMMH). This chart is only applicable to activities that specifically benefit households (such as housing acquisition, rehabilitation, sale, housing rental, etc.) that are low-, moderate-, and middle-income.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS
	3	3		6

Number of Persons – (LMMA, LMMC). This chart is only applicable to the following:

- a. activities that provide benefit to specific areas that have a high concentration (51 percent or greater) of persons that are low-, moderate, and middle-income; or
- b. activities that provide services to limited clientele individuals.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS (non- duplicated counts)

Part C – NSP Activity Detail

7. Activity Implementation.

Indicate the type of entity that will carry out the implementation of the proposed activity and eligible uses.

- Jurisdiction Consultant Combination of jurisdiction/consultant

OR

- Another unit of local government Another public agency Non-profit
 For-profit Faith-based organization Other: _____

a. Contact Information. Provide the contact information for the entity responsible for the implementation of the proposed activity and eligible uses.

Organization/Agency:	El Dorado County/Dept. of Human Services
Contact Person:	Shawna Purvines
Contact Title:	Senior Planner
Address:	937 Spring Street
City/State/Zip	Placerville, CA 95667
Telephone:	(530) 621-6276
E-Mail Address:	spurvines@co.el-dorado.ca.us
FAX Number:	(530) 295-2597

Part C – NSP Activity Detail

Organization/Agency:	TBD – Consultant RFP in Progress
Contact Person:	
Contact Title:	
Address:	
City/State/Zip	
Telephone:	
E-Mail Address:	
FAX Number:	

Organization/Agency:	City of South Lake Tahoe/Redevelopment and Housing Department
Contact Person:	Gene Palazzo
Contact Title:	Director of Redevelopment & Housing
Address:	1901 Airport Road
City/State/Zip	South Lake Tahoe, CA 96150
Telephone:	(530) 542-6044
E-Mail Address:	gpalazzo@cityofslt.us
FAX Number:	(530) 542- 7955

Note: *Joint applicants that have other jurisdictions implementing this activity will need to copy the table above and provide all contact information for each applicable jurisdiction.*

Part C – NSP Activity Detail

9. Capacity to Implement the Proposed Activity.

Please describe the capacity of each agency/organization that will implement the proposed activity. Indicate capacity level and years of experience for similar successful activities, other similar successful programs that have been implemented, etc.

The County of El Dorado currently operates First-Time Homebuyer and Housing Rehabilitation Loan Programs funded through CDBG and HOME Investment Partnerships Program grants. A history of the County's grant activity and staff resumes are attached as Exhibit A.

In addition to using in-house staff, the County intends to obtain a consultant to conduct the NSP activities. The consultant must have a minimum of five (5) years experience in similar housing acquisition, rehabilitation, sale and homebuyer education programs. Specific experience will be required in the areas of grant program compliance, cash flow management, ability to locate and secure foreclosed units, escrow experience, asset management, acquisition and rehabilitation of properties, home sales, homebuyer loan programs and grant reporting knowledge.

The City of South Lake Tahoe currently operates First-Time Homebuyer and Housing Rehabilitation Programs funded through CDBG and HOME Investment Partnerships Program grants. The City's history of grant activity is on file with California's Housing Community Development (HCD). Staff resumes are attached as Exhibit A.

10. Activity Timeline.

Include the anticipated start and end dates of each eligible use as well as the total proposed timeframe for activity implementation.

Eligible Use	Proposed Start Date	Proposed End Date	Total Timeframe (in months)
Acquisition	09/01/2009	10/31/2009	2 months
Rehab/Demolition	10/01/2009	12/31/2009	2 months
Homebuyer Education	12/01/2009	01/31/2010	2 months
Sale	01/01/2010	03/31/2010	3 months

Part C – NSP Activity Detail

Applicant: El Dorado County **Activity:** Financing Mechanisms

11. PROJECTED EXPENDITURE MILESTONE CHART.

List all major tasks. Identify when funds are projected to be expended for those activities and the dollar amount projected to be expended. (Do NOT include general administrative costs.)

Year:	2009		2009-2010				2010-2011				2011	
	April - June	July - Sept.	Oct. - Dec.	Jan. - Mar.	April - June	July - Sept.	Oct. - Dec.	Jan. - Mar.	April - June	July - Sept.	Oct. - Dec.	
Major Tasks: (identify below)												
Financing Mechanisms:												
Mortgage Write Downs												
– Included in purchase of 7 homes												
Shared Equity Loans – 6 loans							\$120,000		\$48,210			

NOTE:

- 100 percent of all NSP funding must be expended by September 30, 2011.

Appendix D

12. Environmental Clearance.

What is the anticipated level of environmental clearance under the National Environmental Policy Act (NEPA) for each eligible use that is being proposed under this activity?

The anticipated environmental clearance level for financing activities will be "Categorically excluded not subject to 58.5".

- a. **Does the grantee anticipate encountering any environmental concerns that may cause activity implementation to be delayed?**
(Please describe)

No environmental concerns are anticipated.

Appendix D

13. Readiness.

Please describe the status of applicable readiness factors for each proposed eligible use, which demonstrate the applicant's ability to begin implementation expeditiously.

(Please add other factors, as appropriate.)

<p align="center"><u>ENVIRONMENTAL Clearance by State NSP</u> <i>(Identify each eligible use and the specific environmental clearance activities.)</i></p>	<p align="center"><u>STATUS</u> (What has been done up to this point?)</p>	<p align="center"><u>COMPLETED?</u> (Yes, No, N/A)</p>
1. Mortgage Write Down		
Exempt from NEPA		N/A
2. Shared Equity Loans		
Exempt from NEPA		N/A
3.		
4.		

Appendix D

<u>SPECIAL CONDITIONS</u>	<u>STATUS</u> (What has been done up to this point?)	<u>COMPLETED?</u> (Yes, No, N/A)
NSP Program Income Reuse Plan completed	Waiting for State to Provide sample Reuse Plan	
NSP Program Income Reuse Plan approved by Board Resolution (after proper citizen participation)	Waiting for State to provide sample Reuse Plan	
Evidence of Public Hearing for NSP Program Income Reuse Plan	Waiting for State to provide sample Reuse Plan	
Rehabilitation Program Guidelines completed and approved	Review of current guidelines in progress	
Homebuyer Assistance Program Guidelines completed and approved	Review of current guidelines in progress	
Anti-Displacement and Relocation Assistance Plan	Completed and approved	Yes

<u>Other Factors</u>	<u>STATUS</u> (What has been done up to this point?)	<u>COMPLETED?</u> (Yes, No, N/A)
Waiting List – Eligible Participants	Ongoing list	Yes
Waiting List – Eligible and Pre-qualified Participants	Pre-qualification in progress	Ongoing
Program Marketing Materials	Consultant to design	No
List of Potential Bidders	Not applicable	N/A
All Financing Secured	Not applicable	N/A

Part C – NSP Activity Detail

COMPLETE ONE SET OF FORMS FOR EACH ACTIVITY CATEGORY.

1. Use of Funds.

Please indicate the proposed uses of the requested NSP funds (for this activity). **Check only one eligible category and identify all applicable uses within that category.** (Please see the NOFA for detailed descriptions and limitations of these uses.)

- Financing Mechanisms**
(check all proposed uses under this category)
 - Soft Seconds Down Payment Assistance
 - Mortgage Write-Down Loan Loss Reserves
 - Shared Equity Loans Other: _____
- Foreclosed Homes/Residential Properties**
(check all proposed uses under this category)
 - Acquisition Rehabilitation Rental
 - Sale Homebuyer Counseling
- Landbanking** (of foreclosed homes)
(check all proposed uses under this category)
 - Acquisition Landbanking Maintenance
- Demolition** (of structures that are blighted and pose a threat to human health, safety, and public welfare)
- Redevelopment** (of vacant or demolished properties)
(check all proposed uses under this category)
 - Acquisition Redevelopment Rental
 - Sale New Construction
- Other: (describe)** _____

Part C – NSP Activity Detail

2. Total Budget for this Activity (including activity delivery).
(Refer to instructions for required details.)

Housing Acquisition – \$1,007,200
Housing Rehabilitation – \$338,168
Homebuyer Counseling – \$742

3. Description of Activity.
(Refer to instructions for **required** information.)

Please provide a detailed description of the proposed NSP activity.

