

**El Dorado County Department of Human Services
HOME and Community Development Block Grant Programs**

Loan Summary

Housing Rehabilitation Loan Program (1994 - 2010):

Loan Status	Original Principal Loan Value	Number of Loans Provided	% of Total Loans
Open - Deferred Payment Loans	\$ 734,981	21	33%
Open - Amortized Loans	251,020	9	14%
Default - Foreclosure*	71,214	4	6%
Paid	722,730	30	47%
Total Loans Administered:	\$ 1,779,946	64	100%

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

Funding Sources for Loans Disbursed:

1994 CDBG #94-STBG-792	\$ 390,609	20 loans	Cash Match:	2,500
2001 CDBG #01-STBG-1580	\$ 230,900	8 loans	Cash Match:	11,000
2004 HOME #04-HOME-0721	\$ 378,263	8 loans	Cash Match:	-
2005 CDBG #05-STBG-1407	\$ 205,266	6 loans	Cash Match:	15,000
Revolving Loan Fund (RLF)	\$ 574,908	22 loans		-

Applicant Demographics:

Homeowners Served:	63	Applicant Age Groups:			
Total Household Members Served:	157	25 - 34:	7%	65 - 74:	10%
Male Applicants:	53%	35 - 44:	28%	75 - 84:	15%
Female Applicants:	47%	45 - 54:	20%		
Disabled Applicants:	35%	55 - 59:	13%		
		60 - 64:	7%		

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

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

Families with Children: 23

**El Dorado County Department of Human Services
HOME and Community Development Block Grant Programs**

Loan Summary

First Time Homeownership Assistance Loan Program (2003 - 2010):

Loan Status	Original Principal Loan Value	Number of Loans Provided	% of Total Loans
Open - Deferred Payment Loans	\$ 1,828,532	22	96%
Open - Amortized Loans	-	0	0%
Default - Foreclosure	49,000	1	4%
Paid	-	0	0%
Total Loans Administered:	\$ 1,877,532	23	100%

Funding Sources for Loans Disbursed:

2003 CDBG #03-STBG-1817	\$ 299,000	5 loans	County Match:	\$ 12,500
2005 CDBG Grant:	\$ 866,057	9 loans	County Match:	\$ 15,000
2008 HOME Grant:	\$ 431,975	6 loans to date	County Match:	\$ -
Revolving Loan Fund (RLF):	\$ 280,500	5 loans*		\$ -

*2 loans supplemented HOME grant funded loans

Applicant Demographics:

Homeowners Served:	23	Applicant Age Groups:			
Total Household Members Served:	62	25 - 34:	26%	55 - 59:	4%
Male Applicants:	57%	35 - 44:	31%	60 - 64:	4%
Female Applicants:	43%	45 - 54:	35%		
Disabled Applicants:	22%				

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

Extremely Low (30%):	0%	Very Low (50%):	22%
Low (80%):	78%		

Families with Children: 12