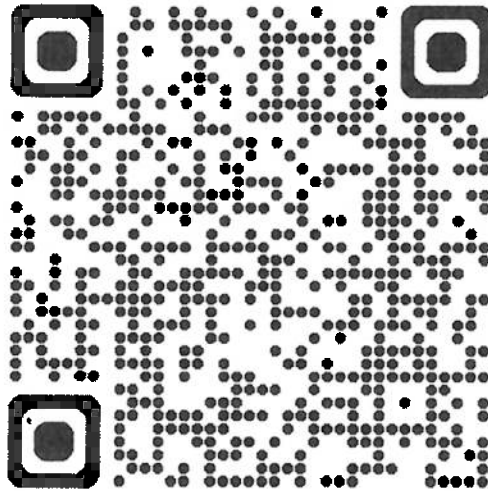
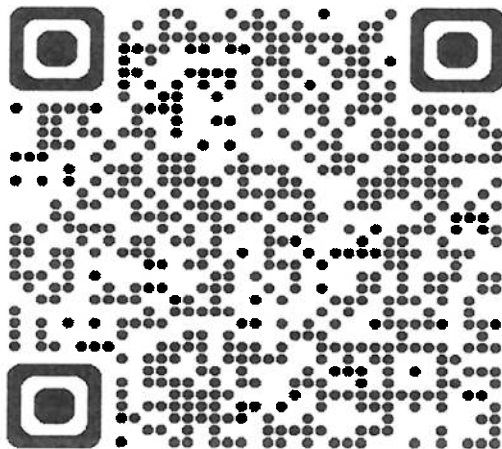


HOUSING CHOICE VOUCHER HOMEOWNERSHIP GUIDEBOOK



<https://www.hudexchange.info/resource/7198/hcv-homeownership-guidebook/>

HCV Homeownership Overview video



<https://www.hudexchange.info/programs/public-housing/hcv-homeownership/>

Housing Choice Voucher (HCV)

HUD-VASH

Home Ownership Program



Public Housing Authority

El Dorado County

Community Development Agency

- *Public Housing Authority to identify which section 8 housing choice voucher holders pay the most towards their rental share cost. This identifies which voucher holders have significant employment and two year work history.*
- *Public Housing Authority would require a \$60,000.00 to \$ 80,000.00 Budget increase and at least two added staff. This funding can come from multiple resources such the general fund, CDA housing can enlist the Public Housing Authority as a Sub-recipient of HOME funds.*
- *Community development agency currently provides the CDGB home loan program but does not implement new construction loans with this program.*

- *El Dorado County Board of Supervisors approves to allocate General Funds and county owner property for affordable housing development of homes to be sold to Section 8 HCV holders (This provides an internal zero interest investment)*
- *Non-profit Construction Corporation works with HH&S (Public Housing Authority) and families participating in the HCV homeownership option to get the previous best candidates identified into our partnered HUD housing counseling program with Neighborworks Sacramento.*
- *El Dorado County Community Development Agency Provides the CDGB home loans to HCV approved participants at fair market value. Non-profit Construction Corporation developed homes at cost , this provides significant profit to the county of El Dorado.*

- *Furthermore if the properties developed incorporated ADUs and Deed restrictions that the ADUs are to remain available to HCV holders and other low to moderate income families this provides further stability to HCV homeowner for secured rents from the same county program and automatically lowers the portion of the HCV payment towards the mortgage.*
- *FHA loan, USDA-RD 502 direct loan, USDA Guarantee loan, VA home loan, CALVET Home loan and many other lenders except the HCV voucher for Mortgage Payments.*
- *One single family manufactured home development can cost between \$200,000.00 and \$300,000 depending on land acquisitions, interest rate terms, permitting fees etc which the board of supervisors has the authority to waive and offset such as the many programs provided at CDA housing. A \$200,000 manufactured*

development with zero interest can be appraised in our area for

\$418,000.00 That is a profit of just under \$205,000 after closing costs.

Multiply that by 28 homes in the 5 districts of El Dorado County.

That's \$5, 740,000 per district and a combined \$28,700,000. Without incorporating the value of ADU implementations, renting until the cost of construction break even point and then selling.