Home prices in El Dorado County have declined 23.5% since the market peak. The City of South Lake Tahoe's jurisdictional boundaries reside within El Dorado County. The County has seen the decline in housing prices, an increase in the number of foreclosures and a significant increase in the number of Notices of Default (NOD's) being filed. The housing market has left many homeowners "upside down" in variable rate mortgages and unable to refinance due to the lack of equity in their homes. Many homeowners have chosen to walk away from the increasing mortgage payments resulting in a growing number of foreclosed upon units. El Dorado County has experienced an increase in the foreclosure rate which has specifically impacted six areas within the County with higher foreclosure rates than the overall County. The areas include Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines, and Shingle Springs where foreclosure rates range from 5.4% to as high as 7.0%.

Within the City of South Lake Tahoe, the number of foreclosures is rapidly increasing and the rising trend in NODs indicates the number of foreclosures will swamp the City.

To be eligible for assistance through the NSP foreclosed units must be discounted no less than 15% of the appraised value. The 15% discount can be achieved by aggregating the total units purchased into a portfolio and discounting the appraised value of the total portfolio to arrive at an average discount of 15%. The units will be sold to income-qualified households who meet the LMMI guidelines. Eligible homebuyers must complete a Homebuyer Counseling program prior to purchase to ensure long-term homeownership success and must occupy the units as their primary residence.

The purchase, rehabilitation and sale of foreclosed units will reduce the inventory of foreclosed homes in the targeted areas and provide affordable homeownership units to households that may not be able to otherwise purchase a home. The period of affordability will be established per HOME Investment Partnership Program Final Rule, 24 CFR Part 92 for a minimum of 15 years from date of purchase by the income qualified household.

In the City of South Lake Tahoe, the proposed activities include the acquisition of one foreclosed property, rehabilitation of that property utilizing NSP funds as needed and the resale of the foreclosed property to an income-qualified homeowner. The City's Homebuyer Counseling program (KEYs to Homeownership) is funded through the Redevelopment Agency, thus NSP funds will not be utilized to cover those costs, but

Part C – NSP Activity Detail

the homeowner will be required to complete the program. The City will make available to a potential income-qualified homeowner, financial assistance through the City's First Time Homebuyer Program funded through HCD/HOME program.

4. Areas of Greatest Need.

Please indicate the areas that have been determined to have the greatest need for this activity. Be as specific as possible (census tract, block group, ZIP code(s), neighborhood boundaries, etc.).

The following areas have been determined to have the greatest need:

Shingle Springs/Cameron Park – 95682
Diamond Springs – 95619
El Dorado Hills – 95762
Georgetown – 95634
Pollock Pines – 95726
City of South Lake Tahoe - 96150

- a. Include a map that clearly identifies the proposed target area for this activity and the applicable boundaries.

In this application, the map is located on page _____.

5. Determination of Greatest Need.

Please describe the methodology that was used to determine the areas(s) of greatest need.

The areas of Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines, and Shingle Springs were determined to be the areas of greatest need by a review of the data provided by HUD in support of the NSP funding allocation methodology. The zip codes of these areas will determine the boundaries of these areas.

The City of South Lake Tahoe is within one zip code and determined to have the greatest need by a review of the data provided by HUD in support of the NSP funding allocation methodology.

- a. Identify the data sources that were used to develop the methodology.
Attach documentation.

The data was obtained online from the Department of Housing and Urban Development's Neighborhood Stabilization Program Data at http://www.huduser.org/datasets/nsp_foreclosure_data.html

In this application, the documentation is located on page _____.

Part C – NSP Activity Detail

6. Affordability Provisions.

Please describe how the applicant will ensure continued affordability for NSP-assisted housing activities.

The affordability period for homes purchased, rehabilitated and sold using NSP funds will to eligible households will be for a period of no less than the HOME Investment Partnerships Program Final Rule, 24 CFR Part 92, for a minimum of 15 years from the date of purchase.

7. Proposed Number of Beneficiaries by Income Levels.

Number of Households – (LMMH). This chart is only applicable to activities that specifically benefit households (such as housing acquisition, rehabilitation, sale, housing rental, etc.) that are low-, moderate-, and middle-income.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS
1	3	4		8

Number of Persons – (LMMA, LMMC). This chart is only applicable to the following:

- a. activities that provide benefit to specific areas that have a high concentration (51 percent or greater) of persons that are low-, moderate, and middle-income; or
- b. activities that provide services to limited clientele individuals.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS (non- duplicated counts)

Part C – NSP Activity Detail

8. Activity Implementation.

Indicate the type of entity that will carry out the implementation of the proposed activity and eligible uses.

- Jurisdiction Consultant Combination of jurisdiction/consultant

OR

- Another unit of local government Another public agency Non-profit
 For-profit Faith-based organization Other: _____

- a. Contact Information. Provide the contact information for the entity responsible for the implementation of the proposed activity and eligible uses.

Organization/Agency:	El Dorado County/Dept. of Human Services
Contact Person:	Shawna Purvines
Contact Title:	Senior Planner
Address:	937 Spring Street
City/State/Zip	Placerville, CA 95667
Telephone:	(530) 621-6276
E-Mail Address:	spurvines@co.el-dorado.ca.us
FAX Number:	(530) 295-2597

Part C – NSP Activity Detail

Organization/Agency:	TBD – Consultant RFP in Progress
Contact Person:	
Contact Title:	
Address:	
City/State/Zip	
Telephone:	
E-Mail Address:	
FAX Number:	

Organization/Agency:	City of South Lake Tahoe/Redevelopment and Housing Department
Contact Person:	Gene Palazzo
Contact Title:	Director of Redevelopment & Housing
Address:	1901 Airport Road
City/State/Zip	South Lake Tahoe, CA 96150
Telephone:	(530) 542-6044
E-Mail Address:	gpalazzo@cityofslt.us
FAX Number:	(530) 542- 7955

Note: *Joint applicants that have other jurisdictions implementing this activity will need to copy the table above and provide all contact information for each applicable jurisdiction.*

Part C – NSP Activity Detail

8. Capacity to Implement the Proposed Activity.

Please describe the capacity of each agency/organization that will implement the proposed activity. Indicate capacity level and years of experience for similar successful activities, other similar successful programs that have been implemented, etc.

The County of El Dorado currently operates First-Time Homebuyer and Housing Rehabilitation Loan Programs funded through CDBG and HOME Investment Partnerships Program grants. A history of the County's grant activity and staff resumes are attached as Exhibit A.

In addition to using in-house staff, the County intends to obtain a consultant to conduct the NSP activities. The consultant must have a minimum of five (5) years experience in similar housing acquisition, rehabilitation, sale and homebuyer education programs. Specific experience will be required in the areas of grant program compliance, cash flow management, ability to locate and secure foreclosed units, escrow experience, asset management, acquisition and rehabilitation of properties, home sales, homebuyer loan programs and grant reporting knowledge.

The City of South Lake Tahoe currently operates First-Time Homebuyer and Housing Rehabilitation Programs funded through CDBG and HOME Investment Partnerships Program grants. The City's history of grant activity is on file with California's Housing Community Development (HCD). Staff resumes are attached as Exhibit A.

9. Activity Timeline.

Include the anticipated start and end dates of each eligible use as well as the total proposed timeframe for activity implementation.

Eligible Use	Proposed Start Date	Proposed End Date	Total Timeframe (in months)
Acquisition	09/01/2009	10/31/2009	2 months
Rehab/Demolition	10/01/2009	12/31/2009	2 months
Homebuyer Education	12/01/2009	01/31/2010	2 months
Sale	01/01/2010	03/31/2010	3 months

Part C – NSP Activity Detail

Applicant: El Dorado County **Activity:** Foreclosed Homes/Residential Properties

11. PROJECTED USED/OBLIGATED MILESTONE CHART.

List all major tasks. Identify when funds are projected to be used/obligated and how much funding is projected to be used/obligated for those activities. (Do NOT include general administrative costs.)

	2008 – 2009		2009 – 2010		
	April - June	July – Sept.	Oct. - Dec.	Jan. - Mar.	April - June
Major Tasks: (identify below)					
Acquisition of 8 homes		\$142,800	\$864,400		
Rehabilitation of 8 homes			\$ 147,768	\$190,400	
Homebuyer education for 8 households			\$742		

NOTE:

- 75 percent of all NSP funds must be used/obligated by December 31, 2009; and
- 100 percent of all NSP funds must be used/obligated by March 31, 2010.

13. Environmental Clearance.

What is the anticipated level of environmental clearance under the National Environmental Policy Act (NEPA) for each eligible use that is being proposed under this activity?

The anticipated environmental clearance level for acquisition activities with rehabilitation will be "Categorically excluded subject to 58.5". Rehabilitation activities will require completion of a Rehabilitation Environmental Review and Appendix A form.

- a. **Does the grantee anticipate encountering any environmental concerns that may cause activity implementation to be delayed?**
(Please describe)

No environmental concerns are anticipated.

