



RESOLUTION NO. 18-368

OF THE BOARD OF SUPERVISORS OF THE COUNTY OF NEVADA

A RESOLUTION AUTHORIZING THE SUBMITTAL OF AN APPLICATION TO THE CALIFORNIA STATE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (HCD) FOR FUNDING UNDER THE HOME INVESTMENT PARTNERSHIPS PROGRAM IN THE AMOUNT OF \$1,000,000; AND IF SELECTED, THE EXECUTION OF A STANDARD AGREEMENT, ANY AMENDMENTS THERETO, AND OF ANY RELATED DOCUMENTS NECESSARY TO PARTICIPATE IN THE HOME INVESTMENT PARTNERSHIPS PROGRAM

WHEREAS, the Board of Supervisors has established A level priorities around affordable housing and economic development for 2018, both of which are furthered by the Housing and Community Services Division's Down Payment Assistance and Tenant Based Rental Assistance Programs; and

WHEREAS, the California Department of Housing and Community Development (HCD) is authorized to allocate HOME Investment Partnerships Program (HOME) funds made available from the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, the HOME funds are to be used for the purposes set forth in Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990, in federal implementing regulations set forth in Title 24 of the Code of Federal Regulations, part 92, and in Title 25 of the California Code of Regulations commencing with section 8200; and

WHEREAS, on June 5, 2018, HCD issued a 2018 Notice of Funding Availability (NOFA) announcing the availability of funds under the HOME program; and

WHEREAS, in response to the 2018 NOFA, the County of Nevada wishes to apply to HCD for and to receive an allocation of HOME funds.

NOW, THEREFORE, BE IT HEREBY RESOLVED THAT:

1. In response to the 2018 NOFA, the County of Nevada, a subdivision of the State of California, wishes to submit an application to the HCD to participate in the HOME Program for an allocation of funds not to exceed One Million Dollars (\$1,000,000) for the following programs:

Program	Amount
First Time Homebuyers Program	\$ 950,000
Tenant-Based Rental Assistance	\$ 50,000
TOTAL	\$1,000,000

2. If the application for funding is approved, Nevada County hereby agrees to use HOME funds for eligible activities in the manner presented in its application as approved by the HCD in accordance with the statutes and regulations cited above.
3. The County of Nevada authorizes the Chair of the Board of Supervisors, to sign and submit this application for HOME Investment Partnerships Program funds and designates the Director of the Nevada County Health and Human Services Agency or his designee to act in all matters pertaining to this application on behalf of Nevada County. If the application is approved, the Chair of the Board of Supervisors, or designees, 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. If this grant is awarded, the Health and Human Services Agency/Housing & Community Services Division will return to the Board of Supervisors for acceptance of the grant and execution of the standard agreement.
4. If the application is approved, the Chair of the Board of Supervisors, or designee(s) including the Health and Human Services Agency Director, is authorized to sign all other subsequent documents required by the CDBG Program, including, Funds Requests and other required reporting forms.

PASSED AND ADOPTED by the Board of Supervisors of the County of Nevada at a special meeting of said Board, held on the 17th day of July 2018, by the following vote of said Board:

Ayes: Supervisors Heidi Hall, Edward Scofield, Dan Miller, Hank Weston and Richard Anderson

Noes: None.

Absent: None.

Abstain: None.

ATTEST:

JULIE PATTERSON HUNTER
Clerk of the Board of Supervisors

By: _____



Edward Scofield, Chair

EXHIBIT AC

APPLICANT CHECKLIST

Check if Applicable	Check if Included	Part, or Exhibit #	Part, Section, or Exhibit Title
X	X	AC	Applicant Checklist
X	X	Part A	Application Summary Sections I - VII (Sections VIII and IX are Exhibits A1 and A2)
X	X	A1	Rural Calculations/Certification (found in "Program Activities Application Summary" Section VIII)
X	X	A2	Reporting History (found in "Program Activities Application Summary" Section IX)
X	X	A3	Authorized Signatory Identity Form
X	X	A4	Governing Board Resolution—Applicant
		A5	2 CFR 200.512 Single Audit Report Exemption Letter (State Recipients Only, if applicable). See Section XXIII of the NOFA for more information.
X	X	A6	FTHB programs applicants must submit documentation (i.e. – deed of trust, regulatory agreement, etc.) showing specific recapture provisions per HUD requirement.



Part A - Program Activities Summary Application
HOME Investment Partnerships Program

I.A. Applicant Information

Applicant Name: County of Nevada
 Address: 950 Maidu Avenue
 City: Nevada City County: Nevada
 Zip Code: 95959 Entity Type: CHDO City/County
 PJ/Consortia Member
 Applicant Website Address: https://www.mynevadacounty.com/
 Applicant DUNS #: 10979029 Applicant EIN #: 94-6000526

I.B. Authorized Representative Information

Mr. Ms. Mrs. Other _____
 First Name: Edward MI: _____ Last Name: Scofield
 Job Title: Chair, Board of Supervisors
 Check if address is the same as Applicant, and fill in phone, fax and E-mail
 Address: _____
 City: _____ Zip Code: _____
 Phone: 530-265-1645 Ext: _____ Fax: 530-265-9860
 E-mail: Edward.scofield@co.nevada.ca.us

I.C. Applicant Contact Information (do not list admin sub or subrecipient)

Check if the same as Authorized Representative and go to next section
 Mr. Ms. Mrs. Other _____
 First Name: Rob MI: _____ Last Name: Choate
 Job Title: Administrative Service Associate
 Contact's Organization: County of Nevada Health & Human Services
 Address: 950 Maidu Avenue, Suite 120
 City: Nevada City Zip Code: 95959
 Phone: 530-265-1645 Ext: _____ Fax: 530-265-9860
 E-mail: rob.choate@co.nevada.ca.us

**Part A
Application Summary**

II. Expenditure Percentage/Maximum Application Amount

List all HOME PROGRAM ACTIVITIES contracts for years indicated

"Drawn Amount" equals total of these contracts' valid

IMPORTANT: draws (and TBRA project setups) received at HCD by 5 p.m. as of the due date of the June 2018 HOME NOFA application.

	HOME Contract #	Original Allocation Amount	Drawn Amount	Expenditure %
16-HOME-				
15-HOME-				
14-HOME-	10037	\$1,000,000	\$682,018	
	TOTAL	\$1,000,000	\$682,018	68.20%

The overall expenditure percentage determines the maximum amount that can be applied for, as follows:

Expenditure rate on 2014-2016 HOME Program Activities contracts	Maximum Application Amount
60% or more	\$1,000,000
55 – 59.99%	\$700,000
50 – 54.99%	\$500,000
No open contracts	\$500,000

Maximum Application Amount based on Total Expenditure Percentage:

\$1,000,000

Part A
Program Activities Summary Application

III. Funding by Activity

III.A. Activity

A. Activity	B. Activity Funds Amount	C. Administration Amount	D. Activity Total ¹
First-Time Homebuyer Program (including Infill New Construction and Acquisition with Rehabilitation)	\$926,250.00	\$23,750.00	\$950,000.00
Owner-Occupied Rehabilitation Program	\$0.00	\$0.00	
Tenant-Based Rental Assistance Program	\$48,750.00	\$1,250.00	\$50,000.00
Total:	\$975,000.00	\$25,000.00	\$1,000,000.00

III.B. HOME Program Income/Recaptured Funds

Program Income/Recaptured Funds balance as of December 31, 2017	\$11,894
Program Income/Recaptured Funds received in the last 12 Months	\$250,149

**Part A
Program Activities Summary Application**

Unit Information

A. Activity	B. HOME-Assisted Units	C. Total Units	D. Target Population¹
First-Time Homebuyer Program	10	10	7; 11; 16
Owner-Occupied Rehabilitation Program			
Tenant-Based Rental Assistance Program	25	25	4; 7; 10; 11; 13; 15; 16

¹From the list in Table VI, enter the designated number for any target populations that will be served by your project.

VI. Target Populations

- | | |
|------------------------|----------------------------------|
| 1. Physically Disabled | 9. Seniors |
| 2. Persons with AIDS | 10. Mentally Ill |
| 3. Youths | 11. Veterans |
| 4. Single Adults | 13. Victims of Domestic Violence |
| 5. Single Men | 12. Substance Abusers |
| 6. Single Women | 14. Dually-Diagnosed |
| 7. Families | 15. Homeless |
| 8. Farmworker | 16. Other |

PART A
Program Activities Summary Application

VII. Legislative Information

	District #	First Name	Last Name
Assembly	1	Brian	Dahle
Senate	1	Ted	Gaines
Congress	1	Doug	LaMalfa

	District #	First Name	Last Name
Assembly			
Senate			
Congress	4	Tom	McClintock

	District #	First Name	Last Name
Assembly			
Senate			
Congress			

Part A
Program Activities Summary Application

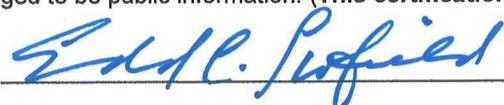
VIII. Applicant Certification and Commitment of Responsibility

The person authorized in the resolution must also certify to knowledge of the responsibilities assumed when contracting with the State for HOME funds. The individual must also certify that the information, statements, and attachments contained in the application are, to the best of their knowledge and belief, true and correct. By signing this certification, the applicant is also authorizing the Department to contact any agency that may assist in determining applicant capability, whether or not that agency is named in the application.

funding allocation, the County of Nevada (applicant name) assumes the responsibilities specified in the HOME Regulations.

1. It possesses the legal authority to apply for the allocation and to execute the proposed program or project;
2. It has resolved any audit findings for prior Department or federally-funded housing or community development projects or programs to the satisfaction of the Department or federal agency by which the finding was made;
3. It is not currently suspended or debarred from receiving federal funds;
4. It is currently in compliance with the submittal requirements of Office of Management and Budget Circular 2 CFR 200.512 (formerly A-133), pursuant to the Single Audit Act of 1984, P.L. 98-502, and the Single Audit Act amendments of 1996, P.L. 104-156;
5. There are no pending lawsuits that would impact the implementation of this program;
6. It will follow the State Relocation Plan and the federal Uniform Relocation Act requirements;
7. It will comply with all statutes and regulations governing the HOME Program;
8. It will comply with all State and federal requirements;
9. It has staff available or has committed to hiring staff able to operate a local HOME program or project and oversee the work of an administrative subcontractor or subrecipient, if any;
10. It will use HOME funds as grants solely for authorized activities;
11. If a CHDO, that it is currently certified or that it has submitted an application for certification, and that its organization is currently in compliance with section 8204.1 of the State HOME Regulations including:
 - Its certified service areas include the jurisdiction for which their proposed activity is located;
 - Its board composition complies with and will continue to comply with the requirements for CHDOs in the definition contained in 24 CFR Section 92.2;
 - The purpose of the organization complies with 24 CFR 92.2; and
 - It is not a public body nor is it controlled by, or under the direction of, a public body, or individuals or entities seeking to derive profit or gain from the organization.
12. If a CHDO, it will fulfill the role of sole project developer in the administration of the proposed activity/ies.

I authorize the Department of Housing and Community Development to contact any agency, whether or not named in this application, which may assist in determining the capability of the Applicant. All information contained in this application is acknowledged to be public information. (This certification must be signed by the person authorized in the Resolution)

Signature 

Title Chair, Board of Supervisors

Type Name Edward Scofield

Date 7/17/18

2017 NOFA HOME Reporting History

INSTRUCTIONS:

1. A HOME Annual Performance Report (APR) is due by every July 31 after the first HOME contract is received, so enter all APR submittal dates below, regardless of when last HOME contract was received.
2. Fill in all HOME Program Activities contract numbers starting with 14, 15 or 16.
3. Fill in all HOME Program Activities contract numbers starting with 14, 15 or 16.
4. Indicate the date each quarterly report was e-mailed to the HOME Program.
Please note that most city and county HOME Project contracts have Quarterly Program Income reporting that starts in a different quarter than with HOME Program Activities Contracts.

VERY IMPORTANT: Attach to this form a printout of each e-mail to HOME in which quarterly and annual reports were transmitted, as evidence of the submittal date entered below. Even if HCD has evidence of reports received on time, no credit will be given for any report without a supporting printout attached in this NOFA application. There will be no appeal process.

If necessary, before you submit your application, ask your HOME Program Activities Representative to e-mail to you evidence that a particular report was e-mailed to HOME.

HOME Project Contracts:

- 16-HOME- First Program Income (P.I.) Report due for cities and counties for April - June 2017
- 15-HOME- First P.I. Reports due for Oct. - Dec. 2015 if executed in 9/2015 or 10/2015; OR due for Jan. - Mar. 2016 if executed in 11/2015
Date Executed by HCD:
- 14-HOME- First P.I. Reports due for cities and counties for Oct. - Dec. 2014 if executed in 11/2014; OR due for Jan. - Mar. 2015 if executed between 12/1/2014 and 1/31/2015
Date Executed by HCD:

HOME Program Activities Contracts:

- 16-HOME- First Quarterly Performance and (for cities and counties only) Program Income Reports due for January - March 2018
- 15-HOME- First Quarterly Performance and (for cities and counties only) Program Income Reports due for April - June 2016 if executed in 4/2016 or 5/2016, or due for July - September 2016 if executed between 6/1/2016 and 8/31/2016, or due for October - December 2016 if executed from 9/1/16 - 11/30/16
Date Executed by HCD:
- 14-HOME- Quarterly Performance and (for cities and counties only) Program Income Reports due for April - June 2015 and beyond