- *El dorado County does not need to generate revenue from this but with this interagency work it can.*
- *This does require a Non-profit Developer funded through alternative funding resources so that there is no need for operational costs.*
- *EL dorado county will have actual revenue if utilizing its own resources vs grant funding and internal waivers as well as county owned land and exercising eminent domain.*

- *Some benefits: Families participating in the Section 8 HCV program or the VETERANS HUD VASH (which can request a streamlines process) can refinance, generating equity through construction costs savings if implemented to generate equity for families vs El Dorado County reinvestment revenue. Provides families an incentive to exit government funded programs as they can then start to build wealth, become landlords and stabilize their cost of living, These are not large scale low income rental apartments that do not provide homeownership pathways, they are homes creating tax payers , more homeowners, reducing renters and creating a successful pathway to homeownership.*
- *The majority of what has been proposed is provided in every successful Public Housing Authority across the nation that supports*

its communities and is why they have the revenue to reinvest in their communities.

- *Non-profit Construction Corporation will contribute in every way possible to generate revenue for our county, provide stability to our families and opportunity that is sorely needed. The subsidies are already in place they just need to be adjusted to fit the actual benefit's of the community that will justify the needs.*

STATE OF CALIFORNIA
BUSINESS, TRANSPORTATION AND HOUSING AGENCY
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
OCCUPATIONAL LICENSING PROGRAM



CERTIFICATE OF COMPLETION

CERTIFICATE NUMBER: 121254

(TYPE OR PRINT)

COURSE PROVIDER NAME: OnzeBrain Education Center

COURSE PROVIDER ADDRESS: 4433 Florin Road Ste, 810 Sacramento, CA 95823
Number and Street City State ZIP Code

COURSE PROVIDER APPROVAL NUMBER: 1068196 COURSE APPROVAL NUMBER: 1068196-01

COURSE TITLE: Preliminary Education

DATE OF PRESENTATION: 03/05/25 CLOCK HOURS: 6

ADDRESS OF PRESENTATION: See Above
(Except Correspondence Courses) Number and Street City State ZIP Code

INSTRUCTOR NAME: Sandy Green
First Middle Last

COURSE TYPE: (Check one box) ☒ Preliminary Education ☐ Continuing Education, Correspondence
☐ Continuing Education, Classroom ☐ Continuing Education, Challenge

THIS WILL CERTIFY THAT Caleb Armstrong N/A
First and Last Name HCD License Number, if applicable

HAS SUCCESSFULLY COMPLETED THIS COURSE.

DATE OF ISSUANCE: 03/05/25

Sandy
Authorized Signature

Instructor
Title

NOTICE TO RECIPIENT

DO NOT DISCARD THIS CERTIFICATE

For persons making application to the California Department of Housing and Community Development for a MH-Unit dealer or salesperson license, present this Certificate when taking the license examination.

For licensees applying for the renewal of a MH-Unit dealer or salesperson license, list the Certificate number on the renewal application.