14. Readiness.

Please describe the status of applicable readiness factors for each proposed eligible use, which demonstrate the applicant's ability to begin implementation expeditiously.

(Please add other factors, as appropriate.)

<p><u>ENVIRONMENTAL Clearance by State NSP</u> <i>(Identify each eligible use and the specific environmental clearance activities.)</i></p>	<p><u>STATUS</u> (What has been done up to this point?)</p>	<p><u>COMPLETED?</u> (Yes, No, N/A)</p>
1. Acquisition – Single Family		
Categorically excluded subject to 58.5 form	Form completion in progress.	
2. Rehabilitation – Single Family		
Categorically excluded subject to 58.5 form	Form completion in progress.	
Rehabilitation Environmental Review Form	Form completion in progress.	
SHPO Letter	Sent on 5/13/09	
Publication of NOI/RROF	Draft public notice completed.	
Request for Release of Funds	Pending public notice period	
3. Homebuyer Education		
Exempt from NEPA		N/A
4.		

<u>SPECIAL CONDITIONS</u>	<u>STATUS</u> (What has been done up to this point?)	<u>COMPLETED?</u> (Yes, No, N/A)
NSP Program Income Reuse Plan completed	Waiting for State to Provide sample Reuse Plan	
NSP Program Income Reuse Plan approved by Board Resolution (after proper citizen participation)	Waiting for State to provide sample Reuse Plan	
Evidence of Public Hearing for NSP Program Income Reuse Plan	Waiting for State to provide sample Reuse Plan	
Rehabilitation Program Guidelines completed and approved	Review of current guidelines in progress	
Homebuyer Assistance Program Guidelines completed and approved	Review of current guidelines in progress	
Anti-Displacement and Relocation Assistance Plan	Completed and approved	Yes

<u>Other Factors</u>	<u>STATUS</u> (What has been done up to this point?)	<u>COMPLETED?</u> (Yes, No, N/A)
Waiting List – Eligible Participants	Ongoing list	Yes
Waiting List – Eligible and Pre-qualified Participants	Pre-qualification in progress	Ongoing
Program Marketing Materials	Consultant to design	No
List of Potential Bidders	Not applicable	N/A
All Financing Secured	Not applicable	N/A

Part C – NSP Activity Detail

COMPLETE ONE SET OF FORMS FOR EACH ACTIVITY CATEGORY.

1. Use of Funds.

Please indicate the proposed uses of the requested NSP funds (for this activity). **Check only one eligible category and identify all applicable uses within that category.** (Please see the NOFA for detailed descriptions and limitations of these uses.)

Financing Mechanisms

(check all proposed uses under this category)

Soft Seconds

Down Payment Assistance

Mortgage Write-Down

Loan Loss Reserves

Shared Equity Loans

Other: _____

Foreclosed Homes/Residential Properties

(check all proposed uses under this category)

Acquisition

Rehabilitation

Rental

Sale

Homebuyer Counseling

Landbanking (of foreclosed homes)

(check all proposed uses under this category)

Acquisition

Landbanking

Maintenance

Demolition (of structures that are blighted and pose a threat to human health, safety, and public welfare)

Redevelopment (of vacant or demolished properties)

(check all proposed uses under this category)

Acquisition

Redevelopment

Rental

Sale

New Construction

Other: (describe) _____

Part C – NSP Activity Detail

2. Total Budget for this Activity (including activity delivery).
(Refer to instructions for required details.)

Demolition - \$21,600

3. Description of Activity.
(Refer to instructions for **required** information.)
Please provide a detailed description of the proposed NSP activity.

Home prices in El Dorado County have declined 23.5% since the market peak. The County has seen the decline in housing prices, an increase in the number of foreclosures and a significant increase in the number of Notices of Default (NOD's) being filed. The housing market has left many homeowners "upside down" in variable rate mortgages and unable to refinance due to the lack of equity in their homes.

Many homeowners have chosen to walk away from the increasing mortgage payments resulting in a growing number of foreclosed upon units. El Dorado County has experienced an increase in the foreclosure rate which has specifically impacted six areas within the County with higher foreclosure rates than the overall County. The areas include Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines, and Shingle Springs where foreclosure rates range from 5.4% to as high as 7.0%.

To be eligible for assistance through the NSP foreclosed units must be discounted no less than 15% of the appraised value. The 15% discount can be achieved by aggregating the total units purchased into a portfolio and discounting the appraised value of the total portfolio to arrive at an average discount of 15%. The units will be sold to income-qualified households who meet the LMMI guidelines. Eligible homebuyers must complete a Homebuyer Counseling program prior to purchase to ensure long-term homeownership success and must occupy the units as their primary residence.

The County has determined that demolition may be necessary as a last resort option when rehabilitation is required for a highly neglected property. Demolition could include a separate garage structure, outbuildings, and non-permitted construction and will be determined on a case-by-case basis.

4. Areas of Greatest Need.
Please indicate the areas that have been determined to have the greatest need for this activity. Be as specific as possible (census tract, block group, ZIP code(s), neighborhood boundaries, etc.).

The following areas have been determined to have the greatest need:

Shingle Springs/Cameron Park – 95682
Diamond Springs – 95619
El Dorado Hills – 95762
Georgetown – 95634

Part C – NSP Activity Detail

Pollock Pines – 95726

- a. Include a map that clearly identifies the proposed target area for this activity and the applicable boundaries.

In this application, the map is located on page _____.

5. Determination of Greatest Need.

Please describe the methodology that was used to determine the areas(s) of greatest need.

The areas of Cameron Park, Diamond Springs, El Dorado Hills, Georgetown, Pollock Pines, and Shingle Springs were determined to be the areas of greatest need by a review of the data provided by HUD in support of the NSP funding allocation methodology. The zip codes of these areas will determine the boundaries of these areas.

- a. Identify the data sources that were used to develop the methodology.
Attach documentation.

The data was obtained online from the Department of Housing and Urban Development's Neighborhood Stabilization Program Data at http://www.huduser.org/datasets/nsp_foreclosure_data.html

In this application, the documentation is located on page _____.

Part C – NSP Activity Detail

6. Affordability Provisions.

Please describe how the applicant will ensure continued affordability for NSP-assisted housing activities.

The affordability period for homes purchased, rehabilitated and sold using NSP funds will to eligible households will be for a period of no less than the HOME Investment Partnerships Program Final Rule, 24 CFR Part 92, for a minimum of 15 years from the date of purchase.

7. Proposed Number of Beneficiaries by Income Levels.

Number of Households – (LMMH). This chart is only applicable to activities that specifically benefit households (such as housing acquisition, rehabilitation, sale, housing rental, etc.) that are low-, moderate-, and middle-income.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS
	2			2

Number of Persons – (LMMA, LMMC). This chart is only applicable to the following:

- a. activities that provide benefit to specific areas that have a high concentration (51 percent or greater) of persons that are low-, moderate, and middle-income; or
- b. activities that provide services to limited clientele individuals.

Between 81% - 120% (Middle Income)	Between 51% - 80% (Moderate Income)	Between 31% - 50% (Low Income)	30% - Below (Extremely Low Income)	TOTALS (non- duplicated counts)

Part C – NSP Activity Detail

8. Activity Implementation.

Indicate the type of entity that will carry out the implementation of the proposed activity and eligible uses.

- Jurisdiction Consultant Combination of jurisdiction/consultant

OR

- Another unit of local government Another public agency Non-profit
 For-profit Faith-based organization Other: _____

a. Contact Information. Provide the contact information for the entity responsible for the implementation of the proposed activity and eligible uses.

Organization/Agency:	El Dorado County/Dept. of Human Services
Contact Person:	Shawna Purvines
Contact Title:	Senior Planner
Address:	937 Spring Street
City/State/Zip	Placerville, CA 95667
Telephone:	(530) 621-6276
E-Mail Address:	spurvines@co.el-dorado.ca.us
FAX Number:	(530) 295-2597

Part C – NSP Activity Detail

Organization/Agency:	TBD – Consultant RFP in Progress
Contact Person:	
Contact Title:	
Address:	
City/State/Zip	
Telephone:	
E-Mail Address:	
FAX Number:	

Organization/Agency:	
Contact Person:	
Contact Title:	
Address:	
City/State/Zip	
Telephone:	
E-Mail Address:	
FAX Number:	

Note: *Joint applicants that have other jurisdictions implementing this activity will need to copy the table above and provide all contact information for each applicable jurisdiction.*

Part C – NSP Activity Detail

9. Capacity to Implement the Proposed Activity.

Please describe the capacity of each agency/organization that will implement the proposed activity. Indicate capacity level and years of experience for similar successful activities, other similar successful programs that have been implemented, etc.