Quarterly Performance and Program Income Reports													
14-HOME Contracts		15-HOME Contracts		16-HOME Contracts									
Performance	Program Income	Performance	Program Income	Performance	Program Income								
	Oct-Dec 14 Date Submitted 1/26/2015		Oct-Dec 15 Date Submitted										
	Jan-Mar 15 Date Submitted 4/30/2015		Jan-Mar 16 Date Submitted										
Apr-June 15 Date Submitted N/A	Apr-June 15 Date Submitted 7/30/2015	Apr-June 16 Date Submitted	Apr-June 16 Date Submitted		Apr-Jun 17 Date Submitted								
July-Sep 15 Date Submitted 10/30/2015	July-Sep 15 Date Submitted 10/30/2015	July-Sep 16 Date Submitted	July-Sep 16 Date Submitted		Jul-Sep 17 Date Submitted								
Oct-Dec 15 Date Submitted 1/27/2016	Oct-Dec 15 Date Submitted 1/27/2016	Oct-Dec 16 Date Submitted	Oct-Dec 16 Date Submitted		Oct-Dec 17 Date Submitted								
Jan-Mar 16 Date Submitted 4/29/2016	Jan-Mar 16 Date Submitted 4/29/2016	Jan-Mar 17 Date Submitted	Jan-Mar 17 Date Submitted	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: center;">ANNUAL REPORTS</th> </tr> <tr> <td style="text-align: center;">Fiscal Year 2014-15</td> <td style="text-align: center;">Date HOME APR Submitted 7/30/2015</td> </tr> <tr> <td style="text-align: center;">Fiscal Year 2015-16</td> <td style="text-align: center;">Date HOME APR Submitted 7/29/2016</td> </tr> <tr> <td style="text-align: center;">Fiscal Year 2016-17</td> <td style="text-align: center;">Date HOME APR Submitted 7/31/2017</td> </tr> </table>		ANNUAL REPORTS		Fiscal Year 2014-15	Date HOME APR Submitted 7/30/2015	Fiscal Year 2015-16	Date HOME APR Submitted 7/29/2016	Fiscal Year 2016-17	Date HOME APR Submitted 7/31/2017
ANNUAL REPORTS													
Fiscal Year 2014-15	Date HOME APR Submitted 7/30/2015												
Fiscal Year 2015-16	Date HOME APR Submitted 7/29/2016												
Fiscal Year 2016-17	Date HOME APR Submitted 7/31/2017												
Apr-June 16 Date Submitted 7/29/2016	Apr-June 16 Date Submitted 7/29/2016	Apr-June 17 Date Submitted	Apr-June 17 Date Submitted	<div style="border: 1px dashed black; padding: 5px;"> <p style="text-align: center; margin: 0;">Comments Box:</p> <p style="margin: 0;">Nevada County 2014 contract was executed on 8/13/15.</p> </div>									
July-Sep 16 Date Submitted 10/28/2016	July-Sep 16 Date Submitted 10/28/2016	July-Sep 17 Date Submitted	July-Sep 17 Date Submitted										
Oct-Dec 16 Date Submitted 1/30/2017	Oct-Dec 16 Date Submitted 1/30/2017	Oct-Dec 17 Date Submitted	Oct-Dec 17 Date Submitted										
Jan-Mar 17 Date Submitted 4/27/2017	Jan-Mar 17 Date Submitted 4/27/2017												
Apr-June 17 Date Submitted 7/31/2017	Apr-June 17 Date Submitted 7/31/2017												
July-Sep 17 Date Submitted 10/2/2017	July-Sep 17 Date Submitted 10/30/2017												
Oct-Dec 17 Date Submitted 1/31/2018	Oct-Dec 17 Date Submitted 1/31/2018												

STATE OF CALIFORNIA
STANDARD AGREEMENT
STD 213 (Rev 06/03)

AGREEMENT NUMBER

14-HOME-10037

REGISTRATION NUMBER

1. This Agreement is entered into between the State Agency and the Contractor named below:

STATE AGENCY'S NAME
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
CONTRACTOR'S NAME
County of Nevada

2. The term of this Agreement is: Upon HCD Approval through 11/30/2032

3. The maximum amount of this Agreement is: \$1,000,000.00

4. The parties agree to comply with the terms and conditions of the following exhibits which are by this reference made a part of the Agreement.

Exhibit A - Authority, Purpose and Scope of Work	4
Exhibit B - Set-up and Payment Provisions	3
Exhibit C - State of California General Terms and Conditions*	GTC - 610
Exhibit D - HOME Terms and Conditions	21
Exhibit E - Special Terms and Conditions	1
Exhibit F - Additional Provisions	0

TOTAL NUMBER OF PAGES ATTACHED: 29 pages

Items shown with an Asterisk (*), are hereby incorporated by reference and made part of this agreement as if attached hereto. These documents can be viewed at <http://www.documents.dgs.ca.gov/ols/GTC-610.doc>

IN WITNESS WHEREOF, this Agreement has been executed by the parties hereto.

CONTRACTOR

CONTRACTOR'S NAME (if other than an individual, state whether a corporation, partnership, etc)

County of Nevada

BY (Authorized Signature)

DATE SIGNED (Do not type)


PRINTED NAME AND TITLE OF PERSON SIGNING

Edward C. Scofield, Chair, Board of Supervisors

ADDRESS

950 Maldu Avenue, Nevada City, CA 95959

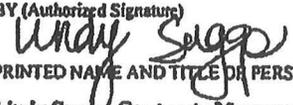
STATE OF CALIFORNIA

AGENCY NAME

Department of Housing and Community Development

BY (Authorized Signature)

DATE SIGNED (Do not type)


PRINTED NAME AND TITLE OF PERSON SIGNING

Lindy Suggs, Contracts Manager, Business & Contract Services Branch

ADDRESS

2020 W. El Camino Ave, Sacramento, CA 95833

California Department of
General Service
Use Only

AUG 13 2015

* Exempt per SCM 4.04.A.3 (DGS
Memo dated 6/12/81)

Rob Choate

From: James Kraywinkel
Sent: Wednesday, January 31, 2018 11:16 AM
To: Akbar, Mona@HCD
Cc: Suzanne Doyle; Rob Choate
Subject: quarterly reports
Attachments: QUARTERLY PI REPORT 2018 Q2 Oct-Dec 2017.xlsx; quarterly_performance_report_2017.09.30.xlsx; quarterly_performance_report_2017.12.31.xlsx

Good morning Mona,

Attached please find Nevada County HOME quarterly reports for the period ending December 31, 2017. In addition, we could not locate a quarterly performance report for the July – September 2017 period (there was no activity for the period), so we are submitting that report also.

Please feel free to contact all of our Housing fiscal unit (Rob, Suzanne, and myself) if you should have any questions.

Thank you,

James
HHSA Accountant
Public Health
(530) 470-2415

Rob Choate

From: James Kraywinkel
Sent: Monday, October 02, 2017 10:18 AM
To: Akbar, Mona@HCD; HOME@hcd.ca.gov
Cc: Rob Choate; Suzanne Doyle
Subject: HOME PI reports
Attachments: Copy of HOME-APR-2016-17-WorkbookFinal 9_29_17 rev1.xlsm; QUARTERLY PI REPORT 2017 Q4 Apr-Jun 2017 rev2.xlsx

Good morning,

While reviewing end of year reports, I discovered I had made an error in the fourth quarter HOME PI report. I have corrected the error, and adjusted the annual report to incorporate the correction of the error.

Please let me know if you have any questions or concerns.

Thank you,

James
HHSA Accountant
Public Health
(530) 470-2415

Rob Choate

From: Rob Choate
Sent: Monday, July 31, 2017 3:03 PM
To: 'Home@hcd.ca.gov'
Cc: 'Akbar, Mona@HCD'; Suzanne Doyle; James Kraywinkel; Brendan Phillips
Subject: 16-17 Reports
Attachments: Copy of AttE-HOME-Demographic-Analysis-Stand-Alone7.18.17.xlsx; Copy of HOME-APR-2016-17-WorkbookFinal7.18.17.xlsm; QUARTERLY PI REPORT 2017 Q4 Apr-Jun 2017.xlsx; quarterly_performance_report_2017.06.30.xlsx

Please advise if there are any questions.

Rob Choate,
Administrative Services Associate
County of Nevada, HHSA
(530) 265-1645

"Courage is being scared to death... and saddling up anyway." -- John Wayne

Rob Choate

From: Rob Choate
Sent: Thursday, April 27, 2017 2:01 PM
To: 'Home@hcd.ca.gov'; 'Akbar, Mona@HCD'
Cc: James Kraywinkel; Suzanne Doyle
Subject: Reports
Attachments: Copy of HOME-6-Homeownership-Setup-Completion-Report-Rev-12-11-14 Savalin (2).xlsm; QUARTERLY PI REPORT 2017 Q3 Jan-Mar 2017.xlsx; quarterly_performance_report_Mar 2017.xlsx

Please find attached our reports for the quarter ending 03/31/17.

Rob Choate,
Administrative Services Associate
County of Nevada, HHSA
(530) 265-1645

"Obstacles are those frightful things you see when you take your eyes off your goals." -- Henry Ford

Rob Choate

From: Rob Choate
Sent: Monday, January 30, 2017 2:03 PM
To: 'Home@hcd.ca.gov'
Cc: 'Bradley, Rikki@HCD'; James Kraywinkel; Suzanne Doyle
Subject: Reports
Attachments: QUARTERLY PI REPORT 2017 Q2 Oct-Dec 2016.xlsx; quarterly_performance_report_Sept 2016.xlsx; Copy of HOME-10-FTHBProjectSetup-CompletionReport-Rev-12-11-14.xlsm

Please find attached our reports for the quarter ending 12/31/16.

Rob Choate,
Administrative Services Associate
County of Nevada, HHSA
(530) 265-1645

"Obstacles are those frightful things you see when you take your eyes off your goals." -- Henry Ford

Rob Choate

From: James Kraywinkel
Sent: Friday, October 28, 2016 1:34 PM
To: Rikki.Bradley@hcd.ca.gov
Cc: Rob Choate; Suzanne Doyle
Subject: reports
Attachments: QUARTERLY PI REPORT 2017 Q1 Jul-Sept 2016.xlsx; quarterly_performance_report_Sept 2016.xlsx

Good afternoon Rikki,

Our Housing Accountant Rebecca Fischer has been reassigned to a different department. I have prepared the HOME reports for the July-September 2016 period. Please contact me if you have any corrections, concerns, or questions.

Thank you,

James
HHSA Accountant
Public Health
(530) 470-2415

Rob Choate

From: Rebecca Fischer
Sent: Friday, July 29, 2016 4:53 PM
To: HOME@hcd.ca.gov
Cc: Rob Choate; Suzanne Doyle
Subject: County of Nevada APR FY 1516
Attachments: HOME APR 2015_16 Att-E TBRA.xlsm; HOME APR 2015_16 workbook.xlsx

Attached please find the Annual Performance Report(s) for the County of Nevada.

Should you have any questions or require further information, please contact the respective preparers.

Sincerely,

Rebecca Fischer
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Thursday, June 28, 2018 3:00 PM
To: Rob Choate
Subject: FW: County of Nevada Quarterly Performance Report Apr - Jun 16
Attachments: quarterly_performance_report_Jun 2016.xlsx

From: Rebecca Fischer
Sent: Friday, July 29, 2016 4:55 PM
To: 'HOME@hcd.ca.gov'; 'Rikki.Bradley@hcd.ca.gov'
Cc: Rob Choate; Suzanne Doyle
Subject: County of Nevada Quarterly Performance Report Apr - Jun 16

Attached please find the Quarterly Performance Report for the County of Nevada.

Should you have any questions or require further information, please contact the respective preparers.

Sincerely,

Rebecca Fischer
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Thursday, June 28, 2018 3:00 PM
To: Rob Choate
Subject: FW: Quarterly PI Report(s) for the County of Nevada
Attachments: QUARTERLY PI REPORT 2016 Q4 Apr-Jun 2016.xlsx; QUARTERLY PI REPORT 2016 Q3 Jan-Mar 2016 REVISED.xlsx; QUARTERLY PI REPORT 2016 Q2 Oct-Dec 2015 REVISED 2.xlsx; QUARTERLY PI REPORT 2016 Q1 Jul-Sep 2015 REVISED 2.xlsx

From: Rebecca Fischer
Sent: Friday, July 29, 2016 4:59 PM
To: 'HOME@hcd.ca.gov'; 'Rikki.Bradley@hcd.ca.gov'
Cc: Rob Choate; Suzanne Doyle
Subject: Quarterly PI Report(s) for the County of Nevada

Attached please find the Quarterly Program Income Report(s) for the County of Nevada, as follows:

- Quarterly PI Report Apr – June 2016
- Quarterly PI Report Jan – Mar 2016 REVISED
- Quarterly PI Report Oct – Dec 2015 REVISED 2
- Quarterly PI Report Jul – Sep 2015 REVISED 2

The revised reports have slight change to Admin use and reporting of recaptured vs. PI funds expended. The summary of changes are reflected in the APR for FY 1516.

Should you have any questions or require further information, please contact the respective preparers.

Sincerely,

Rebecca Fischer
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Friday, April 29, 2016 10:56 AM
To: home@hcd.ca.gov; rikki.bradley@hcd.ca.gov
Cc: Suzanne Doyle; Rob Choate
Subject: HOME Quarterly PI Statement Q3 1516
Attachments: QUARTERLY PI REPORT 2016 Q3 Jan-Mar 2016.xlsx; Santos Project Drawdown Req.pdf; Herron Project Drawdown Req.pdf

Good afternoon,

Attached is the HOME Quarterly PI Statement for the County of Nevada, for the period January 1 – March 31, 2016.

Should you have any questions or require additional information, please feel free contact me.

Sincerely,

Rebecca Fischer
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Friday, April 29, 2016 11:00 AM
To: home@hcd.ca.gov; rikki.bradley@hcd.ca.gov
Cc: Suzanne Doyle; Rob Choate
Subject: HOME Quarterly PI Statements REVISED Q1, Q2 1516
Attachments: QUARTERLY PI REPORT 2016 Q1 Jul-Sep 2015 REVISED.xlsx; QUARTERLY PI REPORT 2016 Q2 Oct-Dec 2015 REVISED.xlsx

Good afternoon,

Attached for the County of Nevada are **REVISED HOME Quarterly PI Statements for the periods July – September 2015, and October - December 2015.**

While preparing the third quarter report for HOME, we realized some small changes should be made with respect to reporting PI vs. recapture of funds.

If you have any questions regarding these reports, please feel free to contact me.

Sincerely,

Rebecca Fischer
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Friday, April 29, 2016 11:49 AM
To: home@hcd.ca.gov; rikki.bradley@hcd.ca.gov
Cc: Suzanne Doyle; Rob Choate
Subject: 14-HOME-10037 Quarterly Performance Report
Attachments: quarterly_performance_report_Mar 2016.xlsx

Good afternoon,

Attached is the Quarterly Performance Report for Agreement 14-HOME-10037 for the period January 1, 2016 – March 31, 2016.

Please feel free to contact me if you require additional information.

Sincerely,

Rebecca Fischer
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Thursday, June 28, 2018 2:56 PM
To: Rob Choate
Subject: FW: County of Nevada Contract Number 14-HOME-10037
Attachments: quarterly_performance_report_Dec 2015.xlsx; QUARTERLY PI REPORT 2016 Q2 Oct-Dec 2015.xlsx

From: Rebecca Fischer
Sent: Wednesday, January 27, 2016 3:45 PM
To: 'Terri.Wright@hcd.ca.gov'; 'home@hcd.ca.gov'
Cc: Rob Choate; Suzanne Doyle
Subject: County of Nevada Contract Number 14-HOME-10037

Hello Terri,

Attached is the Quarterly Performance Report and the Quarterly PI Report for Contract Number 14-HOME-10037, for the period October 1 – December 31, 2015.

Should you have any questions, please feel free to contact me.