WHOLESALE

FAIRPOINT SERIES BASE PRICE LIST
EFFECTIVE November 26, 2024

NPC



Retailer



Clayton
sacramento

MODEL	FLOOR SIZE	SQ. FT.	BASE PRICE (see note 1 below)	SUGGESTED RETAIL
12441B	11'-10" X 44'	520	\$49,012	\$83,320
OPT. 14441B	13'-6" X 44'	594	OPT. \$3080	\$5,237
OPT. 15441B	14'-10" X 44'	652	OPT. \$5330	\$9,061
14482C	13'-6" X 48'	648	\$55,012	\$93,520
OPT. 15482C	14'-10" X 48'	712	OPT. \$4600	\$7,820
14522D	13'-6" X 52'	702	\$60,512	\$102,870
OPT. 15522D	14'-10" X 52'	771	OPT. \$4000	\$6,800
14602A	13'-6" X 60'	810	\$65,212	\$110,860
OPT. 15602A	14'-10" X 60'	890	OPT. \$4500	\$7,650
14603B	13'-6" X 60'	810	\$65,712	\$111,710
OPT. 15603B	14'-10" X 60'	890	OPT. \$4600	\$7,820
20382B	19'-8" X 38'	747	\$76,112	\$129,390
OPT. 24382B	23'-8" X 38'	899	OPT. \$4300	\$7,310
20523B	19'-8" X 52'/47'	973	\$87,212	\$148,260
OPT. 24523B	23'-8" X 52'/47'	1171	OPT. \$5500	\$9,350
24322B	23'-8" X 32'	757	\$68,012	\$115,620
OPT. 27322B	27' X 32'	864	OPT. \$4793	\$8,148
24403A	23'-8" X 40'	947	\$79,512	\$135,170
OPT. 27403A	27' X 40'	1080	OPT. \$5004	\$8,507
24463A	23'-8" X 46'/44'	1065	\$83,412	\$141,800
OPT. 27463A	27' X 46'/44'	1215	OPT. \$5967	\$10,144
24463B	23'-8" X 46'	1088	\$86,212	\$146,560
OPT. 27463B	27' X 46'	1242	OPT. \$5967	\$10,144
24523H	23'-8" X 52'/49'-4"	1199	\$93,812	\$159,480
OPT. 27523H	27' X 52'/49'-4"	1368	OPT. \$6828	\$11,608
24523K	23'-8" X 52'/49'-4"	1199	\$93,312	\$158,630
OPT. 27523K	27' X 52'/49'-4"	1368	OPT. \$6828	\$11,608
24563D	23'-8" X 51'/56'	1266	\$100,312	\$170,530
OPT. 27563D	27' X 56'/51'	1444	OPT. \$6778	\$11,523
24564A	23'-8" X 56'	1325	\$99,612	\$169,340
OPT. 27564A	27' X 56'	1512	OPT. \$7153	\$12,160
24623A	23'-8" X 62'	1467	\$110,012	\$187,020
OPT. 27623A	27' X 62'	1674	OPT. \$7805	\$13,269
27543F	27' X 54'	1458	\$103,512	\$175,970



EL DORADO COUNTY PLANNING & BUILDING DEPARTMENT

2850 Fairlane Court, Placerville, CA 95667
Phone (530) 621-5355, Fax (530) 642-0508

Affordable Housing County Participation Request Form

To facilitate the construction of affordable housing, it is often necessary for affordable housing developers to request County participation to obtain grants or loans through HUD, HCD or other sources. The County may also provide direct financial support through fee waivers or reductions or other County programs and incentives. The production of affordable housing is a priority of El Dorado County; however, resources are limited. Therefore, it is necessary to objectively evaluate requests from affordable housing developers to determine allocation of financial and/or staff resources. Criteria may be used to evaluate competing projects when the County can partner with only one entity for purposes of applying for grants or loans but can also be used to review any request and evaluate factors such as County risk, demonstrated success by the developer, amount of County resources needed and how the project will help achieve the County's affordable housing goals.

When returning this form, please include the following:

- ✓ Project budget
- ✓ Draft resolution
- ✓ Development/LLC agreement

Project Information

Description: Participation Request - Grant/Award/Funding Type	
Application Deadline	
Project Name	
Address or APN	
Primary Developer/Applicant Legal Name	
Contact Name	
EIN/TIN	
Contact Email and Phone	
List All Other Entities with Financial Obligation in this Project	
Committed Capital Sources	
Total Number of Units	
Level of Affordability	Number of Proposed Units
Extremely Low Income (30% AMI)	
Very Low Income (50% AMI)	
Low Income (80% AMI)	

Architecture/engineering, permits and fees, construction loan interest & other soft costs			
Developer overhead and fees			
Capitalized reserves			
Other:			
All Funding Sources (i.e., tax credits, state or federal grants or loans, conventional debt)	Amount	Award Date (or estimated)	Use of Funds (i.e., site acquisition, construction costs)

Demonstrated ability to successfully finance affordable housing or mixed-income housing developments in the past 10 years			
Financed at least 1 project?	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
Financed 3 or more projects?	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
Financed project(s) in the region?	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
Financed project(s) in El Dorado County?	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
Demonstrated ability to attract leverage funds and qualify for other subsidized funding sources			
Low-income housing tax credits and bond financing	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
Multi-Family Housing Program/Affordable Housing Program (MHP and AHP)	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
Federal funds (HUD, USDA, etc.)	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
State funds (HCD, etc.)	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
Nonprofit or private sources of funds	YES	<input type="checkbox"/>	NO <input type="checkbox"/>
List specific funding programs used in past five years:			
Status of current grants or loans in partnership with El Dorado County			
Project	Loan/Grant Type	Amount	Status

Please attach any documents or additional information supporting your responses (i.e., pro forma, grant award letters, etc.)