The County of El Dorado currently operates First-Time Homebuyer and Housing Rehabilitation Loan Programs funded through CDBG and HOME Investment Partnerships Program grants. A history of the County's grant activity and staff resumes are attached as Exhibit A.

In addition to using in-house staff, the County intends to obtain a consultant to conduct the NSP activities. The consultant must have a minimum of five (5) years experience in similar housing acquisition, rehabilitation, sale and homebuyer education programs. Specific experience will be required in the areas of grant program compliance, cash flow management, ability to locate and secure foreclosed units, escrow experience, asset management, acquisition and rehabilitation of properties, home sales, homebuyer loan programs and grant reporting knowledge.

10. Activity Timeline.

Include the anticipated start and end dates of each eligible use as well as the total proposed timeframe for activity implementation.

Eligible Use	Proposed Start Date	Proposed End Date	Total Timeframe (in months)
Acquisition	09/01/2009	10/31/2009	2 months
Rehab/Demolition	10/01/2009	12/31/2009	2 months
Homebuyer Education	12/01/2009	01/31/2010	2 months
Sale	01/01/2010	03/31/2010	3 months

Part C – NSP Activity Detail

Applicant: El Dorado County Activity: Demolition

11. PROJECTED USED/OBLIGATED MILESTONE CHART.

List all major tasks. Identify when funds are projected to be used/obligated and how much funding is projected to be used/obligated for those activities. (Do NOT include general administrative costs.)

	2008 – 2009		2009 – 2010			
	April - June	July – Sept.	Oct. - Dec.	Jan. - Mar.	April - June	
Major Tasks: (identify below)						
Demolition of 2 structures			\$21,600			

NOTE:

- 75 percent of all NSP funds must be used/obligated by December 31, 2009; and
- 100 percent of all NSP funds must be used/obligated by March 31, 2010.

Part C – NSP Activity Detail

Applicant: El Dorado County Activity: Demolition

12. PROJECTED EXPENDITURE MILESTONE CHART.

List all major tasks. Identify when funds are projected to be expended for those activities and the dollar amount projected to be expended. (Do NOT include general administrative costs.)

Year:	2009		2009-2010				2010-2011				2011	
	April - June	July - Sept.	Oct. - Dec.	Jan. - Mar.	April - June	July - Sept.	Oct. - Dec.	Jan. - Mar.	April - June	July - Sept.	Oct. - Dec.	
Major Tasks: (Identify below)												
Demolition of 2 structures							\$21,600					

NOTE:

- 100 percent of all NSP funding must be expended by September 30, 2011.

Appendix D

13. Environmental Clearance.

What is the anticipated level of environmental clearance under the National Environmental Policy Act (NEPA) for each eligible use that is being proposed under this activity?

The anticipated environmental clearance level for demolition activities will be "Categorically excluded subject to 58.5".

- a. **Does the grantee anticipate encountering any environmental concerns that may cause activity implementation to be delayed? (Please describe)**

No environmental concerns are anticipated.

Appendix D

14. Readiness.

Please describe the status of applicable readiness factors for each proposed eligible use, which demonstrate the applicant's ability to begin implementation expeditiously. *(Please add other factors, as appropriate.)*

<u>ENVIRONMENTAL Clearance by State NSP</u> <i>(Identify each eligible use and the specific environmental clearance activities.)</i>	<u>STATUS</u> (What has been done up to this point?)	<u>COMPLETED?</u> (Yes, No, N/A)
1. Demolition		
Categorically excluded subject to 58.5 form	Form completion in progress.	
Rehabilitation Environmental Review Form	Form completion in progress.	
SHPO Letter	Sent on 5/13/09	
Publication of NOI/RROF	Draft public notice completed.	
Request for Release of Funds	Pending public notice period	
2.		
3.		
4.		

<u>SPECIAL CONDITIONS</u>	<u>STATUS</u>	<u>COMPLETED?</u>
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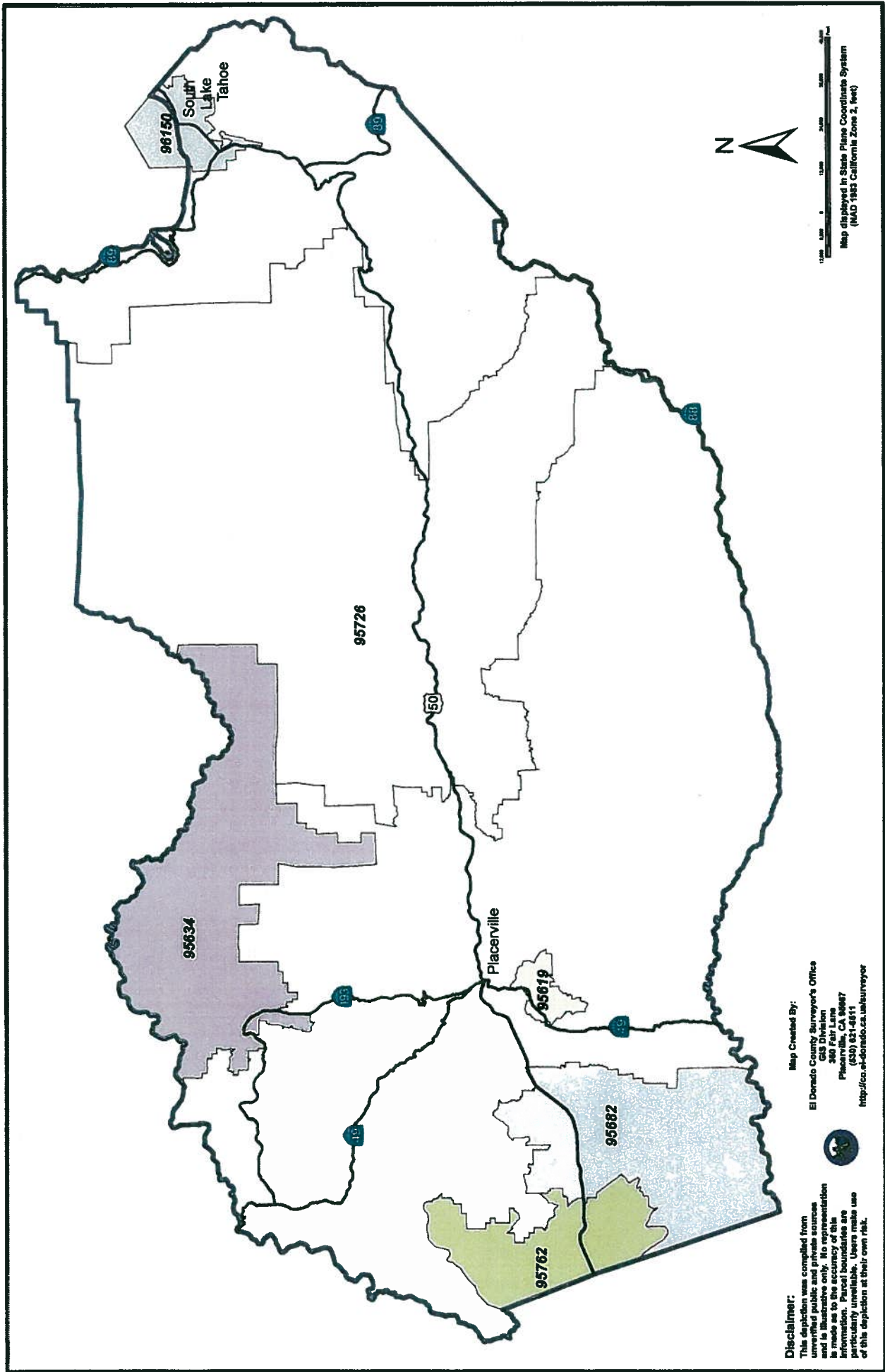
Appendix D

	(What has been done up to this point?)	(Yes, No, N/A)
NSP Program Income Reuse Plan completed	Waiting for State to Provide sample Reuse Plan	
NSP Program Income Reuse Plan approved by Board Resolution (after proper citizen participation)	Waiting for State to provide sample Reuse Plan	
Evidence of Public Hearing for NSP Program Income Reuse Plan	Waiting for State to provide sample Reuse Plan	
Rehabilitation Program Guidelines completed and approved	Review of current guidelines in progress	
Homebuyer Assistance Program Guidelines completed and approved	Review of current guidelines in progress	
Anti-Displacement and Relocation Assistance Plan	Completed and approved	Yes

<u>Other Factors</u>	<u>STATUS</u> (What has been done up to this point?)	<u>COMPLETED?</u> (Yes, No, N/A)
Waiting List – Eligible Participants	Ongoing list	Yes
Waiting List – Eligible and Pre-qualified Participants	Pre-qualification in progress	Ongoing
Program Marketing Materials	Consultant to design	No
List of Potential Bidders	Not applicable	N/A
All Financing Secured	Not applicable	N/A

TARGET AREA MAP

EL Dorado County



Map Created By:
 El Dorado County Surveyor's Office
 GIS Division
 380 Fair Lane
 Placerville, CA 95667
 (530) 851-6911
<http://co.el-dorado.ca.us/surveyor>



Disclaimer:
 This depiction was compiled from
 various public and private sources
 and is illustrative only. No representation
 is made as to the accuracy of this
 information. Parcel boundaries are
 particularly unreliable. Users make use
 of this depiction at their own risk.

