

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

Loan Summary

First Time Homeownership Assistance Loan Program (2003 - 2009):

Loan Status	Original Principal Loan Value	Number of Loans Provided	% of Total Loans
Open - Deferred Payment Loans	\$ 1,432,557	17	100%
Open - Amortized Loans	-	0	0%
Default - Foreclosure	-	0	0%
Paid	-	0	0%
Total Loans Administered:	\$ 1,432,557	17	100%

Funding Sources for Loans Disbursed:

2003 CDBG Grant:	\$ 299,000	5 loans
2005 CDBG Grant:	\$ 866,057	9 loans
Revolving Loan Fund:	\$ 267,500	3 loans

Applicant Demographics:

Client Loans Made:	17	Applicant Age Groups:			
Total Household Members Served:	45	25 - 34:	29%	45 - 54:	42%
Male Applicants:	53%	35 - 44:	29%		
Female Applicants:	47%				
Disabled Applicants:	12%				

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

Extremely Low (30%):	0%	Very Low (50%):	88%
Low (80%):	12%		

**El Dorado County Department of Human Services
Community Development Block Grant
First-Time Homeownership Assistance Program - Client History**

2/16/2006

Loan #	Client	Funding Source		Loan Date	Deferral Period	Current Status	Monthly Payment	County Deed of Trust	Primary Lender Deed of Trust	Total Client Financing
		2003 CDBG Grant	2005 CDBG Grant							
1	Female, Household 1	\$ 60,000		Jul-04	Jul-34	Open	Deferred	60,000	\$ 131,500	\$ 191,500
2	Female, Household 1	60,000		Sep-04	Sep-34	Open	Deferred	60,000	128,000	\$ 188,000
3	Male, Household 1	49,000		Sep-04	Sep-34	Open	Deferred	49,000	136,000	\$ 185,000
4	Female, Household 1	60,000		Sep-04	Sep-34	Open	Deferred	60,000	70,000	\$ 130,000
5	Male, Household 4	70,000		Oct-04	Oct-34	Open	Deferred	70,000	95,816	\$ 165,816
6	Female, Household 4		\$ 70,000	Jan-05	Jan-35	Open	Deferred	70,000	135,000	\$ 205,000
7	Female, Household 4		97,500	Mar-06	Mar-36	Open	Deferred	97,500	152,250	\$ 249,750
8	Male, Household 4		100,000	May-06	May-36	Open	Deferred	100,000	146,606	\$ 246,606
9	Male, Household 4			May-06	May-36	Open	Deferred	100,000	191,000	\$ 291,000
10	Female, Household 2			Oct-06	Oct-36	Open	Deferred	100,000	183,000	\$ 283,000
11	Female, Household 1			Dec-06	Dec-36	Open	Deferred	100,000	16,747	\$ 116,747
12	Male, Household 5			Jan-07	Jan-37	Open	Deferred	100,000	198,500	\$ 298,500
13	Male, Household 1			Jan-08	Jan-38	Open	Deferred	100,000	120,000	\$ 220,000
14	Disabled Male, Household 2			Feb-08	Feb-38	Open	Deferred	94,056	135,000	\$ 229,056
15	Male, Household 4			Feb-08	Feb-38	Open	Deferred	100,000	165,000	\$ 265,000
16	Disabled Male, Household 4			May-08	May-38	Open	Deferred	100,000	152,154	\$ 252,154
17	Female, Household 2			Jul-08	Jul-38	Open	Deferred	72,001	160,000	\$ 232,001
No. of Loans by Funding Source:		5	3	9				17	17	17
Total Amount of Loans Disbursed:		\$ 299,000	\$ 267,500	\$ 866,057				\$ 1,432,557	\$ 2,316,573	\$ 3,749,130
		38%						62%		100%

**EI Dorado County Department of Human Services
Community Development Block Grant
First-Time Homeownership Assistance Program - Client Demographics**

2000 Census Data:	Head of Household (HOH)				HOH Age Group							
	Male	Female	Disability	20-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	
	49.9%	50.1%	17.4%	4.3%	10.0%	17.8%	17.1%	5.5%	4.3%	7.0%	4.2%	

Client	Income Level	% Median Income	Male	Female	Household Size					Total Persons in Household	Disability	Head of Household Age Group														
					1	2	3	4	5			20 - 24	25 - 34	35 - 44	45 - 54	55 - 59	60 - 64	65 - 74	75 - 84							
1	L	72%		X	X					1							X									
2	L	56%		X	X					1							X									
3	V	45%	X						X	4							X									
4	L	70%	X							1																
5	L	78%		X	X					1																
6	L	48%		X	X					4						X										
7	L	72%		X	X					4							X									
8	L	58%	X							4						X										
9	L	73%	X							4							X									
10	L	77%		X	X					2							X									
11	L	80%		X						1							X									
12	L	64%	X							5																
13	L	78%	X							1						X										
14	V	33%	X							2						X										
15	L	73%	X							4																
16	L	75%	X							4							X									
17	L	55%		X						2																
Total Served %			53%	47%	35%	18%	0%	41%	6%	45	12%	0%	29%	29%	42%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	

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