Sincerely,

Rebecca Fischer
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Thursday, June 28, 2018 2:55 PM
To: Rob Choate
Subject: FW: County of Nevada - HOME Quarterly Reports
Attachments: quarterly_performance_report_Sept 2015.xlsx; QUARTERLY PI REPORT 2016 Q1 Jul-Sep 2015.xlsx

From: Rebecca Fischer
Sent: Friday, October 30, 2015 2:55 PM
To: 'home@hcd.ca.gov'; 'Terri.Wright@hcd.ca.gov'
Cc: Rob Choate
Subject: County of Nevada - HOME Quarterly Reports

Hello,

Attached for the County of Nevada are the HOME Quarterly Reports for the period July 1 - September 30, 2015, as follows:

- Quarterly Program Income Statement
- Quarterly Performance Report

Should you have any questions or require further information, please feel free to contact me.

Rebecca Fischer
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Thursday, June 28, 2018 2:49 PM
To: Rob Choate
Subject: FW: County of Nevada HOME APR Jul 2014 through Jun 2015
Attachments: HOME_APR_2014-15_workbook.xlsx

From: Rebecca Fischer Moses
Sent: Thursday, July 30, 2015 5:53 PM
To: 'home@hcd.ca.gov'; 'enrique.munoz@hcd.ca.gov'
Cc: Rob Choate; Debbie Daniel
Subject: County of Nevada HOME APR Jul 2014 through Jun 2015

Hello,

Attached please find for the County of Nevada, our HOME Annual Performance Report for the period July 1, 2014 through June 30, 2015.

Rebecca Fischer Moses
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Thursday, June 28, 2018 2:49 PM
To: Rob Choate
Subject: FW: County of Nevada HOME Quarterly Program Income Report Apr-Jun 2015
Attachments: QUARTERLY PI REPORT 2015 Q4 Apr-Jun 2015.xlsx

From: Rebecca Fischer Moses
Sent: Thursday, July 30, 2015 5:50 PM
To: 'home@hcd.ca.gov'; 'enrique.munoz@hcd.ca.gov'
Cc: Rob Choate; Debbie Daniel
Subject: County of Nevada HOME Quarterly Program Income Report Apr-Jun 2015

Hello,

Attached please find for the County of Nevada, our HOME Quarterly Program Income Report for the period Apr – Jun 2015.

Please feel free to contact me if you have any questions or require additional information.

Rebecca Fischer Moses
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rebecca Fischer
Sent: Thursday, June 28, 2018 2:40 PM
To: Rob Choate
Subject: FW: County of Nevada HOME Quarterly PI Statement
Attachments: QUARTERLY PI REPORT 2015 Q3 Jan-Mar 2015.xlsx

From: Rebecca Fischer Moses
Sent: Thursday, April 30, 2015 3:18 PM
To: 'enrique.munoz@hcd.ca.gov'
Cc: Rob Choate
Subject: County of Nevada HOME Quarterly PI Statement

Good afternoon Enrique,

Attached is the HOME Quarterly Program Income Statement for the period 01/01/15-03/31/15 for the County of Nevada.

Please feel free to contact me should you have any questions or require further information.

Sincerely,

Rebecca Fischer Moses
Accountant
Health & Human Services Agency
County of Nevada
(530) 265-1287

Rob Choate

From: Rob Choate
Sent: Monday, January 26, 2015 3:36 PM
To: Munoz, Enrique@HCD
Cc: Rebecca Fischer Moses; Debbie Daniel
Subject: 11-HOME-7667 Quarterly Reports
Attachments: QUARTERLY PI REPORT 2014 Q1 Oct-Dec 2014.xlsx;
QUARTERLY_PERFORMANCE_REPORT_2013 Q1 Oct-Dec 2014.xlsx

Enrique,

Please find our Quarterly reports attached.

Thanks,

Rob Choate,
Administrative Services Associate
County of Nevada, HHSA
(530) 265-1645

EXHIBIT A3

HOME NOFA Program Activities Application

Authorized Signatories Identity Form
(for State Recipient applicants only)

For every position/title authorized in the Authorizing Resolution submitted with the HOME Application, the Department requires that the name of the person(s) currently occupying that/those position(s)/title(s) be kept on file at HCD. This allows the Standard Agreement to be signed by the current occupant(s) of the named position(s)/title(s) to sign on behalf of the applicant. Please provide this information in the spaces below.

Note: If the information provided below changes, update this form and send it to your HOME Representative along with a copy of meeting notes or some other official documentation evidencing the change in persons occupying the authorized position(s)/title(s). The additional documentation evidencing the name and position(s)/title(s) of authorized signatories need not be HOME-specific, but may provide general authority evidencing the name(s) and position(s)/title(s) of individuals authorized to legally bind the governing body.

State Recipient: County of Nevada

HOME Application Year or Contract Number: 2017-2018

Authorized Signatory Position/Title	Name of Person Currently Occupying this Position
Edward Scofield	Chair, Board of Supervisors
Michael Heggarty	Director of Nevada County Health and Human Services Agency

Submitted by (must not be a person named above):

Printed Name: Rob Choate

Signature: 

Title: Administrative Service Associate

Date: 6/29/18

NOTICE TO BORROWER:
THIS DOCUMENT CONTAINS PROVISIONS RESTRICTING SALES & ASSUMPTIONS
BORROWER(S) MUST MEET ELIGIBILITY REQUIREMENTS OF THE
NEVADA COUNTY HOUSING ASSISTANCE PROGRAM
BEFORE EXECUTING THIS DOCUMENT.

NEVADA COUNTY
HOME HOUSING ASSISTANCE PROGRAM
PROMISSORY NOTE AND LOAN AGREEMENT - SECURED BY A DEED OF TRUST

\$xx,xxx

Date: _____ Property Address: Property Address

FOR VALUE RECEIVED, the undersigned, Client Name, How Title is Held hereinafter called "Borrower(s)", jointly and severally, promise(s) to pay to the order of and for the benefit of Nevada County, hereinafter called "Lender", a political subdivision of the State of California, through its HOME HOUSING ASSISTANCE PROGRAM, hereinafter called "the Program", or order, at 950 Maidu Avenue, Nevada City, CA 95959, in lawful money of the United States, the principal sum of Written Loan Amount (\$xx,xxx), with simple interest on unpaid principal from the date of recordation until paid, at the rate of three percent (3%) per annum.

SECURITY: This Note evidences the obligation of the Borrower(s) to the Program for the repayment of funds loaned to Borrower(s) for the purpose of assisting in the **acquisition** of that certain real property and any improvements thereon; hereinafter called "the Property", described in that certain Deed of Trust securing this indebtedness and dated of even date herewith.

Borrower(s) acknowledge(s) that this Note is given in connection with the **purchase** of the Property as part of the HOME Program, and as further governed and subject to that award of funding to the California Department of Housing and Community Development as a State participating jurisdiction, and to Nevada County, as a State Recipient of such funding. Consequently, this Note is not automatically assumable, but is subject to Section 711.5 of the California Civil Code which allows the Program to accelerate all amounts due under this Note if any subsequent sale of transfer of the Property of any kind does not comply with the provisions of this Note, the Deed of Trust securing it, or the HOME Program Regulations.

LOAN TERMS: Borrower(s) agree(s) to pay the indebtedness hereunder as follows:

- a. Full payment of the loan and all accrued interest when the property is sold, transferred, or when Borrower(s) cease(s) to use the Property as his/her/their principal place of residence.
- b. All payments on principal and accrued interest shall be deferred for thirty (30) years.

- c. Borrower(s) may repay the entire amount due at any time without penalty. Borrower(s) may enter into a prepayment plan for payment of less than the amounts due and owing hereunder only with prior written approval of the Program. Any such plan approved by the Program shall permit prepayment without penalty.
- d. The indebtedness evidenced by this Note may be assumed for the remainder of its term only by a person or household determined to be eligible for HOME Homebuyer Assistance under the HOME Program and only with Program approval.

BORROWER(S) WARRANTIES: Borrower(s) acknowledge(s) and understand(s) that this Note evidences a loan being made pursuant to the terms, conditions, and restrictions of the HOME Program. Further, Borrower(s) understand(s) that he/she/they must meet the income eligibility restrictions of the HOME Program, and that single-family residences must meet the requirements of the HOME Program. Borrower(s) hereby warrant(s) to the Program that all information concerning income is true and correct, and to the best of Borrower(s) knowledge and belief meets the eligibility criteria of the HOME Program. Borrower(s) hereby acknowledge(s) that Borrower(s) is/are making certain representations to the Program with regard to Borrower(s) and Property eligibility to receive a loan funded from the HOME Program.

ACCELERATION ON DEFAULT: All or any portion of the unpaid principal and interest on this Note shall immediately become due and payable and the Program may proceed at once without further notice to enforce this Note according to law upon the occurrence of any event of default under this Note which remains uncured beyond the deadline set forth in a written notice of said default mailed to Borrower(s), which deadline for cure shall not be less than 30 days from the date of mailing of the notice of default.

EVENTS OF DEFAULT: Each of the following occurrences shall constitute an event of default:

- a. Breach of any of the terms of this Note, the Deed of Trust, or the HOME Regulations;
- b. Misrepresentation or misstatement of any facts upon which Borrower(s) eligibility for the loan was based;
- c. Failure by Borrower(s) to occupy the Property as his/her/their principal place of residence for reasons other than medical treatment or disability which require a temporary alternate residence; and
- d. Transfer or attempted transfer of all or any part of Borrower(s)' right, title and/or interest in the Property, by any means or method, including, but not limited to, sale, contract to sell, lease, devise, or the granting of a lien, security interest or other encumbrance, whether voluntary or otherwise, or by operation of law, without the prior written permission of the Program. The restrictions will automatically terminate if the title to the mortgaged property is transferred by foreclosure or deed-in-lieu of foreclosure.

e. For purposes of this paragraph, the following "transfers" shall not require the repayment of the Loan:

- Transfer to a spouse due to death of the Borrower or dissolution of marriage.

f. The following shall also constitute default under this Note: Occurrence of (1) Borrower(s) becoming insolvent or bankrupt or being unable or admitting in writing the inability to pay his/her/their debts as they mature or making a general assignment with creditors; (2) proceedings for the appointment of a receiver, trustee, or liquidator of the assets of Borrower(s) or a substantial part thereof, being authorized or instituted by or against Borrower(s); or (3) proceedings under any bankruptcy, reorganization, readjustment of debt, insolvency, dissolution, liquidation, or other similar law of any jurisdiction being authorized or instituted against Borrower(s).

INCORPORATION BY REFERENCE: All covenants, conditions and agreements contained in the Deed of Trust and the HOME regulations are hereby made a part of this Note.

NO WAIVER OF REMEDIES: No delay or failure of the holder of this Note in the exercise of any right or remedy hereunder, or under any other agreement which secures or is related hereto, shall effect any such right or remedy, and no single or partial exercise of any such right or remedy shall preclude any further exercise thereof, and no action taken or omitted by the holder shall be deemed a waiver of any such right or remedy.

WAIVER OF PRESENTMENT: Each maker, endorser, surety and guarantor of this Note hereby jointly and severally waives demand, protest, presentment, notice of nonpayment, notice of protest, notice of dishonor and diligence in bringing suit against any party and does hereby consent that time of payment of all or any part of said amount may be extended from time to time by the holder hereof without notice. This Note is the joint and several obligation of all makers, sureties, guarantors and endorsers, and shall be binding upon them and their successors.

NOTICE: Any notice to the Borrower(s) provided for in this Note shall be given by personal delivery or by mailing such notice by certified mail addressed to the Borrower(s) at the address stated below, or to such other address as the Borrower(s) may designate by written notice to the Program. Any notice to the Program shall be given by mailing such notice by certified mail, return receipt requested, to the mailing address state above, or at such other address as may have been designated by written notice to Borrower(s). Mailed notices shall be deemed delivered and received five (5) days after deposit in the United States mail in accordance with this provision.

SUCCESSORS & ASSIGNS: This Note shall be binding upon the Borrower(s) and his/her/their successors and assigns.

COSTS OF ENFORCEMENT: Borrower(s) hereby agree(s) to pay all costs and expenses, including reasonable attorney's fees, which the holder of this Note may pay or incur in the enforcement of this Note, the Deed of Trust, or any term or provision thereof.

GOVERNING LAW: This Note shall be construed in accordance with and be governed by the laws of the State of California.

SEVERABILITY: If any provision of this Note shall be invalid, illegal, or unenforceable, the validity, legality and enforceability of the remaining provisions hereof shall not in any way be affected or impaired thereby unless, in the sole discretion of the Program, the invalidity, illegality, or unenforceability of the provision negates the Program purpose and/or threatens the security of the Program.

THE BORROWER(S) HEREBY CERTIFY(IES) TO THE PROGRAM THAT THIS IS THE PROMISSORY NOTE DESCRIBED IN AND SECURED BY THE TRUST DEED COVERING THE REAL PROPERTY THEREIN DESCRIBED.

EXECUTED AT _____, CALIFORNIA

Client Name

Address for Purpose of Notice:

Client Name
Address

Complimentary Recording Requested
Pursuant to California Gov't. Code
Section 27383:

NEVADA COUNTY

When Recorded Mail to:

**COUNTY OF NEVADA
HNSA Housing Division
950 Maidu Avenue
Nevada City, CA 95959**

SPACE ABOVE THIS LINE FOR RECORDERS USE

APN# xx-xxx-xx-000

NOTICE TO BORROWER:

THIS DEED OF TRUST CONTAINS PROVISIONS RESTRICTING ASSUMPTIONS

**NEVADA COUNTY
HOME HOUSING ASSISTANCE PROGRAM**

**DEED OF TRUST
(SINGLE FAMILY OWNER-OCCUPIED RESIDENCE)**

THIS DEED OF TRUST (the "Security Instrument") is made on _____ Date _____, 2018, between the Trustor(s) **Client Name, How Title is Held** (the "Borrower(s)"), and **Title Company**, a corporation, as Trustee (the "Trustee"), whose address is **Title Company Address** for the benefit of **Nevada County**, a political subdivision of the State of California (the "Lender"), through its **HOME Housing Assistance Program** (the "Program"), whose mailing address is **950 Maidu Avenue, Nevada City, CA 95959**.

BORROWER(S), IN CONSIDERATION OF THE INDEBTEDNESS HEREIN RECITED AND THE TRUST HEREIN CREATED, IRREVOCABLY GRANTS, CONVEYS, AND ASSIGNS TO TRUSTEE, in trust, with power of sale and right of entry and possession, all of Borrower's right, title and interest (including any claim or demand in law or equity) now held or hereafter acquired in and to all of that certain real property located in **Nevada County**, State of California and described in **Exhibit A**, attached hereto and made a part hereof, which has the address of **Property Address**.