Foreclosure Data

EL Dorado County

El Dorado County
Foreclosure Data

NAME	hhniv	estimated_number_foreclosures	estimated_number_mortgages	estimated_for_90_day_vacant_residential_addresses	estimated_for_90_day_vacant_residential_rate	total_residential_addresses	estimated_90_day_vacancy_rate	total_hcost_2004_to_2006_HMDA_loans	total_2004_to_2006_HMDA_loans	estimated_hcost_loan_rate	estimated_hcost_bis_unemploy_ment_rate	offeo_price_change
CA STATE PROGRAM	5,551	239	4,105	46	5.8%	6,816	0.7%	507	3,693	13.7%	6.6%	-23.5%
CA STATE PROGRAM	1,967	65	956	28	6.8%	1,938	1.4%	169	860	19.7%	6.6%	-23.5%
CA STATE PROGRAM	5,948	486	8,973	146	5.4%	11,014	1.3%	904	8,073	11.2%	6.6%	-23.5%
CA STATE PROGRAM	434	18	262	5	6.9%	375	1.3%	49	236	20.8%	6.6%	-23.5%
CA STATE PROGRAM	1,884	78	1,117	44	7.0%	1,800	2.4%	209	1,065	20.8%	6.6%	-23.5%
CA STATE PROGRAM	968	34	616	10	5.5%	1,169	0.9%	64	554	11.6%	6.6%	-23.5%
CA STATE PROGRAM	9,455	162	2,596	0	6.2%	4,141	0.0%	380	2,336	16.3%	6.6%	-23.5%
CA STATE PROGRAM	28,774	1,076	17,593	351	6.1%	28,699	1.2%	2,466	15,829	15.6%	6.6%	-23.5%

HUD provided data available at: http://www.huduser.org/datasets/nsp_foreclosure_data.html

5/26/2009

EXHIBIT A

CAPACITY

**El Dorado County
Duty Statement & Staff Resumes
Grant History**

**City of South Lake Tahoe
Staff Resumes**

El Dorado County Loan Program Grant History

Award Year	Funding Source	Activity/Program Name	Location	Units Assisted
2003	CDBG	First Time Homebuyer	El Dorado County	5
2005	CDBG	First Time Homebuyer	El Dorado County	9
2008	HOME	First Time Homebuyer	El Dorado County	Newly Awarded
Ongoing	Program Income RLF	First Time Homebuyer	El Dorado County	3
1994	CDBG	Housing Rehabilitation	El Dorado County	20
2001	CDBG	Housing Rehabilitation	El Dorado County	8
2004	HOME	Housing Rehabilitation	El Dorado County	8
2005	CDBG	Housing Rehabilitation	El Dorado County	6
Ongoing	Program Income RLF	Housing Rehabilitation	El Dorado County	21

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 will be 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.

Shawna Purvines, as Senior Planner will be 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 pending.

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.

Jeanne Hall as Department Analyst II for the department will provide loan underwriting, including but not limited to program eligibility, business plan and financial analysis, credit analysis, and presentation to the Loan Advisory Board. Ms. Hall has extensive knowledge in the banking industry and completed the National Development Counsel's ED101 – Economic Development Finance training in 2008 ensuring in-depth EDBG processes are followed.

Ms. Hall's Resume is attached.

Sharon Guth as Department Analyst for Human Services 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 and monitors wage compliance reports against the personal

interviews performed on construction sites. 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 as Administrative Technician for the Department is responsible for the labor standards as necessary on each loan including interviews with construction workers and certified payrolls.

Ms. Freeland's resume is attached.

Sharon Guth

3939 Havenhurst Court, Placerville, CA 95667
(530) 647-1254 sguth@wildblue.net

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

Sharon Guth

April 2002 to February 2003

- 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, Axcen and Legistar

Mrs. Cynthia ("C.J.") Freeland
Rescue, California 95672

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 details. I have demonstrated ability to maintain cooperative working relationships with staff, the general public as well as State, Federal, corporate 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 child development grant programs under minimal supervision.

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 also applied to 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
Placerville, CA 95667
Joyce Aldrich, Program Manager

Administrative Technician
Housing Element
5/2007 to present
(530) 642-7276

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	Sales Consultant
El Dorado Office of Education	Substitute Teacher
DDB Needham Worldwide Advertising	Account Supervisor
Executive Place Magazine , Sacramento	Production Manager
Sacramento Savings & Loan	Advertising Assistant
Weinstock's Department Stores	Ad Copywriter & P.R.
Bower Communications, Advertising/PR	Media Director
Disneyland	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

JEANNE HALL

3607 WAMEGO ROAD
PLACERVILLE, CA 95667

H: (530) 626-0444 • C: (530) 748-9835
WJEANNE@SBCGLOBAL.NET

EXECUTIVE PROFILE

BANKING MANAGEMENT CONSULTANT, capitalizing 36 years of highly successful experience. Available to guide managers toward outstanding sales and unparalleled customer service. Areas of expertise include:

- Growth and development strategy.
- Training development and implementation.
- Team leadership.
- Bank merger conversions.
- Project planning and execution.
- Due diligence.

BANKING EXPERIENCE

Union Bank of California ~ Placerville, CA (1969 - 2006)

Gained comprehensive knowledge in all aspects of branch banking during 36 years of loyal service. Initially hired by **Bank of California** (1969 - 1984); earned continual promotions and a reputation for excellence while adapting during numerous mergers and acquisitions. Key roles and accomplishments are listed below.

VICE PRESIDENT / BRANCH MANAGER

Assigned to the Placerville Branch as an Acting Branch Manager and then Branch Manager, charged with determining whether this failing branch could thrive. Utilized strong analytical problem-solving and turnaround management skills to overhaul operations, and turned it into one of the most successful branches in the state. Directed all aspects of strategy and growth, boosting revenues through aggressive business development, relationship management, brand marketing, networking, and outreach through community service. Created and implemented effective sales and revenue-generating programs with a focus on consumer and small business lending. Established aggressive goals and instituted structure, policies, and staffing changes to attain those goals. Trained and motivated staff to deliver the top caliber customer service that ensured satisfaction and loyalty.

Accomplishments:

- During the acquisition of Security Pacific Bank, chosen to transition one of its branches to the Union Bank system. Trained and supported the Branch Manager, ensured that due diligence was adhered to, assisted customers through the conversion, and performed and transferred all audits.
- Boosted commercial loans from \$300K sub-prime to \$15M A-Grade commitments with over \$10M outstanding.
- Increased deposits from \$6M to \$40M and installment loans from \$5M to \$20M.
- 100% operational audits. (2005 and 2006)
- Top Business Loan Producer. (2005)
- Top Consumer and Small Business Loan Producer. (2004)
- Extreme Sales and Service manager of the Year for Edmiston Division. (2003)
- Branch Manager of the Year for Edmiston Division. (2002)
- Rated amongst the top 10 Union Bank branches in Standards of Excellence for customer service shops. (1995 - 2002, consecutively)
- Branch Manager Top Performer award in the Ross Division. (1996)
- Award of Excellence Honoree, one of 35 chosen from 250 offices. (1995)

TELLER TRAINING COORDINATOR

Designed, developed and coordinated Bank of California's first Financial Services Representative School in San Francisco. With a commitment to excellence, created a training program that enhanced tellers' interpersonal communication, sales and customer service skills. Recruited and hired an Instructor to implement the program.

ADDITIONAL EXPERIENCE

El Dorado County ~ Placerville, CA (11/06 - Present)

BUSINESS SERVICES REPRESENTATIVE

Hired by reputation to market a little-known business loan program in which the county partners with banks to spur economic development and facilitate start-up and expansion capital accessibility for businesses. Cold-call on bank Branch Managers and conduct informational presentations regarding opportunities to partner with the county for client loans. Network with CPAs, who familiarize their business clients with this supplemental source of funding. Evaluate and verify applicant's eligibility, collateralize and underwrite the loan, and present the package to the loan committee for final decision, and book and disburse loans upon approval.