El Dorado County Planning and Building

Affordable Housing County Participation Program



Community Development Agency (Housing)

- *Currently CDA of El Dorado County Provides certain Loans to developers but only for multi-family developments ,which our community is generally strongly against.*

- *There is no partnership in our county to develop actual homeownership wealth, a loan that allows a family to purchase a home at market rate makes them mark rate dependent and does not generate equity.*

- *They do not provide any types of low interest loans for Non-profit Community Based organization's or for profit developers to develop single family homes.*

- *CDA and other county agencies are too restricted in what they are allowed to provide to community partners and what departments they can work with. They are stuck in a box.*

- *Currently all CDA home loan programs only provide home purchase loans, and does not provide any information to community partners on loan*

parameters and does not assist in any types of single family home

developments.

- *Any of the current programs to provide developers loans or gap funding is only for multi-family which is much larger scale and only contributes to rental housing rather than homeownership. This perpetuates the dependence of low income rentals and none of these housing developments provide pathways to homeownership or lease agreements implying families to raise credit scores or work towards becoming homeowners.*
- *The Community Development Agency nor any County agency provide capacity building and assistance to local community based organizations to expand or develop their capacity to further the benefits of the public, these are current housing element goals that are not being met or pursued.*

- *Assisting communities based organizations would not only alleviate the strain on local government but these private organization's can apply for and pursue funding streams the county of El dorado is not allowed to apply*
- *Some main purposes of supporting Community based organization's is they are community minded, often with lived experience and personal connections, assistance promotes responsible and invested government to their constituents and stake holders.*
- *They are an added value to the community, not a burden.*

Public Comment on Non-Agenda Items BOS Meeting of Apr 1, 2025; Lisa O'Daly
Re: Proposed Barton Hospital Relocation

I'm Lisa O'Daly. Today I beg you to please give it your best effort to keep Barton Memorial Hospital in our community.

I have struggled to understand why local government has been publicly silent as Barton Healthcare has applied to relocate our hospital to the other side of the Casino Core. Neither the City nor the County provided official comments during the Project's scoping period.

Is silence appropriate when one of our largest private employers proposes to relocate to Nevada? When the nonprofit entity that provides our community's hospital services wants to hop across the state line to, in Barton Healthcare's words, a more "favorable business climate" for development of its new state-of-the-art hospital? Wouldn't that same 300 million dollar facility be a valuable addition to South Lake Tahoe? Barton Healthcare has testified they will employ about 700 full-time equivalent Nevada employees.

Last year El Dorado County provided 14 "Hospital" Welfare property tax exemptions for millions of dollars' worth of Barton Healthcare-owned properties. Barton owns over 20 acres in the Healthcare District of the Tahoe Valley Area Plan. There simply must be a potential Hospital project area within that acreage. This District was frontloaded with development incentives to support a thriving one-stop shop for healthcare for our rural community. I believe that a hospital and its long-term care and inpatient rehabilitation facility are central components of any such district. Our community will be poorer if these services are relocated across the state line. Perhaps if we had no hospital, this proposed Nevada facility would be a boon. But Barton has served our community for 60 years: its relocation reduces access to convenient hospital and convalescent care services for your residents, especially those who must seek care within California.

Barton Healthcare has stated that the proposed hospital site is "*geographically equidistant from residents in Meyers, California and Glenbrook, Nevada*," the two bookends of its primary service area. But the Census data that they provide identifies that Glenbrook has only 315 residents, while unincorporated El Dorado County has over 2,100, which includes me.

I ask: what is being done to encourage Barton Hospital to *please* stay in California? I hope you have participated in that conversation. Thank you.