TOGETHER WITH all of the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

THE ABOVE GRANT, CONVEYANCE AND ASSIGNMENT ARE FOR THE PURPOSE OF SECURING TO LENDER:

- a. Payment of the indebtedness evidenced by Borrower's Promissory Note dated of even date herewith (the "Note"), in the principal sum of: **Written Loan Amount (\$xx,xxx)**, or such lesser amount as shall equal the aggregate amount disbursed to or on behalf of Borrower(s) by Lender, payment to be in accordance with the terms of the Note and any and all amendments, modifications, extensions, or

renewals thereof; the Note being evidence of a loan made by Lender to Borrower pursuant to Nevada County HOME Housing Assistance Program (the "Program").

- b. Performance of the covenants and agreements of Borrower(s) herein or in the Note contained; and
- c. Performance of the covenants, agreements and obligations of Borrower(s) contained in any other agreement or evidence of indebtedness of Borrower(s) to Lender now or hereafter created, whether acquired by assignment from third parties, or otherwise, where such agreement or evidence of indebtedness specifically recites that it is secured by this Deed of Trust.

BORROWER HEREBY COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that Borrower will warrant and defend generally the title of the Property against all claims and demands, subject to any liens, encumbrances, declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy accepted by Lender insuring Lender's interest in the Property.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal: Late Charges. Borrower shall promptly pay when due the principal of the debt evidenced by the Note and any late charges due under the Note.
2. Promissory Note: Borrower will observe and perform all of the covenants and agreements of the Note.
3. Application of Payments: Unless applicable law provides otherwise, all payments received by Lender under Paragraph 1 shall be applied to accrued interest due, then towards remaining principal.
4. Payment of Taxes, Charges and Liens: Borrower shall pay, satisfy and discharge all general and special taxes, assessments, and other charges, fines and impositions levied upon or assessed against any part of the Property or upon Trustee's or the Lender's interest in the Property; all leasehold payments or ground rents, if any; each obligation and claim of every kind and nature which might or could become a lien on the Property or any part thereof; all encumbrances, charges, and liens on the Property or any portion thereof; and all payments on Notes or other obligations secured by an interest in the Property or any portion thereof, with interest in accordance with the terms thereof; by making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall have the right to contest in good faith any claim or lien, or payment due thereunder, provided that Borrower does so diligently, by appropriate legal proceedings, and without prejudice to Lender.
5. Hazard Insurance: Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss from fire, hazards included within the terms "extended coverage" and any other hazards for which Lender requires insurance, including without limitation, flood insurance and any other insurance required by law. This insurance shall be maintained in the amounts and for the periods that Lender requires, provided that Lender shall not require that the amount of such coverage exceed the amount of coverage required to pay the sums secured by this Security Instrument and all Deeds of Trust or Security Instruments prior to or superior to this Security Instrument.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to Lender's approval, which shall not be unreasonably withheld. Borrower agrees to pay all premiums on all insurance policies required from time to time.

All insurance policies and renewals thereof shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals thereof (or copies thereof). and Borrower shall promptly furnish or cause to be furnished to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice, or shall cause prompt notice to be given, to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. if the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If the Borrower abandons the Property or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds shall not extend or postpone the due date of the obligation specified in the Note or this Security Instrument or change the amount of the payments. if the Property is acquired by Lender by foreclosure or otherwise, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to such sale or acquisition.

6. Preservation and Maintenance of the Property: Condominiums; Planned Unit Development. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate, become a nuisance property, or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing, if this Security Instrument is on a unit in a condominium or planned unit development, Borrower will perform all Borrower's obligations under the declaration of covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. Borrower will not, without Lender's prior written consent, agree to the abandonment or termination of the condominium or planned unit development, any change in the percentage interest of owners in the common areas and facilities of the condominium or planned unit development, or termination of professional management and assumption of self-management of the condominium or planned unit development. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of such rider are incorporated herein by this reference.

7. Protection of Lender's Rights in the Property; Mortgage Insurance: Borrower shall appear and defend any action or proceeding purporting to affect the security hereof or the rights of the Lender. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or if any action or

proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, foreclosure, involuntary sale, eminent domain, insolvency, code enforcement, or arrangements or proceeds involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender pursuant to this paragraph 7 or paragraph 10 below, with interest thereon, shall become indebtedness of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the legal rate of interest. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection: Lender or its agent may make or cause to be made reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to any such inspection specifying reasonable cause for the inspection.
9. Condemnation: The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation, exercise of eminent domain, or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender subject to the rights of senior lienholders.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to the Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds of any award to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds shall not extend or postpone the date of payment or payments specified in the Note or change the amount of such payment or payments.

10. Borrower Not Released: Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest to the Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums

secured by this Security Instrument by reason of any demand made by the original Borrower(s) or Borrower's successor in interest.

Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Security Instrument. Any extension of time for performance of obligations, or for payment of amounts due, granted by Lender to Borrower, shall not operate as a waiver or release of Borrower's duties and obligations hereunder or under the Note or Restriction Agreement.

11. Remedies Cumulative: All remedies provided in this Deed of Trust are distinct and cumulative to any other right or remedy under this Deed of Trust or afforded by Law or Equity, and may be exercised concurrently, independently or successively.
12. Successors and Assigns Bound: Joint and Severally Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 18 hereof. All covenants and agreements of Borrower shall be joint and several.

Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by the Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Captions: The captions and headings of the paragraphs of this Security Instrument are for convenience only and are not to be used to interpret or define the provisions thereof.
14. Legislation Affecting Lender's Rights: If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 18.
15. Notice. Except for any notice required under applicable law to be given in another manner: (a) any notice to Borrower provided for in this Security Instrument shall be given by mailing such notice by certified mail directed to the Property address or any other address Borrower designates by notice to Lender as provided herein; and, (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's mailing address stated herein or such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
16. Governing Law; Severability: This Security Instrument shall be governed by federal law and the law of the State of California. In the event that any provision or clause of this Security Instrument or the Note conflicts applicable law, such conflict shall not affect other provisions of this Security Instrument or the

Note which can be given effect without the conflicting provision, and to this end the provisions of this Security Instrument and the Note are declared to be severable.

17. Borrower's Copy: Borrower shall be given a conformed copy of the Note and this Security Instrument.
18. Transfer of the Property; Assumption: If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable. Lender shall have waived such option to accelerate for a particular sale or transfer if, prior to the sale or transfer, Lender and the person or entity to whom the Property is to be sold or transferred reach agreement in writing that the obligations of the Borrower secured hereunder, including any provisions governing continued affordability of the Property contained in this Security Instrument or the Note may be assumed by such person or entity. Any sale or transfer of the Property by Borrower shall be in conformance with the laws of the State of California. If Lender has waived the option to accelerate provided in this paragraph and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Security Instrument.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 15 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 19 hereof.

19. Acceleration; Remedies: Except as provided in paragraph 18 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Security Instrument, including the covenants to pay when due any sums secured by this Security Instrument, upon Borrower's failure to make any payment or to perform any of its obligations, covenants and agreements pursuant to the Note, Lender shall mail notice to Borrower as provided in paragraph 15 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, no less than 30 day from the date the notice is mailed to the Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all the sums secured by this Security Instrument to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect from the Borrower, or sale proceeds, if any, all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, reasonable attorney's fees.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which the Property or some part thereof is located. Lender or Trustee shall mail copies of such notice in the manner prescribed by applicable law to Borrower and to the other persons prescribed by law. Trustee shall give public notice of sale to the persons in the manner prescribed by applicable law. After the lapse of such time as required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the

highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or Lender's designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser a Trustee's Deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's Deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees and costs of title evidence; (b) to all sums secured by this Security Instrument; and (c) the excess, if any, to the person or persons legally entitled thereto.

20. Borrower's Right to Reinstate: Notwithstanding Lender's acceleration of the sums secured by this Security Instrument, Borrower will have the right to have any proceedings begun by Lender to enforce this Security Instrument discontinued at any time prior to five (5) days before the sale of the Property pursuant to the power of sale contained in this Security Instrument or at any time prior to entry of the judgment enforcing this Security Instrument if: (a) Borrower pays Lender all sums which would be then due under this Security Instrument, and the Note, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Security Instrument; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Security Instrument, and in enforcing Lender's and Trustee's remedies including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unimpaired. Upon such payment and cure by Borrower, this Security Instrument and the obligations secured hereby will remain in full force and effect as if no acceleration had occurred.
21. Assignment of Rents; Appointment of Receiver; Lender in Possession: Upon acceleration under paragraph 19 hereof or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the Receiver shall be applied first to payment of the costs of management of the Property and collection of rents including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Security Instrument. Lender and the receiver shall be liable to the account only for those rents actually received. The provisions of this paragraph and paragraph 19 shall operate subject to the claims of prior lienholders.
22. Reconveyance: Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all Notes evidencing indebtedness secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled thereto. Such person or persons shall pay all costs of recordation, if any. The recitals in the reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof.
23. Substitute Trustee: Lender, at Lender's option, may from time to time remove Trustee and appoint a successor Trustee to any Trustee appointed hereunder, without conveyance of the Property, the

successor Trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

- 24. Request for Notice. Borrower requests that copies of any notice of default and notice of sale be sent to Borrower's address.
- 25. Statement of Obligation: Lender may collect a fee not to exceed \$35 for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.
- 26. Use of Property: Borrower shall not permit or suffer the use of any of the Property for any purpose other than as a single-family residential dwelling.
- 27. Priority of First Lender Documents: Notwithstanding any provision herein, this Deed of Trust shall not diminish or affect the rights of the First Lender or the Federal Housing Administration (FHA), or any other party under the Deed of Trust executed by Borrower in favor of First Lender as security for the First Lender Note, or any subsequent First Lender Deeds of Trust hereafter recorded against the Security.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Borrowers:

Client Name

Date: _____

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of _____)

On _____ before me, _____ (insert
name and title of the officer)

personally appeared _____, who
proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized

capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

○ I, certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

Exhibit A

Legal Description

PLEASE INSERT LEGAL DESCRIPTION FROM PRELIMINARY TITLE

○

○

HOME Investment Partnerships Program

Part B Program Activities Application



Applicant Name County of Nevada

Complete a separate Part B Program Activities Application for each proposed activity.

I. Activity

Indicate in the table below the activity applying for by double-clicking on the desired checkbox and choose "checked" for Default value. Check all that apply for First-Time Homebuyer Program (example: Homebuyer Acquisition Only and Homebuyer Acquisition with Rehabilitation).

Chart 1	
Select activity you are applying for: (double-click to check/uncheck)	
<input checked="" type="checkbox"/> First-Time Homebuyer Program <input checked="" type="checkbox"/> Homebuyer Acquisition Only <input type="checkbox"/> Homebuyer Acquisition with Rehabilitation <input type="checkbox"/> Infill New Construction	<input type="checkbox"/> Owner-Occupied Rehabilitation <input type="checkbox"/> Tenant-Based Rental Assistance (TBRA)

II. Program Description

Provide a brief narrative below describing the proposed activity and how the funds will be used (location, use of funds, units proposed, income levels, funding sources, type of loan).

Chart 2
Activity Description:
<p>The County of Nevada is proposing to implement a Homeownership Assistance Program throughout the unincorporated areas of the County of Nevada. The goal of the program is to make funds available to interested homebuyers who would not otherwise be able to afford the purchase price of a home with traditional financing. The Program will offer gap financing in the form of "silent" second loans to interested borrowers who fall below 80% of the county median income. The assistance will be in the form of deferred payment loans which will accrue at an interest rate of 3% and carry a loan term of 30 years. All program loan payments shall be deferred until the applicant sells, transfers title or discontinues residence at the property.</p>

Based on recent sales data included with this application under Exhibit B7, the County believes the average purchase price for Program loans will be approximately \$300,000. Over 250 homes have sold in the past 12 months that are at this limit and more than 200 more under the maximum limit of \$347,000. This data proves the county has enough units to support a robust program and the program will work even at the maximum purchase price. We have included both the expected limit of \$300,000 and the maximum limit of \$347,000 Feasibility Worksheets as evidence. Based on these figure, we anticipate the average assistance to average \$62,000, which would allow the County to assist approxiamtely 14 households over the life of the program. The County currently has more than 10 housefolds on their pre-screened waiting list.

III. Program Operation Capacity

A. Capacity to Implement the HOME Activity

Please answer the following questions and provide the requested attachments.

- a) Do you plan on administering the proposed HOME activity with your own staff (from HOME award through long-term compliance monitoring, if applicable)?

Yes
No

- b) Do you plan to hire an administrative subcontractor or subrecipient to assist with the proposed activity?

Yes
No

- i. If Yes, what will be the duties of the administrative subcontractor or subrecipient?

Not applicable

- ii. If No, please explain why an administrative subcontractor or subrecipient will not be needed.

The County of Nevada has ran an successful Homebuyer Program in house for over 7 years. We have completed 29 homebuyer projects and have managed funds from CDBG, HOME, CalHOME and USDA. We have the staffing and infrastructure in place to ensure the projects are moved forward in a timely manner. Staff operating the program have been in place for over 7 years and will continue as the operations for this grant term.

In recent years the County has been challenged with cash flow for funding the projects and this has been an issue in completing more than one project at a time. Having found this as a challenge in expending funds timely, staff has met and remedied the issue and will now have the capacity to complete multiple projects at one time and will increase the expenditure rate of the program.

- c) What is the estimated cost to implement this activity?

Not applicable

d) If estimated costs to implement this activity exceed the allocated amount for HOME ADC and Administration/CHDO Operations, how will the difference be funded?

Not Applicable

B. Program Team Composition

In the chart below, list all team members who will be responsible for the implementation and operation of the HOME Program Activity and/or oversee the work of an administrative subcontractor/subrecipient if one is proposed. Briefly describe the roles and responsibilities of each member, and for applicant staff only, the estimated amount of hours per month devoted to the administration of the program. Members include, but are not limited to: key employees of the applicant, administrative subcontractor/subrecipient, rehabilitation specialists, and loan underwriters. This information will be used to assist the Department in understanding your proposed program. Include each person's phone number and e-mail address. Fill in the box in the last column if that person is acting as an administrative subcontractor or subrecipient.

Chart 3 Program Team					
Name	Roles/responsibilities	Estimated Monthly Hours	Telephone	E-mail Address	Subcontractor or Subrecipient Name
Rob Choate	Coordination of marketing and operation of the first time homebuyer programs. Liaison between stakeholder, homeowners, title companies, county staff and state. Ensure the completion of income screening, property screening, application approval, loan packaging and loan servicing.	80	530-265-1645	rob.choate@co.nevada.ca.us	Not Applicable
Brenden Phillips	Ensure execution of Board directives are followed and contract terms are met. Mr. Phillips will supervise Mr. Choate to ensure the execution of the program is maintained per the terms of the contract.	5	530-265-1725	Brendan.phillips@co.nevada.ca.us	Not Applicable
James Kraywinkel	Account staff that will prepare fiscal/performance reports; performs loan servicing and accounting duties; complete quarterly statements on loans; monitors loan and general compliance; prepare and signs all HCD reports; prepare fund requests; prepare for audits and	10	530-470-2415	James.kraywinkel@co.nevada.ca.us	Not Applicable

	monitoring				

Attach, as **Exhibit B1**, copies of resumes for the State Recipient staff who will work on this proposed activity.