Accomplishment:

- The Business Services Rep function had previously been outsourced to an entity outside of El Dorado County. County businesses were largely underserved and no loans had been generated since 2005. I quickly utilized my expansive network to educate the business community and stimulate referrals.

COMMUNITY SERVICE

Committed to giving something back to my community, I've served in numerous regional leadership roles, including those listed below.

El Dorado County Chamber of Commerce ~ Board Member (1988 - Present)

Served the Chamber of Commerce in all officer positions including Board Director, Vice President, Financial Vice President, President and Past-President.

- **Chair, Small Business Week** (2001 - 2005)

Spearheaded and chaired the annual EDC Small Business Week observance, which included training sessions, a trade show to promote local shopping, and a job fair. Trained and transitioned several Chamber members to continue this highly successful week-long event.

- **President** (2000)

As the hallmark of my term, established a Small Business Resource Center to assist local business owners.

- **Chair, Economic Development Council** (1989 - 1999)

Awards

- Named **Outstanding Community Service Individual** (2004)

- Recipient of the **President's Award**. (2001)

Job One OneStop Employment Resource Center ~ Board Member (1998 - Present)

In response to the Workforce Investment Act, El Dorado County established Job One, a nonprofit umbrella corporation comprised of Social Services, EDD, and other related organizations to streamline the process for unemployed and underemployed individuals.

Bank Administration Institute ~ Board Member (1977 - 1989)

Held each board position up to and including Board President (1988).

Optimist International ~ Charter Member (1988 - Present)

- **President** (1993 - 1995)

REFERENCES

References provided upon request.

Résumé of Cathy Kope

City of South Lake Tahoe

August 7, 1989 to Present

Loan Program Specialist, Housing and Economic Dev. 01/26/01 to Present

Primarily responsible for management of the First-Time Homebuyer Program; and servicing and monitoring of amortized and deferred loans made to participants under various loan programs. Current duties also include responsibility for management of the CDBG Housing Rehabilitation Program. Counsel and advise first-time homebuyer and housing rehabilitation program participants as to eligibility standards; receive and screen applicant information; coordinate inspections and escrow process; consult with financial institutions, real estate agents and title/escrow companies. Prepare grant applications and assist in preparation of annual budgets. Promote the City's housing and economic development programs; provide information to the public; prepare press releases, flyers and other informational resources; and represent the division before various community groups. Provide training, as needed, to Housing and Economic Development staff.

Housing and Economic Dev. Asst., Housing and Economic Dev. 07/28/98 to 01/25/01

Plan and implement various Housing and Economic Development programs, such as the HOME First-Time Homebuyer Program and CDBG Economic Development Business Loan Fund. Manage Illegal Unit Conversion Program. Assist in preparation of applications for grants for Housing and Economic Development activities, and in preparation of annual budgets. Monitor and control division expenditures. Receive and respond to inquiries from public regarding divisional programs, policies and procedures and general information. Prepare, assist in preparing, and accurately maintain, various personnel, grant and financial reports, including the revolving loan fund account. Provide technical training to Housing Rehabilitation staff; and provide training and supervision to the Administrative Clerk. Assist in selection of consultants and personnel. Prepare and present staff reports for City Council meetings; and prepare consultant contracts and requests for proposals. Compose and type correspondence; proofread for accuracy. Attend grants training workshops for CDBG Housing Rehabilitation and Economic Development Programs, as well as HOME programs; and meetings involving current Housing and Economic Development projects. Establish and maintain working relationships with the public.

Senior Administrative Clerk, Housing and Economic Dev. 10/01/97 to 07/28/98

Assist in planning and implementation of various Housing and Economic Development programs, such as the Business Loan Fund. Manage Illegal Unit Conversion Program. Assist in preparation of applications for grants for Housing and Economic Development

Résumé of Cathy Kope

activities, and in preparation of annual budgets. Monitor and control division expenditures. Receive and respond to inquiries from public regarding general information and divisional policies, procedures and programs. Prepare, assist in preparing, and accurately maintain, various grant, financial and personnel reports. Provide technical training to Housing Rehabilitation Specialist regarding title and escrow procedures; and provide training and supervision to the Administrative Clerk. Assist in selection of consultants, and preparation of staff reports, consultant contracts, and requests for proposals. Review and monitor consultant submittals. Compose and type correspondence; proofread for accuracy. Attend grants training workshops, and meetings involving current Housing and Economic Development projects. Establish and maintain working relationships with public contacts.

Secretary, Public Works Dept. 08/30/92 to 09/30/97

Compose correspondence and create forms; type staff reports and grant applications; proofread for accuracy. Assist in administration of state acquisition and improvement grants for public works projects. Prepare bid packages and operations procedure manual. Create and maintain spreadsheets and databases. Receive calls from and respond to inquiries and reports from public. Distribute mail; arrange meetings and travel; filing; input and reconciliation of fuel tickets and work orders.

Office Services Technician 02/04/90 to 08/30/92

Same as above.

Office Services Worker Trainee, City Clerk's Dept. 08/07/89 to 02/04/90

Research City Code; greet the public and provide information, answer telephones. Typing, filing, compiling large volume of monthly mailings.

Western Title/Fidelity National Title, South Lake Tahoe, CA 02/20/87 to 06/15/89

Branch Manager/Escrow Officer

Responsible for daily operations of branch office, including prioritizing work assignments. Hire, train and supervise personnel. Prepare monthly and annual financial reports; forecast local business trends. Represent company to prospective and established clientele. Consult with clients, real estate agents, financial institutions and local utilities. Process and coordinate all types of real estate escrow transactions, such as property sales, refinances, construction loans and tax-deferred exchanges. Inspect properties in anticipation of issuance of ALTA policies of title insurance; post foreclosure notices on real property. Explain and interpret escrow and loan documents, policies and procedures.

Résumé of Cathy Kope

Inter-County Title Co., South Lake Tahoe, CA **10/04/77 to 01/04/87**

Branch Manager/Escrow Officer
Escrow Officer
Escrow Secretary

Over a nine-year period, increased responsibility and experience in the escrow industry.

Education

Bishop O'Dowd High School, Oakland, CA (graduated with honors)
Chabot Junior College, Hayward, CA
Education Dynamics Institute, Reno, NV (real estate school)
Lake Tahoe Community College, South Lake Tahoe, CA

cats/resume

LOAN PROGRAM SPECIALIST

Class specifications are intended to present a descriptive list of the range of duties performed by employees in the class. Specifications are not intended to reflect all duties performed within the job.

SUMMARY DESCRIPTION

Under general supervision of the Housing/Redevelopment Manager, the Loan Program Specialist provides first-time homebuyer services for the community and services and monitors loans made to participants under various grant programs; works closely with real estate agents, financial institutions, title/escrow companies and program participants; and determines eligibility of program participants, prepares, processes and analyzes loan documents, performs loan underwriting, and related tasks.

IDENTIFYING CHARACTERISTICS

The Loan Program Specialist is a journey level technical/paraprofessional position. The incumbent requires experience, knowledge, skills and abilities of a highly specialized nature. This position exercises functional supervision over first-time homebuyer program, and other program activities as needed. Positions at this level work with a high degree of independence performing duties relative to the assigned program area.

REPRESENTATIVE DUTIES

The following duties are typical for this classification. Incumbents may not perform all of the listed duties and/or may be required to perform additional or different duties from those set forth below to address business needs and changing business practices.

1. Counsels and advises first-time homebuyer program participants as to eligibility standards and provides housing program information to the public.
2. Prepares and modifies loan contract documents for all projects & programs and receives and screens applicant information.
3. Coordinates inspections for housing quality and lead-based paint.
4. Coordinates the escrow process.
5. Provides administrative services to first-time homebuyer program participants and prepares and modifies loan contract documents.
6. Consults with inspectors to coordinate review of local code standards and with lead-based paint inspectors and/or risk assessors to maintain compliance with current requirements.
7. Assists program participants in preparing loan applications; consults with financial institutions, real estate agents and title/escrow companies.
8. Services and monitors deferred and amortized loan portfolio of division.
9. Promotes the City's housing programs; provides information to the public; prepares press releases, flyers and other informational resources; and represents the division before various community groups.
10. Completes comprehensive reports for grant funding.
11. Prepares grant applications and environmental documents.

CITY OF SOUTH LAKE TAHOE
Loan Program Specialist (Continued)

12. Performs related duties as required.

QUALIFICATIONS

The following generally describes the knowledge and ability required to enter the job and/or be learned within a short period of time in order to successfully perform the assigned duties.