IV. CHDOs

CHDO Role as Sole Developer

The State HOME Regulations require the CHDO to be the sole project developer for infill new construction and acquisition with rehabilitation activities. Submit a narrative which discusses how the CHDO will satisfy the role of sole developer. Attach as Exhibit B2. Note: as sole developer, the CHDO must assume all of the risks and rewards customarily associated with being the developer of homebuyer units. Refer to State HOME Regulation 8204 (a) (2) (D), 24 C.F.R. Part 92.300(a) (1) and HUD CPD Notice 97-11 for more information, or contact the HOME Program for guidance.

CHDO Certification

Normal CHDO Certification Process: New applicants and currently-certified CHDOs with certifications that will expire by August 1, 2018 must submit a complete Application for CHDO Certification with all exhibits and attachments by June 30, 2018. The Application for CHDO Certification is available at:

<http://www.hcd.ca.gov/grants-funding/active-funding/home.shtml>

Annual Recertification for Existing CHDOs: HUD requires HCD to conduct a modified re-certification process each time new CHDO set-aside funding is awarded. If you are an existing CHDO, please submit the documents set forth in NOFA Appendix G with your HOME application as **Exhibit B3**.

For assistance with CHDO Certification Process, contact Muri Christine Bartkovsky at (916) 263-1176.

If you are a new CHDO or you are an existing CHDO that was recertified in 2018, you do not need to submit these documents.

All CHDO applicants must complete the CHDO self-certification contained in the application certification in Part A, which certifies they have either 1) submitted their application for certification by the deadline, or 2) are currently certified and in compliance with requirements.

V. Program Service Area

In the chart below, enter the eligible jurisdiction in which your activity is proposed to be completed. See Appendix A of the NOFA for a list of State HOME-eligible jurisdictions. CHDOs

that intend to operate a State HOME program in multiple jurisdictions should identify each jurisdiction separately. CHDOs are eligible to apply for only a First-Time Homebuyer Infill New Construction Program and/or First-Time Homebuyer Acquisition with Rehabilitation Program.

State Recipients with TBRA programs that will assist tenants to reside within their own jurisdiction should list their jurisdiction as "Jurisdiction #1". If tenants will also be assisted to reside in other HOME-eligible jurisdictions within the county, these jurisdictions should all be listed as "Jurisdiction #2". If more than four jurisdictions, you may list more than one per line.

Chart 4 Program Service Area	
Jurisdiction # 1	Unincorporated area of the County of Nevada
Jurisdiction # 2	
Jurisdiction # 3	
Jurisdiction # 4	

VI. Prior Experience with Programs

Submit a Prior Experience summary using the Exhibits B4 and B5 below. See the instructions with these forms.

VII. Activity Feasibility

A. Program Guidelines - Complete the revised Exhibit B6 in this Application, and if choosing the first option, attach your guidelines on a Compact Disc (CD). Separate Guidelines for each program activity are required.

B. First-Time Homebuyer Programs

1) Complete the Homebuyer Feasibility Worksheet, Exhibit B7 (All FTHB applicants)

Note: This Exhibit is an Excel file, and there are two versions. Infill New Construction applicants must complete the Excel file named "Infill New Construction Feasibility Application Worksheets", which contains three different tabbed worksheets (Exhibits B7 – B9). All other FTHB applicants must instead complete the Excel file named "FTHB Mortgage Assistance Feasibility Worksheet".

IMPORTANT: To receive FTHB feasibility points, enclose supporting document(s) (e.g. MLS sales history printout, Title Company report, etc.) to document the number of units sold at or below target sales price. If not self-explanatory, please attach your calculations and/or notes.

2) Construction Financing Summary (FTHB Infill New Construction applicants only):

Submit as Exhibit B8

3) Construction Sources and Uses (FTHB Infill New Construction applicants only):

Submit as Exhibit B9

4) Market Analysis (FTHB Infill New Construction applicants only):

Submit as Exhibit B10

An analysis of comparable properties in the market area of each of the proposed homes must be prepared by a licensed real estate broker or appraiser having no identity of interest with the program Sponsor. The analysis must be prepared no earlier than 2017 (however, we prefer the most up-to-date comparables possible), and must contain comparable actual sales data from at least ten (10) other single-family homes in the market area of the proposed homes. The comparables must be similar in size and type to the homes proposed, and must not be affected by some unique situation that is artificially impacting their sales prices. If there are no homes in the market area of a similar size and type to those proposed, the comparable sales shall be the next closest in size and type. The market analysis must demonstrate that the sales prices projected for all homes are achievable. Note: The home cannot be sold for more than its value, i.e. the total of all loans secured by the property cannot exceed its appraised value.

5) Preliminary Construction Cost Estimate (FTHB Infill New Construction applicants only):

Submit as Exhibit B11

Provide an itemized cost estimate for each type of home proposed. The cost estimate(s) must be prepared no earlier than 2017. The cost estimate(s) must be consistent with the Development Budget, or an explanation must be provided to support any differences.

6) Developer Capacity and Qualifications Information (CHDOs only):

Complete "Developer Capacity and Qualifications" form and Workload Chart and
Submit as Exhibit B12

C. Owner-Occupied Rehabilitation Programs – **You do not need to submit any data for this Section.**

D. Tenant-Based Rental Assistance – **You do not need to submit any data for this Section.**

HOME PROGRAM ACTIVITIES APPLICATION
PART B EXHIBIT CHECKLIST
 (COMPLETE AND SUBMIT ONE CHECKLIST FOR EACH PART B/ACTIVITY)

Check if Applicable	Check if Included	Part, or Exhibit #	Part, Section, or Exhibit Title
X	X	B1	Resumes of Staff Working on the Proposed Activity
		B2	CHDO Role Documentation
		B3	CHDO recertification documents set forth in NOFA Appendix G.
X	X	B4	Prior Experience – same as proposed activity
X	X	B5	Prior Experience – different than proposed activity
X	X	B6	Instructions for Program Guidelines
X	X	B7	<p>First-Time Homebuyer Program Feasibility</p> <p><u>Note:</u> This is an Excel file. Infill New Construction applicants must complete the Excel file named "Infill New Construction Feasibility Application Worksheets", which contains three different tabbed worksheets (Exhibits B7 – B9). All other FTHB applicants must complete the Excel file named "FTHB Mortgage Assistance Feasibility Worksheet".</p>
		B8	Project Financing Summary (Infill New Construction applicants only). This is in the same Excel file in which Exhibit B7 is found.
		B9	Construction Sources and Uses (Infill New Construction applicants only). This is also in the same Excel file in which Exhibit B7 is found.
		B10	Market Comparables (Infill New Construction applicants only). Produced by applicant.
		B11	Preliminary Construction Cost Estimate (Infill New Construction applicants only). Produced by applicant.
		B12	Developer Capacity Information (Excel file) – CHDO Applicants Only

Tex Ritter, Director, HHS Housing & Community Services

Tex Ritter is an attorney and a Real Estate Broker, licensed in the State of California. Tex has worked for municipal governments since 1991 on various programs, focusing on low income families with children. He has managed the Department of Housing for Nevada County for the past three years. He has also been the Director of Public Health and Director of Child Support Services. Tex speaks Spanish, French and English.

Tex has worked on housing projects and Community Development Block Grants for the past 3 years. He has supervised up to 90 staff and has a lot of experience in finance, bankruptcy, municipal government, litigation and appeals, health care and health care financing.

Tex has a Bachelor from the University` de Bretagne Occidentale, Accademie de Rennes, France, a B.A. in Health Service Administration from St. Mary's College of California and a juris doctorate from University of Houston Law School in Texas .

Tex will provide project and State contract oversight on behalf of the County.

Ryan Gruver, HHS Chief Fiscal Administrative Officer (CFAO)

HHS's Chief Fiscal Administrative Officer oversees the \$101 million HHS budget, and the fiscal and administrative —management of eight County Departments/Divisions under the HHS umbrella including the Housing & Community Services Division. His focus is ensuring financial sustainability of operations and compliance with financial regulations.

Mr. Gruver has over 11 years of government experience. Previously, he worked in the County Executive Office where he oversaw approximately two thirds of Nevada County's \$229 million budget as the lead Analysts who coordinate the entire county budget process under the general direction of the County Fiscal Officer. Programs that he oversaw included the Behavioral Health program and the Housing & Community Services programs. Mr. Gruver has background in ensuring compliance with financial requirements of multiple complex programs, including oversight of federal grant programs, federal entitlement programs, and state, local and privately funded programs. Mr. Gruver has a Bachelor's Degree from the University of California, Berkeley.

Rob Choate, Administrative Services Associate (ASA)

Mr. Choate's duties include coordination of oversight and operation of the home Program to ensure that the projects and programs and follows HOME regulations and requirements. He is one of the key liaisons between HOME and the County. He will develop and review program policies and procedures, interpret and apply provisions of law and rules related to programs, correspond with internal officials and representatives of various grantee organizations, provide technical and professional consultation on complex program matters, prepare grant materials for submission to grantees, and coordinate with community organizations to ensure participation from community partners to enhance the success of the County's grants. Mr. Choate will also be responsible for coordinating marketing and operation of the first time homebuyer program. This involves liaison among the different stakeholders including agents, financial institutions, homeowners, title companies, county staff and state and federal agencies. The ASA will ensure the completion of income screening, loan packaging and loan servicing, and will ensure the completion of the following tasks:

- Establishment of loan files
- Ensuring income eligibility
- Ensuring Property qualifications
- Packaging loans
- Loan closing process

Mr. Choate has more than 29 years of government agency experience. Mr. Choate has a Associate of Arts degree from Yuba College and has completed the majority of his course work toward a Bachelor's degree from Chico State University.

Brendan Phillips, Housing Resources Program Manager

Mr. Phillips coordinates with County departments and programs that deal directly with housing and/or provides services related to homelessness. Mr. Phillips has 15 years of experience working on issues of poverty, housing and homelessness in nonprofits and government agencies. In his role for Nevada County, Mr. Phillips represents the County on the Homeless Resource Council of The Sierra, the joint Continuum of Care between Nevada and Placer County's as well working to coordinate Nevada County's CoC committee. Mr. Phillips is the lead coordinator for the county's Coordinated Entry systems, oversees the planning for the yearly Point in Time homeless count, and works directly with county housing providers to develop and implement HUD grants related to homelessness and housing.

Prior to accepting his current position, Mr. Phillips spent two years at Turning Point Community Programs as the Forensics Mental Health Specialist, overseeing outreach and intervention activities across the county. In this role, he worked with county services and nonprofits to streamline service provisions for chronically homeless and mentally ill individuals and was the lead coordinator for the County's Crisis Intervention Team.

Mr. Phillips holds a Master's Degree in Social work from Portland State University and Bachelors in Political Science from Evergreen State College.

James Kraywinkel, Accountant

The Accountant is responsible to provide the required fiscal and reporting for the Housing & Community Services Division under the oversight of the ASO. This includes preparing financial reports, monitoring the fiscal aspects of the County as program operator, requesting funds, preparing for audits and monitoring, and making recommendations to the program based on fiscal issues. The ASA plans, organizes, prepares and monitors budgets, compiles fiscal reporting and required grant financial reports, advises ASA & ASO on financial grant matters, expense and revenue allocations; develops implements, and monitors systems and procedures to address department administrative needs, and respond to problems, prepares correspondence, reports, forms, records, and other documentation. The ASA performs the following tasks:

- Prepares fiscal/performance reports
- Performs loan servicing and accounting
- Collects monthly loan payments
- Completes quarterly statements on loans
- Implements collection and foreclosure
- Monitors loan and general compliance
- Prepares and signs all HCD reports
- Prepares fund requests.
- Provide all loan servicing duties including payment verification, reporting, and referring late/defaulted loan payments to the CFAO.

Mr. Kraywinkel has an Associate degrees in Accounting and US History, with upper division work in Economics. He has over twenty-five years of fiscal experience as a business/restaurant manager, and over ten years of experience working in fiscal/accounting for county government. Mr. Kraywinkel has extensive experience in preparing, tracking and reconciling budgets; auditing time sheets and payroll reports; monitoring purchases and expenditures; preparing reports for county operated programs; and acting as liaison with program staff, grantors, the State, external auditors and others.

EXHIBIT B4

Prior Experience with Programs – Same Activity

In each line below, list the number of units assisted by the applicant with specific HOME, local, State or other Federal funding source(s) in one of the seven calendar years, 2011 – 2017, and in 2018 before the application deadline, for the same activity as proposed in this application. Do not count the same units/families in more than one year, even if income was recertified (e.g. Section 8 and TBRA). Do not count twice if assisted by two programs (e.g. TBRA and Section 8). List no more than 10 entries on this form. **A minimum of 2 units per year is required for points.**

Remember: a separate Exhibit B4 must be submitted for each program activity for which you are applying. Each activity is scored separately.

ACTIVITY APPLIED FOR: First Time Homebuyer

Calendar Year	Assisted Units (minimum 2 units/yr to count for points)	Funding Source(s) Example: HOME, CDBG, CalHome, RDA, or other (provide name/names if other). List all sources for a calendar year.	Program Name (e.g. Owner-Occupied Rehab or First-Time Homebuyer Program)	Location City/County
2018				
2017	6	HOME	First Time Homebuyer	County of Nevada
2016	9	HOME, County	First Time Homebuyer	County of Nevada
2015	2	HOME, County	First Time Homebuyer	County of Nevada
2014	3	HOME, County	First Time Homebuyer	County of Nevada
2013	6	HOME	First Time Homebuyer	County of Nevada
2012				
2011	3	HOME	First Time Homebuyer	County of Nevada

EXHIBIT B5

Prior Experience with Programs – Different Activity

Single-Family Experience

In each line below, list the number of units assisted by the applicant with specific HOME, local, State and/or other federal funding sources in one of the seven calendar years, 2011 – 2017, and in 2018 before the application deadline, for different activities. Do not count the same activities listed in Exhibit B4, and do not count the same units in more than one year. Use the year each project (e.g. FTHB) was completed. List no more than 10 entries on this form. A minimum of two (2) units per year for program activity-type housing activities (i.e. OOR, FTHB mortgage assistance, TBRA) is required for credit for any given year. More than one entry per year is allowed for credit, if the activity type (Program Name) is different from other entries for that same calendar year. List programs (e.g. OOR) with multiple funding sources for a given year on one line.

Other Housing and Community Development Experience

Also list completed projects (one per line) for other housing and community development activities, such as infrastructure, parks, community centers, multi-family housing projects, etc.. Do not list stand-alone studies or public service activities. Each such project is counted as one year of experience, so multiple projects in the same year each count as a year of experience (list on separate lines).