Knowledge of:

Real estate principles and finance practices, techniques, and terminology.
Laws, regulations and rules governing federally-assisted programs.
Loan processing and servicing, including calculations of accumulated interest and principal balances.
Computer hardware and software applications, including loan servicing software and the internet, utilized in financial analysis and report generation.
Standard office procedures.
Lead-based paint abatement.

Ability to:

Understand and interpret State and Federal grant program regulations and requirements.
Exercise independent initiative and judgment in decision making.
Coordinate first-time homebuyer projects and prepare detailed reports.
Maintain records and analyze alternatives to evaluate program effectiveness and cost benefits
Make mathematical computations rapidly and accurately.
Work effectively with a variety of computer software programs and retrieve data from the internet.
Develop and make effective presentations to a variety of community groups and organizations.
Bilingual Spanish/English desirable, but not required.
Communicate clearly and concisely, both orally and in writing.
Establish and maintain effective working relationships with those contacted in the course of work including clients, real estate agents, financial institutions, title/escrow companies and the general public.

Education and Experience Guidelines - *Any combination of education and experience that would likely provide the required knowledge and abilities is qualifying. A typical way to obtain the knowledge and abilities would be:*

Education/Training:

Equivalent to the completion of the twelfth grade supplemented by specialized or college level course work in real estate, business and/or finance.

Experience:

Three years of responsible work experience involving public contact in business, real estate, finance, or grant management. At least two years must be in one or a combination of the following fields: financing, loan underwriting, loan processing, financial counseling or real estate, and at least one year must be in grant management.

License or Certificate:

Possession of a valid California or Nevada Driver's license.

CITY OF SOUTH LAKE TAHOE
Loan Program Specialist (Continued)

PHYSICAL DEMANDS AND WORKING ENVIRONMENT

The conditions herein are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job functions.

Environment: Work is performed primarily in a standard office environment with extensive public contact and constant interruptions.

Physical: Primary functions require sufficient physical ability and mobility to work in an office setting; to stand or sit for prolonged periods of time; to occasionally stoop, bend, kneel, crouch, reach, and twist; to lift, carry, push, and/or pull light to moderate amounts of weight; to operate office equipment requiring repetitive hand movement and fine coordination including use of a computer keyboard; and to verbally communicate to exchange information.

Vision: See in the normal visual range with or without correction.

Hearing: Hear in the normal audio range with or without correction.

FLSA Designation: Non-Exempt

2006

Philip J. Brand

Work experience

September 2001 – Present City of South Lake Tahoe South Lake Tahoe, CA

Housing Rehabilitation Specialist

As a Housing Rehabilitation Specialist for the City of South Lake Tahoe, my responsibilities include taking in and processing of loan applications, inspecting properties to determine and outline program eligible repairs, preparing work write-ups and cost estimates, obtaining proposals from contractors, presentations to loan committees, preparing contract documents, inspecting contractors work to insure contract fulfillment, disbursing payments to contractors from loan funds, assisting in settlement of homeowner/contractor disputes, aiding program participants through all stages of rehabilitation process, assisting in preparation of grant applications, program promotion and development and providing inspections for the City's First Time Homebuyer program.

March 2001 – August 2001 Visionary Information Systems Zephyr Cove, NV

Production Assistant

My duties as Production Assistant included importing typed and video data into the employers program and synchronizing them to provide a finished product for use by our customers. I conducted quality control checks and built test cases to assure proper implementation of synchronized data.

1998 - 2001 Gary Brand, Realtor South Lake Tahoe, CA

Realtor's Assistant (Technology)

My responsibilities included recommending the purchase of, implementing and maintaining computer hardware and software, establishing and maintaining Internet web sites, providing hardware and software support for other agents on office network, developing, designing and producing flyers, brochures, postcards, mailings and on-line advertising using Adobe Photoshop and other applications, used digital cameras, 35mm camera and scanner to obtain images. Also monitored escrows in progress, coordinated inspections and repairs and assured all deadlines were met.

1985 - 1998 Brand Electric, Inc. South Lake Tahoe, CA

President

Performed all aspects of running a small contracting business. My duties included job scheduling, personnel practices, employee training, business planning, job bidding, contract preparation, accounts payable and receivable, common accounting principles, customer service, software and hardware management, inventory management, tool and equipment management and company safety plan. I supervised up to ten employees including electricians and office personnel and oversaw all operations. I consistently worked with general contractors and City and County building officials in California and Nevada.

1974 - 1998 Brand Electric, Inc. South Lake Tahoe, CA

Electrician

Installed residential and commercial wiring for new construction, remodels, and repairs. Installed network wiring for commercial customers, complex home control systems and other automated devices, planned lighting and electrical needs for customers, performed trouble-shooting and maintenance as needed and performed electrical inspections.

Education

1977 - 1981 St. Mary's College Moraga, CA

B.A., Business Administration

1984 - Present

Miscellaneous Computer Related Courses

Licenses & Certificates

- California Contractors License (Classification C10) #760523 Since 1998
- California Contractors License (Classification C10) #230125 1985 - 1998
- Nevada Contractors License (Classification C2) #8802 1985 - 1998
- Certified FEMA Field Inspector (trained in use of ACE pen-based computer system) Inspector #8668 Since 1998.
- Completed Lead Related Construction Inspection & Assessment course and passed State certification exam. January 2002

Lisa Watson

PO Box 14096
South Lake Tahoe, CA 96151
530-541-7781 (Home)
530-545-0604 (Cellular)

Work Experience

City of South Lake Tahoe South Lake Tahoe, CA

Redevelopment/Housing Assistant July 2006 - Present

- Responsible for preparing various reports on operations, projects and activities
- Assist in the preparation of and maintenance of applications for State and Federal grants
- Maintain compliance with Federal regulations and overlays of grant funded projects and programs
- Responsible for monitoring all affordable housing developments
- Develop and maintain a variety of statistical records and reports

AA All Financial South Lake Tahoe, CA

Loan Processor January 2006 - June 2006

- Responsible for reviewing files and electronic underwriting
- Developed client lists for marketing mailers
- Collected required documentation for loan funding
- Displayed strong computer skills while navigating through processing systems

Taylor Made Financial South Lake Tahoe, CA

Loan Processor June 2005 - January 2006

- Responsible for obtaining required documentation for loan files prior to loan documents
- Responsible for general office duties
- Ordered office and loan supplies
- Maintained and organized income tax receipts and records for the owner

Paragon Financial Service South Lake Tahoe, CA

Loan Processor November 2004 - June 2005

- Responsible for organizing, inputting and obtaining required documentation for loan files
- Research loan programs to complement the borrower's needs
- Develop and maintain good relationships with clients, relationship managers and lenders' staff, escrow and title personnel, real estate agents, appraisers, etc.
- Train Loan Processors and newly licensed Loan Officers

Continued on next page

Lisa Watson

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**Work
Experience
Continued...**

B & C Mortgage, Inc South Lake Tahoe, CA

Loan Processor *December 2001 - October 2004*

- Responsible for inputting files and electronic underwriting
- Processed documentation from clients
- Maintained communication of progress with each loan for the loan officer and the client
- Built strong relationships with clients which developed client confidence

Caesars Tahoe Stateline, NV

Casino Cashier Supervisor *August 1999 - December 2001*

- Supervised staff at Casino Cashier
- Responsible for casino credit decisions
- Controlled the flow of business
- Consistent and reliable performance during sensitive, complex money exchanges
- Responsible for resolving customer disputes

Bellagio Hotel and Casino Las Vegas, NV

Casino Cashier *September 1998 - August 1999*

- Efficiently conducted the day to day activities if a Casino Cashier
- Responsible for the safety of the company assets
- Displayed excellent customer service standards
- Adhered to the standards of Regulation 6a

Hard Rock Hotel and Casino Las Vegas, NV

Cage Shift Manager *February 1995 - July 1998*

- Managed and supervised shift staff at Casino Cashier
- Maintained adherence to and awareness of cage procedures and policies
- Strong customer service training and implementation
- Administered quarterly training and testing of Regulation 6a
- Built strong relationships with customers which substantially increased customer loyalty

Education

Bachelor of General Studies Candidate June 2010

Indiana University, School of Continuing Studies, Bloomington, IN.

GPA N/A

Associate of Arts, Business Administration June 2007

Lake Tahoe Community College, South Lake Tahoe, CA.

GPA 4.0

1994 Alpha Gamma Sigma Honor Society

12/2003 California Real Estate Licensee

Community College of Southern Nevada, Las Vegas, NV.

GPA 3.87

Renee Burkholder

Post Office Box 17719, South Lake Tahoe, CA 96151 - (530) 541-3002 – ReneeCal81@Hotmail.Com

Profile

- Diligent detail-oriented Administrative Assistant knowledgeable of all office functions.
- Excels at multi-tasking in a fast-paced environment, completing projects within time constraints.
- Experience includes diverse skills in distribution, planning and organizing.
- Competent with Windows, MS Office, DOS, Excel, Outlook, Map Info, Word, Adobe PhotoShop, Access, and WordPerfect.

Professional Experience

City of South Lake Tahoe

10/07 – Present

Administrative Clerk

- Provides a full range of secretarial and administrative support to Housing & Redevelopment Director and other staff members as required.
- Assists in the coordination, preparation, execution and administration of various housing and redevelopment duties, programs and projects, and various other programs, requirements and duties.
- Greets customers, provides information, answers questions, and explains programs, policies and procedure person, over the phone and through correspondence in response to questions and requests regarding a variety of Housing programs, projects, functions, and services.
- Operates a variety of office equipment.
- Schedules meetings and appointments and sets-up for meetings; attends meetings, processes documents and/or other meeting follow up assignments.
- Other duties include but not limited to: payroll, payroll computations, monthly reports, payment requests, weekly office supplies ordering, and other duties assigned.

Blue Ribbon Personnel

8/05 - 6/06

Staffing Coordinator

- Source potential candidates through all applicable means, internet posting and search, networking, employee referrals, community-based partnerships, etc.
- Screen resumes and conduct interviews and phone interviews.
- Provide feedback to hiring managers based on candidate skills and experience as required by the position, and soliciting detailed interview feedback from hiring managers in order to ensure selection of the most qualified candidates.
- Conduct reference checks, including initiating applicable background checks.
- Coordinate and conduct New Hire Orientation
- Assist with other projects as needed.

Avalon Natural Products, Petaluma, CA

4/04 – 10/04

Office Coordinator

- Maintain reception desk by ensuring all incoming calls are logged and routed to appropriate departments.
- Manage all general service needs including: all mail services, internal ordering of supplies, and maintenance needs of office equipment, daily and monthly filing needs.
- Process, edit, and sort daily invoices and freight reports, log outstanding items based on detailed procedures, enter trucking information into computer, attach all back-up, sort and files all originals in appropriate sales files.
- Support Finance Department needs including maintaining Product Category Reports, and processing Certificate of Insurance Requests.
- Support Sales and Marketing Departments by facilitate production needs including helping set up jobs for outside copy services and maintaining mailboxes with updated materials.
- Perform other duties as assigned.

R. House, Santa Rosa, CA

7/03- 3/04

Mentor

- Monitored, identified, and resolved client behavioral problems
- Drafted weekly progress notes
- Provided supportive and educational counseling
- Reviewed case files and incident reports

The Stero Company, Petaluma, CA

8/02 – 7/03

Administrative Assistant

- Responsible for providing extensive and highly confidential administrative assistance and support to the General Manager and Human Resources.
- Extensive typing and filing.
- Sorted mail and routed mail to appropriate departments.
- Transcribed edited reports and correspondence; oversaw publication of reports and catalogs.
- Operated switchboard directed customer calls and customer service.

Lori J. Marino
1651 Oneidas Street
South Lake Tahoe, CA 96150
(530) 577-3813

Professional Experience

- March 2001- Present** **City of South Lake Tahoe**
Grants Administrator
- Coordinate the City's grant-related activities including compliance monitoring, grant applications, submission of reimbursement requests, grant accounting, and departmental support.
- Develop, organize and maintain grant monitoring program.
 - Monitor cash flow. Prepare, submit and administer all financial reporting to granting agencies.
 - Research, write, budget, and submit grant applications. Assist personnel where necessary.
 - Actively seek new granting opportunities for the City.
- June 1999 – June 2000** **City of South Lake Tahoe**
Purchasing Technician (Temporary)
- Temporarily assisted Purchasing Agent in the procurement of goods while staffing was in transition.
- Received and processed requisitions, purchase orders, invoices and bids. Collected and compiled data from numerous sources.
 - Processed bid packages, recommended and awarded bid to most qualified vendor according to compliance with established standards.
- July 1994 – March 1997** **Caesars Tahoe, Stateline, NV**
Buyer, Purchasing Department
- Researched, negotiated price bids, and procured all items necessary for a variety of Hotel and Casino Departments.
- Streamlined purchasing and designed a new line of employee uniforms as well as coordinating hotel room décor.

Education

- Sept. 1985 – June 1988** **Philadelphia College of Textiles and Science**
Philadelphia, PA
Bachelor of Science Degree
Major: Marketing / Minor: Merchandising
- Sept. 1983- June 1985** **Delaware County Community College**
Newtown Square, PA
Associates of Arts Degree
Major: Business Management

GRANTS COORDINATOR

Class specifications are intended to present a descriptive list of the range of duties performed by employees in the class. Specifications are not intended to reflect all duties performed within the job.

SUMMARY DESCRIPTION

Under general supervision of assigned supervisory or management staff, coordinates assigned grant-related activities for the City including grant monitoring and grant accounting duties and responsibilities.

IDENTIFYING CHARACTERISTICS

The Grants Coordinator is a journey level classification. The incumbent requires experience, knowledge, skills, and abilities of a specialized nature. Positions at this level work with a high degree of independence performing duties relative to the assigned program area.

REPRESENTATIVE DUTIES

The following duties are typical for this classification. Incumbents may not perform all of the listed duties and/or may be required to perform additional or different duties from those set forth below to address business needs and changing business practices.

1. Develops, organizes, and maintains a grant monitoring program; identifies all grants received by the City; monitors the grants for progress; administers grants to final close-out.
2. Monitors cash flow; bills grant funding agencies for work completed; prepares, submits, and follows-up on grant payment requests in accordance with regulations of granting agencies; enters invoices into accounts receivable system.
3. Assists personnel in researching, writing, budgeting, and submitting grant applications; trains personnel in the use of proper/account coding and documentation of disbursements and receipts.
4. Maintains accurate records of active grants; provides all required reports to the granting agencies and other regulatory agencies as required; assists as needed.
5. Monitors developments and changes in regulation/legislation related to grants.
6. Serves as liaison between granting agencies and the City; coordinates and communicates with the other City departments as necessary; attends and participates in meetings.
7. Actively seeks new granting opportunities for the City; coordinates needs with City departments.
8. Assists with other projects as needed.
9. Performs related duties as required.

QUALIFICATIONS

The following generally describes the knowledge and ability required to enter the job and/or be learned within a short period of time in order to successfully perform the assigned duties.

Knowledge of:

- Basic principles and practices of grantsmanship.
- Methods, practices, and terminology used in accounting clerical work.
- Applicable legislation and regulations.
- Modern office practices, methods, procedures, and computer equipment.

CITY OF SOUTH LAKE TAHOE
Grants Coordinator (Continued)

Computer applications such as word processing, spreadsheet, and database applications.
Budgetary and billing systems.
Mathematical principles.
Methods and techniques for basic report preparation and writing.
Principles and procedures of record keeping and filing.
English usage, spelling, grammar, and punctuation.

Ability to:

Monitor and account for grant activities.
Accurately bill agencies for grant work completed.
Assist in researching, writing, and submitting grant applications.
Prepare clear and concise reports.
Review documents related to assigned operations.
Learn, understand, and explain applicable rules, laws, and policies regarding assigned operations.
Explain and problem solve office issues for the public and with staff.
Perform complex mathematical computations rapidly and accurately.
Operate and use modern office equipment including a computer and various software packages.
Type and enter data at a speed necessary for successful job performance.
Communicate clearly and concisely, both orally and in writing.
Establish and maintain effective working relationships with those contacted in the course of work.

Education and Experience Guidelines - Any combination of education and experience that would likely provide the required knowledge and abilities is qualifying. A typical way to obtain the knowledge and abilities would be:

Education/Training:

Equivalent to an Associate's degree with major coursework in accounting or business administration.

Experience:

Two years of responsible clerical and technical accounting experience including experience in grant monitoring and accounting.

License or Certificate:

Possession of a valid California or Nevada driver's license may be required.

PHYSICAL DEMANDS AND WORKING ENVIRONMENT

The conditions herein are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job functions.

Environment: Work is performed primarily in a standard office environment with extensive public contact and constant interruptions.

Physical: Primary functions require sufficient physical ability and mobility to work in an office setting; to stand or sit for prolonged periods of time; to occasionally stoop, bend, kneel, crouch, reach, and twist; to lift, carry, push, and/or pull light to moderate amounts of weight; to operate office equipment requiring repetitive hand movement and fine coordination including use of a computer keyboard; and to verbally communicate to exchange information.

Vision: See in the normal visual range with or without correction.

Hearing: Hear in the normal audio range with or without correction.