Remember: A separate Exhibit B5 must be submitted for each program activity for which you are applying. Each activity is scored separately.

ACTIVITY APPLIED FOR:

First Time Homebuyer

Calendar Year (between 2011 and 2018)	Assisted Units (for program activity-type housing only, a minimum of two units per yr is required for credit)	Funding Source(s) Example: HOME, CDBG, CalHome, RDA, other (provide name/names if other). List all sources for a given project or program type for each calendar year.	Program Name (e.g. Owner-Occupied Rehab or First-Time Homebuyer Program)	Location City/County
2017	1	USDA	OOR	County of Nevada
2016	1	USDA, CalHOME	OOR	County of Nevada
2015	4	USDA, CalHOME	OOR	County of Nevada
2014	4	USDA, CalHOME	OOR	County of Nevada
2013	7	USDA, CalHOME	OOR	County of Nevada
2012	4	USDA, CalHOME	OOR	County of Nevada
2011	6	USDA, CalHOME	OOR	County of Nevada

PROGRAM GUIDELINES

Activity: First Time Homebuyer Program

This year, applicants for HOME Program Activities will submit neither a printed copy of their Program Guidelines nor a CD of their most recently-approved set.

Instead, due to the amount of updates to the HOME "Best Practices" Program Guidelines templates, the Program will require all applicants to certify the following:

- Applicant hereby certifies that if awarded, it will use as a template the State HOME Program's current "Best Practices" Guidelines for the above-captioned activity, and will submit with requested choices and options completed, within 30 days of the date requested from HCD. HOME Program Guidelines templates can be obtained from your assigned Contract Management HOME Representative.

Applicant: County of Nevada

Certified By: Edward Scofield

Title: Chair, Board of Supervisors

Signature: *Edward C. Scofield*

Date: 7/17/18

EXHIBIT B7

FTHB Acquisition Only and Acquisition with Rehabilitation

Program Feasibility Analysis

Please provide the following information for your proposed First-Time Homebuyer Program. The information presented must be consistent with your program guidelines. For purposes of evaluating the overall feasibility of your program, the figures below will be treated as projections.

Enter data in yellow sections only

First Mortgage Rate	5.00%
Term in Years	30
County	Nevada
80% AMI Levels by Household Size (Annual):	
Two-person	\$46,400
Three-person	\$52,200
Four-person	\$58,000
Target Housing Debt Ratio	40%
HOME Maximum Purchase Price/After-Rehab Value Limit	\$347,000
Target Home Sales Price (not to exceed Maximum Purchase Price limit above)	\$300,000
Number of homes which have sold in this jurisdiction (within city limits, or within unincorporated portion of county) over the preceding 12-month period at or below this target sales price. ATTACH DOCUMENTATION.	250
Maximum Possible HOME Loan Amount, given sales price and any local HOME maximums, if lower than half the target price and HOME subsidy limit for 3-BR home.	\$150,000
Other non-HOME Assistance Loan or downpayment in excess of minimum downpayment contribution.	\$3,000

Minimum Downpayment Requirement (as a percentage of sales price)	1.00%
Estimated annual property tax (as a percentage of sales price)	1.25%
Other Monthly Housing Costs In dollars (e.g. mtg. ins., HOA dues)	\$0
Estimated annual insurance costs (as a percentage of sales price, e.g. enter 0.3 for 0.3%)	0.30%

← NOTE: You must fill in this box AND attach supporting documentation to receive FTHB feasibility points

EXHIBIT B7

FTHB Acquisition Only and Acquisition with Rehabilitation

Program Feasibility Analysis

First-Time Homebuyer Feasibility Analysis

	Two-person household		Three-person household		Four-person household	
	80%	75%	80%	75%	80%	75%
AMI Level						
Monthly household income to be served	\$3,867	\$3,625	\$4,350	\$4,078	\$4,833	\$4,531
Housing debt ratio	40%	40%	40%	40%	40%	40%
Maximum monthly housing payment (including Principal and Interest)	\$1,547	\$1,450	\$1,740	\$1,631	\$1,933	\$1,813
Average Home Sales Price (not to exceed maximum Home purchase price limit)	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Closing costs (example 3%) of average home sales price	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
Total Home Cost	\$309,000	\$309,000	\$309,000	\$309,000	\$309,000	\$309,000
Minimum Borrower down payment contribution (example 1%) of average home sales price	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Other non-HOME assistance or downpayment in excess of minimum downpayment contribution	\$3,000	\$3,000	\$3,000	\$3,000	300000%	\$3,000
Total amount to be financed	\$303,000	\$303,000	\$303,000	\$303,000	\$303,000	\$303,000
Estimated Monthly Mortgage Payment	\$1,627	\$1,627	\$1,627	\$1,627	\$1,627	\$1,627
Estimated monthly property insurance costs (example .35%) of average home sales price	\$75	\$75	\$75	\$75	\$75	\$75
Estimated monthly property tax (example 1.25%) of average home sales price	\$313	\$313	\$313	\$313	\$313	\$313
Other monthly housing costs (e.g. MIP, dues)	\$0	\$0	0	\$0	0	\$0
Required Monthly Housing Cost	\$2,014	\$2,014	\$2,014	\$2,014	\$2,014	\$2,014
Maximum monthly housing payment (including Principal and Interest)	\$1,547	\$1,450	\$1,740	\$1,631	\$1,933	\$1,813
Payment Subsidy Needed	\$467	\$564	\$274	\$383	\$81	\$202
HOME Loan Needed	\$87,069	\$105,076	\$51,054	\$71,312	\$15,040	\$37,549
Is Program Feasible?	Yes	Yes	Yes	Yes	Yes	Yes
	Two-person household		Three-person household		Four-person household	
	80%	75%	80%	75%	80%	75%

Lowest Possible HOME Loan Needed	\$15,040
Highest Possible HOME Loan Needed	\$105,076
Proposed HOME Loan Maximum	\$150,000

EXHIBIT B7

FTHB Acquisition Only and Acquisition with Rehabilitation

Program Feasibility Analysis

Please provide the following information for your proposed First-Time Homebuyer Program. The information presented must be consistent with your program guidelines. For purposes of evaluating the overall feasibility of your program, the figures below will be treated as projections.

Enter data in yellow sections only

First Mortgage Rate	5.00%
Term in Years	30
County	Nevada
80% AMI Levels by Household Size (Annual):	
Two-person	\$46,400
Three-person	\$52,200
Four-person	\$58,000
Target Housing Debt Ratio	40%
HOME Maximum Purchase Price/After-Rehab Value Limit	\$347,000
Target Home Sales Price (not to exceed Maximum Purchase Price limit above)	\$347,000
Number of homes which have sold in this jurisdiction (within city limits, or within unincorporated portion of county) over the preceding 12-month period at or below this target sales price. ATTACH DOCUMENTATION.	250
Maximum Possible HOME Loan Amount, given sales price and any local HOME maximums, if lower than half the target price and HOME subsidy limit for 3-BR home.	\$150,000
Other non-HOME Assistance Loan or downpayment in excess of minimum downpayment contribution.	\$3,000

Minimum Downpayment Requirement (as a percentage of sales price)	1.00%
Estimated annual property tax (as a percentage of sales price)	1.25%
Other Monthly Housing Costs In dollars (e.g. mtg. ins., HOA dues)	\$0
Estimated annual insurance costs (as a percentage of sales price, e.g. enter 0.3 for 0.3%)	0.30%

← **NOTE: You must fill in this box AND attach supporting documentation to receive FTHB feasibility points**

EXHIBIT B7

FTHB Acquisition Only and Acquisition with Rehabilitation

Program Feasibility Analysis

First-Time Homebuyer Feasibility Analysis

	Two-person household		Three-person household		Four-person household	
	80%	75%	80%	75%	80%	75%
AMI Level						
Monthly household income to be served	\$3,867	\$3,625	\$4,350	\$4,078	\$4,833	\$4,531
Housing debt ratio	40%	40%	40%	40%	40%	40%
Maximum monthly housing payment (including Principal and Interest)	\$1,547	\$1,450	\$1,740	\$1,631	\$1,933	\$1,813
Average Home Sales Price (not to exceed maximum Home purchase price limit)	\$347,000	\$347,000	\$347,000	\$347,000	\$347,000	\$347,000
Closing costs (example 3% of average home sales price)	\$10,410	\$10,410	\$10,410	\$10,410	\$10,410	\$10,410
Total Home Cost	\$357,410	\$357,410	\$357,410	\$357,410	\$357,410	\$357,410
Minimum Borrower down payment contribution (example 1% of average home sales price)	\$3,470	\$3,470	\$3,470	\$3,470	\$3,470	\$3,470
Other non-HOME assistance or downpayment in excess of minimum downpayment contribution	\$3,000	\$3,000	\$3,000	\$3,000	300000%	\$3,000
Total amount to be financed	\$350,940	\$350,940	\$350,940	\$350,940	\$350,940	\$350,940
Estimated Monthly Mortgage Payment	\$1,884	\$1,884	\$1,884	\$1,884	\$1,884	\$1,884
Estimated monthly property insurance costs (example .35% of average home sales price)	\$87	\$87	\$87	\$87	\$87	\$87
Estimated monthly property tax (example 1.25% of average home sales price)	\$361	\$361	\$361	\$361	\$361	\$361
Other monthly housing costs (e.g. MIP, dues)	\$0	\$0	0	\$0	0	\$0
Required Monthly Housing Cost	\$2,332	\$2,332	\$2,332	\$2,332	\$2,332	\$2,332
Maximum monthly housing payment (including Principal and Interest)	\$1,547	\$1,450	\$1,740	\$1,631	\$1,933	\$1,813
Payment Subsidy Needed	\$785	\$882	\$592	\$701	\$399	\$520
HOME Loan Needed	\$146,317	\$164,325	\$110,303	\$130,561	\$74,289	\$96,798
Is Program Feasible?	Yes	No	Yes	Yes	Yes	Yes
	Two-person household		Three-person household		Four-person household	
	80%	75%	80%	75%	80%	75%

Lowest Possible HOME Loan Needed	\$74,289
Highest Possible HOME Loan Needed	\$164,325
Proposed HOME Loan Maximum	\$150,000

HOME Investment Partnerships Program

Part B Program Activities Application



Applicant Name County of Nevada

Complete a separate Part B Program Activities Application for each proposed activity.

I. Activity

Indicate in the table below the activity applying for by double-clicking on the desired checkbox and choose "checked" for Default value. Check all that apply for First-Time Homebuyer Program (example: Homebuyer Acquisition Only and Homebuyer Acquisition with Rehabilitation).

<p>Chart 1 Select activity you are applying for: (double-click to check/uncheck)</p>	
<p><input type="checkbox"/> First-Time Homebuyer Program</p> <p> <input type="checkbox"/> Homebuyer Acquisition Only</p> <p> <input type="checkbox"/> Homebuyer Acquisition with Rehabilitation</p> <p> <input type="checkbox"/> Infill New Construction</p>	<p><input type="checkbox"/> Owner-Occupied Rehabilitation</p> <p><input checked="" type="checkbox"/> Tenant-Based Rental Assistance (TBRA)</p>

II. Program Description

Provide a brief narrative below describing the proposed activity and how the funds will be used (location, use of funds, units proposed, income levels, funding sources, type of loan).

<p>Chart 2 Activity Description:</p> <p>The TBRA Program is a rental subsidy program that is designed to assist eligible tenants (applicants meeting the 80% or less income limits as published by HCD annually) with the payment of security deposits. TBRA assistance will make up the difference between the amount the household can afford to pay for the security deposit and the actual cost of the security deposit for the housing occupied by the household. The County anticipates assisting approximately 25 households with TBRA funding during the term of the grant agreement. All TBRA assistance will be made in the form of a grant and will not have to be repaid. The amount of security deposit under this Program will not exceed the equivalent of two months' rent for the unit; Funds provided through TBRA Program will only be provided on new rental situations, rent or other living expenses are not allowed. Additionally, applicants must be approved for eligibility before moving in to a new rental, as the Program cannot assist individuals for a security deposit that has already been paid.</p>
--

The County of Nevada is using this program to reach the homeless population as the security deposit requirements can be a barrier to accessing stable housing. This program will establish a bridge and allow access to housing and will be available throughout the County including the City of Grass Valley, City of Nevada City and the Town of Truckee.

III. Program Operation Capacity

A. Capacity to Implement the HOME Activity

Please answer the following questions and provide the requested attachments.

- a) Do you plan on administering the proposed HOME activity with your own staff (from HOME award through long-term compliance monitoring, if applicable)?

Yes
No

- b) Do you plan to hire an administrative subcontractor or subrecipient to assist with the proposed activity?

Yes
No

- i. If Yes, what will be the duties of the administrative subcontractor or subrecipient?

Not applicable

- ii. If No, please explain why an administrative subcontractor or subrecipient will not be needed.

The County of Nevada has operated a successful Tenant Based Rental Assistance Program in house for over 7 years. We have assisted 95 TBRA program applications in addition to managing funds from CDBG, HOME, CalHOME and USDA for various other programs. We have the staffing and infrastructure in place to ensure the applications and funds are moved forward in a timely manner. Staff operating the program have been in place for over 7 years and will continue as the operations for this grant term.

- c) What is the estimated cost to implement this activity?

Not applicable

- d) If estimated costs to implement this activity exceed the allocated amount for HOME ADC and Administration/CHDO Operations, how will the difference be funded?

Not Applicable

B. Program Team Composition

In the chart below, list all team members who will be responsible for the implementation and operation of the HOME Program Activity and/or oversee the work of an administrative subcontractor/subrecipient if one is proposed. Briefly describe the roles and responsibilities of each member, and for applicant staff only, the estimated amount of hours per month devoted to the administration of the program. Members include, but are not limited to: key employees of the applicant, administrative subcontractor/subrecipient, rehabilitation specialists, and loan underwriters. This information will be used to assist the Department in understanding your proposed program. Include each person's phone number and e-mail address. Fill in the box in the last column if that person is acting as an administrative subcontractor or subrecipient.

Chart 3 Program Team					
Name	Roles/responsibilities	Estimated Monthly Hours	Telephone	E-mail Address	Subcontractor or Subrecipient Name
Rob Choate	Coordination of marketing and operation of the TBRA programs. Liaison between tenant, owners, and housing authority if required, county staff and state. Ensure the completion of income screening, property screening, application approval and agreements.	80	-530-265-1645	rob.choate@co.nevada.ca.us	Not Applicable
Brenden Phillips	Ensure execution of Board directives are followed and contract terms are met. Mr. Phillips will work with Mr. Choate to ensure the execution of the program is maintained per the terms of the contract.	5	530-265-1725	Brenden.phillips@co.nevada.ca.us	Not Applicable
James Kraywinkel	Account staff that will prepare fiscal/performance reports; performs monthly payment review and issues payment and accounting duties; complete quarterly statements and general compliance; prepare and signs all HCD reports; prepare fund requests; prepare for audits and monitoring	10	530-265-	James.kraywinkel@co.nevada.ca.us	Not Applicable

Attach, as Exhibit B1, copies of resumes for the State Recipient staff who will work on this proposed activity.

IV. CHDOs

CHDO Role as Sole Developer

The State HOME Regulations require the CHDO to be the sole project developer for infill new construction and acquisition with rehabilitation activities. Submit a narrative which discusses how the CHDO will satisfy the role of sole developer. Attach as Exhibit B2. Note: as sole developer, the CHDO must assume all of the risks and rewards customarily associated with being the developer of homebuyer units. Refer to State HOME Regulation 8204 (a) (2) (D), 24 C.F.R. Part 92.300(a) (1) and HUD CPD Notice 97-11 for more information, or contact the HOME Program for guidance.

CHDO Certification

Normal CHDO Certification Process: New applicants and currently-certified CHDOs with certifications that will expire by August 1, 2018 must submit a complete Application for CHDO Certification with all exhibits and attachments by June 30, 2018. The Application for CHDO Certification is available at:

<http://www.hcd.ca.gov/grants-funding/active-funding/home.shtml>

Annual Recertification for Existing CHDOs: HUD requires HCD to conduct a modified re-certification process each time new CHDO set-aside funding is awarded. If you are an existing CHDO, please submit the documents set forth in NOFA Appendix G with your HOME application as Exhibit B3.

For assistance with CHDO Certification Process, contact Muri Christine Bartkovsky at (916) 263-1176.

If you are a new CHDO or you are an existing CHDO that was recertified in 2018, you do not need to submit these documents.

All CHDO applicants must complete the CHDO self-certification contained in the application certification in Part A, which certifies they have either 1) submitted their application for certification by the deadline, or 2) are currently certified and in compliance with requirements.

V. Program Service Area

In the chart below, enter the eligible jurisdiction in which your activity is proposed to be completed. See Appendix A of the NOFA for a list of State HOME-eligible jurisdictions. CHDOs that intend to operate a State HOME program in multiple jurisdictions should identify each jurisdiction separately. CHDOs are eligible to apply for only a First-Time Homebuyer Infill New Construction Program and/or First-Time Homebuyer Acquisition with Rehabilitation Program.

State Recipients with TBRA programs that will assist tenants to reside within their own jurisdiction should list their jurisdiction as "Jurisdiction #1". If tenants will also be assisted to reside in other HOME-eligible jurisdictions within the county, these jurisdictions should all be listed as "Jurisdiction #2". If more than four jurisdictions, you may list more than one per line.

Chart 4 Program Service Area	
Jurisdiction # 1	Unincorporated area of the County of Nevada
Jurisdiction # 2	City of Grass Valley, City of Nevada City, Town of Truckee
Jurisdiction # 3	
Jurisdiction # 4	

VI. Prior Experience with Programs

Submit a Prior Experience summary using the **Exhibits B4 and B5 below**. See the instructions with these forms.

VII. Activity Feasibility

A. Program Guidelines - Complete the revised **Exhibit B6** in this Application, and if choosing the first option, attach your guidelines on a Compact Disc (CD). Separate Guidelines for each program activity are required.

B. First-Time Homebuyer Programs

1) Complete the Homebuyer Feasibility Worksheet, **Exhibit B7** (All FTHB applicants)

Note: This Exhibit is an Excel file, and there are two versions. Infill New Construction applicants must complete the Excel file named "Infill New Construction Feasibility Application Worksheets", which contains three different tabbed worksheets (Exhibits B7 – B9). All other FTHB applicants must instead complete the Excel file named "FTHB Mortgage Assistance Feasibility Worksheet".

IMPORTANT: To receive FTHB feasibility points, enclose supporting document(s) (e.g. MLS sales history printout, Title Company report, etc.) to document the number of units sold at or below target sales price. If not self-explanatory, please attach your calculations and/or notes.

2) Construction Financing Summary (FTHB Infill New Construction applicants only):

Submit as Exhibit B8

3) Construction Sources and Uses (FTHB Infill New Construction applicants only):

Submit as Exhibit B9

4) Market Analysis (FTHB Infill New Construction applicants only):

Submit as Exhibit B10

An analysis of comparable properties in the market area of each of the proposed homes must be prepared by a licensed real estate broker or appraiser having no identity of interest with the program Sponsor. The analysis must be prepared no earlier than 2017 (however, we prefer the most up-to-date comparables possible), and must contain comparable actual sales data from at least ten (10) other single-family homes in the market area of the proposed homes. The comparables must be similar in size and type to the homes proposed, and must not be affected by some unique situation that is artificially impacting their sales prices. If there are no homes in the market area of a similar size and type to those proposed, the comparable sales shall be the next closest in size and type. The market analysis must demonstrate that the sales prices projected for all homes are achievable. Note: The home cannot be sold for more than its value, i.e. the total of all loans secured by the property cannot exceed its appraised value.

- 5) Preliminary Construction Cost Estimate (FTHB Infill New Construction applicants only):

Submit as Exhibit B11

Provide an itemized cost estimate for each type of home proposed. The cost estimate(s) must be prepared no earlier than 2017. The cost estimate(s) must be consistent with the Development Budget, or an explanation must be provided to support any differences.

- 6) Developer Capacity and Qualifications Information (CHDOs only):

Complete "Developer Capacity and Qualifications" form and Workload Chart and
Submit as Exhibit B12

- C. Owner-Occupied Rehabilitation Programs – **You do not need to submit any data for this Section.**
- D. Tenant-Based Rental Assistance – **You do not need to submit any data for this Section.**

HOME PROGRAM ACTIVITIES APPLICATION
PART B EXHIBIT CHECKLIST
(COMPLETE AND SUBMIT ONE CHECKLIST FOR EACH PART B/ACTIVITY)

Check if Applicable	Check if Included	Part, or Exhibit #	Part, Section, or Exhibit Title
X	X	B1	Resumes of Staff Working on the Proposed Activity
		B2	CHDO Role Documentation
		B3	CHDO recertification documents set forth in NOFA Appendix G.
X	X	B4	Prior Experience – same as proposed activity
X	X	B5	Prior Experience – different than proposed activity
X	X	B6	Instructions for Program Guidelines
		B7	<p>First-Time Homebuyer Program Feasibility</p> <p><u>Note:</u> This is an Excel file. Infill New Construction applicants must complete the Excel file named "Infill New Construction Feasibility Application Worksheets", which contains three different tabbed worksheets (Exhibits B7 – B9). All other FTHB applicants must complete the Excel file named "FTHB Mortgage Assistance Feasibility Worksheet".</p>
		B8	Project Financing Summary (Infill New Construction applicants only). This is in the same Excel file in which Exhibit B7 is found.
		B9	Construction Sources and Uses (Infill New Construction applicants only). This is also in the same Excel file in which Exhibit B7 is found.
		B10	Market Comparables (Infill New Construction applicants only). Produced by applicant.
		B11	Preliminary Construction Cost Estimate (Infill New Construction applicants only). Produced by applicant.
		B12	Developer Capacity Information (Excel file) – CHDO Applicants Only

EXHIBIT B4

Prior Experience with Programs – Same Activity

In each line below, list the number of units assisted by the applicant with specific HOME, local, State or other Federal funding source(s) in one of the seven calendar years, 2011 – 2017, and in 2018 before the application deadline, for the same activity as proposed in this application. Do not count the same units/families in more than one year, even if income was recertified (e.g. Section 8 and TBRA). Do not count twice if assisted by two programs (e.g. TBRA and Section 8). List no more than 10 entries on this form. **A minimum of 2 units per year is required for points.**

Remember: a separate Exhibit B4 must be submitted for each program activity for which you are applying. Each activity is scored separately.

ACTIVITY APPLIED FOR: TBRA

Calendar Year	Assisted Units (minimum 2 units/yr to count for points)	Funding Source(s) Example: HOME, CDBG, CalHome, RDA, or other (provide name/names if other). List all sources for a calendar year.	Program Name (e.g. Owner-Occupied Rehab or First-Time Homebuyer Program)	Location City/County
2018				
2017	10	HOME	TBRA	County of Nevada
2016	10	HOME	TBRA	County of Nevada
2015				
2014	1	HOME	TBRA	County of Nevada
2013	6	HOME	TBRA	County of Nevada
2012	33	HOME	TBRA	County of Nevada
2011	35	HOME	TBRA	County of Nevada

EXHIBIT B5

Prior Experience with Programs – Different Activity

Single-Family Experience

In each line below, list the number of units assisted by the applicant with specific HOME, local, State and/or other federal funding sources in one of the seven calendar years, 2011 – 2017, and in 2018 before the application deadline, for different activities. Do not count the same activities listed in Exhibit B4, and do not count the same units in more than one year. Use the year each project (e.g. FTHB) was completed. List no more than 10 entries on this form. A minimum of two (2) units per year for program activity-type housing activities (i.e. OOR, FTHB mortgage assistance, TBRA) is required for credit for any given year. More than one entry per year is allowed for credit, if the activity type (Program Name) is different from other entries for that same calendar year. List programs (e.g. OOR) with multiple funding sources for a given year on one line.

Other Housing and Community Development Experience

Also list completed projects (one per line) for other housing and community development activities, such as infrastructure, parks, community centers, multi-family housing projects, etc.. Do not list stand-alone studies or public service activities. Each such project is counted as one year of experience, so multiple projects in the same year each count as a year of experience (list on separate lines).

Remember: A separate Exhibit B5 must be submitted for each program activity for which you are applying. Each activity is scored separately.

ACTIVITY APPLIED FOR:

TBRA

Calendar Year (between 2011 and 2018)	Assisted Units (for program activity-type housing only, a minimum of two units per yr is required for credit)	Funding Source(s) Example: HOME, CDBG, CalHome, RDA, other (provide name/names if other). List all sources for a given project or program type for each calendar year.	Program Name (e.g. Owner-Occupied Rehab or First-Time Homebuyer Program)	Location City/County
2017	6	HOME	FTHB	County of Nevada
2017	1	USDA	OOR	County of Nevada
2016	9	HOME, County	FTHB	County of Nevada
2016	1	USDA, County	OOR	County of Nevada
2015	2	HOME, County	FTHB	County of Nevada
2015	4	USDA, CalHOME	OOR	County of Nevada
2014	3	HOME, County	FTHB	County of Nevada
2014	4	USDA, CalHOME	OOR	County of Nevada
2013	6	HOME	FTHB	County of Nevada

2013	7	USDA, CalHOME	OOR	County of Nevada
2012	4	USDA, CalHOME	OOR	County of Nevada
2011	3	HOME	FTHB	County of Nevada
2011	6	USDA, CalHOME	OOR	County of Nevada

EXHIBIT B6

PROGRAM GUIDELINES

Activity: TBRA

This year, applicants for HOME Program Activities will submit neither a printed copy of their Program Guidelines nor a CD of their most recently-approved set.

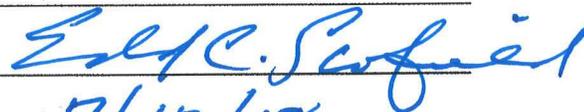
Instead, due to the amount of updates to the HOME "Best Practices" Program Guidelines templates, the Program will require all applicants to certify the following:

- Applicant hereby certifies that if awarded, it will use as a template the State HOME Program's current "Best Practices" Guidelines for the above-captioned activity, and will submit with requested choices and options completed, within 30 days of the date requested from HCD. HOME Program Guidelines templates can be obtained from your assigned Contract Management HOME Representative.

Applicant: County of Nevada

Certified By: Edward Scofield

Title: Chair, Board of Supervisors

Signature: 

Date: 7/17/18

**Three bedroom units sold in County of Nevada Unincorporated areas between
6/15/2017-6/27/2018 at or below \$347,000**

	Sold Date	Address	City	Price
1	7/22/2017	369 Mill St	Grass Valley	\$ 131,500.00
2	6/18/2018	10073 Schroeder Way	Grass Valley	\$ 150,000.00
3	8/24/2017	11059 Sierra Cir	Penn Valley	\$ 175,000.00
4	2/6/2018	13761 Sun Forest Dr	Penn Valley	\$ 178,000.00
5	8/14/2017	10982 Juanita Ct	Grass Valley	\$ 189,900.00
6	1/26/2018	11075 Sierra Cir	Penn Valley	\$ 194,500.00
7	3/6/2018	18485 Chaparral Dr	Penn Valley	\$ 200,000.00
8	3/20/2018	736 Zion St	Nevada City	\$ 200,000.00
9	6/7/2018	11086 Sierra Cir	Penn Valley	\$ 200,000.00
10	5/7/2018	14426 Lake Wildwood Dr	Penn Valley	\$ 200,100.00
11	1/5/2018	17772 Redside Ct	Penn Valley	\$ 207,500.00
12	9/18/2017	11264 Alpine Ln	Grass Valley	\$ 210,000.00
13	4/18/2018	20876 Chaparral Cir	Penn Valley	\$ 210,000.00
14	2/9/2018	19238 Jayhawk Dr	Penn Valley	\$ 212,000.00
15	7/28/2017	18865 Chaparral Dr	Penn Valley	\$ 212,500.00
16	1/17/2018	11879 Black Rd	Smartsville	\$ 218,000.00
17	10/30/2017	12905 Shady Creek Dr	Nevada City	\$ 223,500.00
18	9/1/2017	19229 State Highway 49 NA	Nevada City	\$ 225,000.00
19	11/9/2017	14239 Pepperwood Dr	Penn Valley	\$ 225,000.00
20	6/28/2017	19339 Jayhawk Dr	Penn Valley	\$ 226,500.00
21	8/21/2017	795 Annex Ave	Grass Valley	\$ 227,000.00
22	12/14/2017	11586 Linnet Ct	Penn Valley	\$ 227,050.00
23	12/29/2017	10822 Alta Sierra Dr	Grass Valley	\$ 229,000.00
24	7/14/2017	10441 Broken Oak Ct	Penn Valley	\$ 230,000.00
25	3/13/2018	10046 E Lime Kiln Rd	Grass Valley	\$ 233,000.00
26	9/20/2017	17404 Brewer Rd	Grass Valley	\$ 239,000.00
27	11/7/2017	11341 Ball Rd	Grass Valley	\$ 239,900.00
28	10/3/2017	16972 Brewer Rd	Grass Valley	\$ 240,000.00
29	8/11/2017	10847 Pine Hill Dr	Grass Valley	\$ 240,000.00
30	6/26/2017	17656 Candlewood Ct	Penn Valley	\$ 243,000.00
31	12/21/2017	12957 Golden Trout Way	Penn Valley	\$ 244,000.00
32	2/27/2018	14818 Woodland Loop	Penn Valley	\$ 245,000.00
33	11/8/2017	12910 Lakeshore No. NA	Auburn	\$ 245,000.00
34	6/29/2017	478 Lamarque Ct	Grass Valley	\$ 248,000.00
35	2/9/2018	12951 Sadie D Dr	Nevada City	\$ 250,000.00
36	8/22/2017	10659 Voyager Way	Penn Valley	\$ 250,000.00
37	6/23/2017	18044 Hummingbird Dr	Penn Valley	\$ 252,000.00
38	7/31/2017	170 Lucas Ln	Grass Valley	\$ 253,650.00
39	10/2/2017	17701 Foxtail Dr	Penn Valley	\$ 255,000.00
40	10/30/2017	14395 Rough and Ready Highway	Rough and Ready	\$ 258,000.00
41	9/8/2017	20890 Chaparral Cir	Penn Valley	\$ 260,000.00
42	1/29/2018	15101 Woodland Loop	Penn Valley	\$ 260,000.00
43	11/6/2017	15990 Names Dr	Grass Valley	\$ 265,000.00

	Sold Date	Address	City	Price
44	6/8/2018	14251 Bristle Ct	Penn Valley	\$ 265,000.00
45	4/24/2018	15614 Cascase Loop Dr	Nevada City	\$ 265,000.00
46	10/13/2017	10203 Gold Dr	Grass Valley	\$ 269,000.00
47	5/18/2018	12829 Roadrunner Dr	Penn Valley	\$ 269,000.00
48	2/22/2018	14305 Pepperwood Dr	Penn Valley	\$ 270,000.00
49	8/21/2017	14854 Red Dog Rd	Nevada City	\$ 270,000.00
50	1/12/2018	10954 Pine View Heights Rd	Nevada City	\$ 270,000.00
51	8/30/2017	15091 Meadow Dr	Grass Valley	\$ 270,000.00
52	6/8/2018	13555 Rancho Nogotta Ln	Grass Valley	\$ 270,000.00
53	9/28/2017	16968 Pasquale Rd	Nevada City	\$ 272,500.00
54	11/9/2017	15644 Cascade Dr	Nevada City	\$ 274,000.00
55	10/19/2017	14139 Metz Ranch Rd	Grass Valley	\$ 275,000.00
56	12/17/2017	10208 Eagle Mountain Rd	Grass Valley	\$ 275,000.00
57	3/26/2018	630 Le Duc St	Grass Valley	\$ 275,000.00
58	3/16/2018	139 E Empire St	Grass Valley	\$ 275,000.00
59	9/12/2017	14332 Lake Wildwood Dr	Penn Valley	\$ 275,000.00
60	11/3/2017	12907 Spanish Ln	Nevada City	\$ 275,000.00
61	8/7/2017	121 Highlands Ct	Grass Valley	\$ 277,000.00
62	10/11/2017	440 Mill St	Grass Valley	\$ 279,000.00
63	8/31/2017	421 Maryland Dr	Grass Valley	\$ 279,000.00
64	1/10/2018	10081 Mills St	Grass Valley	\$ 279,000.00
65	8/11/2017	23231 Lone Pine Dr	Auburn	\$ 280,000.00
66	5/10/2018	21528 Logue Ln	Grass Valley	\$ 281,000.00
67	3/12/2018	14168 Sun Forest Dr	Penn Valley	\$ 284,500.00
68	7/24/2017	125 W Empire St	Grass Valley	\$ 285,000.00
69	4/18/2018	14513 Sun Forest Dr	Penn Valley	\$ 285,000.00
70	6/14/2018	12139 Rough and Ready Highway	Grass Valley	\$ 285,000.00
71	2/9/2018	14373 Lodgepole Dr	Penn Valley	\$ 286,000.00
72	4/19/2018	12896 Roadrunner Dr	Penn Valley	\$ 286,000.00
73	6/29/2017	15860 Thiel Way	Grass Valley	\$ 286,629.00
74	6/14/2018	20391 Starlite Ln	Grass Valley	\$ 287,000.00
75	4/4/2018	14298 Pepperwood Dr	Penn Valley	\$ 287,000.00
76	3/19/2018	13011 Roadrunner Dr	Penn Valley	\$ 287,500.00
77	8/1/2017	11524 Marilyn Ct	Grass Valley	\$ 288,500.00
78	6/13/2018	23171 Lone Pine Dr	Auburn	\$ 289,000.00
79	7/27/2017	11285 Maureen Way	Grass Valley	\$ 290,000.00
80	9/8/2017	101 Lidster Ave	Grass Valley	\$ 290,000.00
81	6/23/2017	17521 Shelter Ct	Penn Valley	\$ 290,000.00
82	3/28/2018	20612 Chaparral Cir	Penn Valley	\$ 290,000.00
83	6/30/2017	802 Doris Dr	Grass Valley	\$ 291,000.00
84	3/1/2018	920 Donald Dr	Grass Valley	\$ 292,000.00
85	4/9/2018	11622 Francis Dr	Grass Valley	\$ 293,000.00
86	9/11/2017	14572 Sun Forest Dr	Penn Valley	\$ 293,000.00
87	6/23/2017	14442 Lake Wildwood Dr	Penn Valley	\$ 293,000.00
88	3/23/2018	23142 Lone Pine Dr	Auburn	\$ 293,500.00
89	9/12/2017	10957 Ball Dr	Grass Valley	\$ 294,000.00
90	8/4/2017	142 Lidster Dr	Grass Valley	\$ 295,000.00
91	12/29/2017	534 Fawcett St	Grass Valley	\$ 295,000.00

	Sold Date	Address	City	Price	
92	9/15/2017	603 W Broad St	Nevada City	\$	295,000.00
93	7/19/2017	10403 Broken Oak Ct	Penn Valley	\$	295,000.00
94	4/6/2018	18416 Buck Mountain Rd	Grass Valley	\$	295,000.00
95	9/29/2017	11148 Glem Meadow Dr	Grass Valley	\$	295,000.00
96	6/30/2017	19153 Lake Forest Dr	Penn Valley	\$	296,000.00
97	11/20/2017	12981 La Barr Meadows Rd	Grass Valley	\$	299,000.00
98	7/24/2017	520 Ivy St	Grass Valley	\$	299,000.00
99	8/1/2017	14402 Lake Wildwood Dr	Penn Valley	\$	299,000.00
100	9/18/2017	18691 Lake Forest Dr	Penn Valley	\$	299,000.00
101	12/4/2017	14015 Red Dog Rd	Nevada City	\$	299,000.00
102	10/30/2017	12425 Shady Creek Dr	Nevada City	\$	299,000.00
103	1/30/2018	12033 Hanley Dr	Grass Valley	\$	299,000.00
104	9/22/2017	17675 Alexandra Way	Grass Valley	\$	299,500.00
105	7/28/2017	18635 Alexandra Way	Grass Valley	\$	300,000.00
106	11/30/2017	11540 Marilyn Ct	Grass Valley	\$	300,000.00
107	5/21/2018	273 Manor St	Grass Valley	\$	300,000.00
108	3/28/2018	10784 Littlejohn Ln	Grass Valley	\$	300,000.00
109	10/30/2017	18057 Lake Forest Dr	Penn Valley	\$	300,000.00
110	10/25/2017	15006 Skaith Bend Rd	Nevada City	\$	300,000.00
111	8/30/2017	12333 Pawnee Trl	Nevada City	\$	300,000.00
112	3/29/2018	10045 Logue Ln	Smartsville	\$	300,000.00
113	11/8/2017	22991 Retherford Rd	Grass Valley	\$	300,000.00
114	6/13/2018	110 Lidster Dr	Grass Valley	\$	302,000.00
115	2/15/2018	12600 Kilham Mine Rd	Nevada City	\$	302,500.00
116	7/13/2017	11889 Slow Poke Ln	Grass Valley	\$	303,000.00
117	5/4/2018	31465 Relief Hill Rd	Washington	\$	304,250.00
118	6/15/2017	305 Chapel St	Grass Valley	\$	305,000.00 Median
119	12/22/2017	10497 Sierra Dr	Grass Valley	\$	305,000.00
120	8/9/2017	18767 Hummingbird Dr	Penn Valley	\$	305,000.00
121	9/8/2017	14178 Sun Forest Dr	Penn Valley	\$	305,000.00
122	4/26/2018	10985 Woodchuck Ct	Penn Valley	\$	305,000.00
123	5/23/2018	17948 Lake Forest Dr	Penn Valley	\$	306,500.00
124	6/30/2017	14425 Arrow Head Mine Rd	Grass Valley	\$	308,000.00
125	10/2/2017	128 Chester	Grass Valley	\$	309,000.00
126	9/26/2017	10294 Sugar Pine Ct	Grass Valley	\$	309,500.00
127	7/21/2017	124 Eureka ST	Grass Valley	\$	310,000.00
128	12/17/2017	321 Pleasant St	Grass Valley	\$	310,000.00
129	1/24/2018	119 King Ct	Grass Valley	\$	310,000.00
130	10/25/2017	17799 Minnow Way	Penn Valley	\$	310,000.00
131	10/11/2017	14359 Lodgepole DR	Penn Valley	\$	310,000.00
132	11/21/2017	18173 Hummingbird Dr	Penn Valley	\$	310,000.00
133	4/30/2018	16616 Pasquale Rd	Nevada City	\$	310,000.00
134	4/27/2018	18031 Foxtail Dr	Penn Valley	\$	310,750.00
135	12/5/2017	17932 Minnow Way	Penn Valley	\$	312,000.00
136	5/1/2018	19025 Chaparral Dr	Penn Valley	\$	312,000.00
137	4/13/2018	18312 Wildflower Dr	Penn Valley	\$	312,000.00
138	5/15/2018	18851 Penn Valley Dr	Penn Valley	\$	312,500.00

	Sold Date	Address	City	Price
139	10/13/2017	10124 Kenwood Dr	Grass Valley	\$ 314,000.00
140	10/31/2017	10461 Silver Way	Grass Valley	\$ 315,000.00
141	4/25/2018	318 Mill St	Grass Valley	\$ 315,000.00
142	8/17/2017	14284 Torrey Pines Dr	Auburn	\$ 315,000.00
143	6/30/2017	14445 Sun Forest Dr	Penn Valley	\$ 315,000.00
144	8/14/2017	14336 Pepperwood Dr	Penn Valley	\$ 315,000.00
145	6/4/2018	23565 Saint Helena Dr	Smartsville	\$ 315,000.00
146	3/30/2018	17179 Clover Rd	Penn Valley	\$ 315,000.00
147	5/29/2018	11381 Spenceville Rd	Penn Valley	\$ 315,000.00
148	11/6/2017	12087 Lake Wildwood Dr	Penn Valley	\$ 317,500.00
149	8/25/2017	11345 Sandpiper Way	Penn Valley	\$ 319,000.00
150	5/4/2018	19205 Bald Eagle Loop	Penn Valley	\$ 319,000.00
151	10/27/2017	11966 Paddock Ln	Grass Valley	\$ 320,000.00
152	3/2/2018	130 Celesta Dr	Grass Valley	\$ 320,000.00
153	2/1/2018	12162 Poplar Rd	Auburn	\$ 320,000.00
154	10/17/2017	13005 Thistle Loop	Penn Valley	\$ 320,000.00
155	5/7/2018	18026 Jayhawk Dr	Penn Valley	\$ 320,000.00
156	6/8/2018	14201 Lodgepole Dr	Penn Valley	\$ 320,000.00
157	9/29/2017	12638 Evergreen Ct	Nevada City	\$ 320,000.00
158	2/21/2018	19217 Cherry Creek Rd	Grass Valley	\$ 320,000.00
159	9/1/2017	10978 Marmot Ct	Penn Valley	\$ 320,000.00
160	12/29/2017	12932 Quaker Hill Cross Rd	Nevada City	\$ 321,500.00
161	8/18/2017	13131 Thistle Loop	Penn Valley	\$ 322,500.00
162	1/19/2018	12050 Torrey Pines Dr	Auburn	\$ 323,000.00
163	6/23/2017	10405 Carey Dr	Grass Valley	\$ 324,000.00
164	11/20/2017	19977 Echo Blue Dr	Penn Valley	\$ 324,000.00
165	11/22/2017	10301 Quail Creek Rd	Grass Valley	\$ 324,500.00
166	6/20/2017	125 Huntington Ct	Grass Valley	\$ 325,000.00
167	1/8/2018	326 Mill St	Grass Valley	\$ 325,000.00
168	8/21/2017	24446 Camelia Way	Auburn	\$ 325,000.00
169	7/18/2017	17807 Foxtail Dr	Penn Valley	\$ 325,000.00
170	3/27/2018	18931 lake Forest Dr	Penn Valley	\$ 325,000.00
171	9/15/2017	13968 N Ponderosa Way	Nevada City	\$ 325,000.00
172	10/5/2017	12176 Paloma Way	Grass Valley	\$ 325,000.00
173	5/22/2018	24223 Pleasant Valley Rd	North San Juan	\$ 327,500.00
174	5/7/2018	14494 Lake Wildwood Dr	Penn Valley	\$ 327,580.00
175	7/24/2017	12396 Pawnee Trl	Nevada City	\$ 329,000.00
176	4/3/2018	10995 Mystic Ct	Nevada City	\$ 329,000.00
177	2/23/2018	18896 Siesta Dr	Penn Valley	\$ 329,500.00
178	7/5/2017	14873 Woodland Loop	Penn Valley	\$ 329,900.00
179	10/13/2017	153 Arcadia Dr	Grass Valley	\$ 330,000.00
180	10/27/2017	14394 Lodgepole Dr	Penn Valley	\$ 330,000.00
181	4/3/2018	12656 Roadrunner Dr	Penn Valley	\$ 330,000.00
182	2/22/2018	13616 Jones Bar Rd	Nevada City	\$ 330,000.00
183	5/30/2018	11064 Berggren Ln	Nevada City	\$ 330,000.00
184	12/29/2017	18500 Gypsy Rover Ct	Penn Valley	\$ 330,000.00

	Sold Date	Address	City	Price
185	11/13/2017	10531 Bragg Ave	Grass Valley	\$ 330,000.00
186	4/11/2018	10966 Marmot Ct	Penn Valley	\$ 331,000.00
187	3/2/2018	13359 Quaker Hill Cross Rd	Nevada City	\$ 333,580.00
188	1/11/2018	23120 Patino Rd	Smartsville	\$ 334,000.00
189	3/16/2018	16318 Banner Quaker Hill Rd	Nevada City	\$ 334,000.00
190	11/8/2017	18620 Joseph Dr	Grass Valley	\$ 335,000.00
191	7/28/2017	415 Mill St	Grass Valley	\$ 335,000.00
192	7/5/2017	11107 Copper Rd	Grass Valley	\$ 335,000.00
193	7/12/2017	16909 Oak Hollow Cir	Nevada City	\$ 335,000.00
194	11/6/2017	14588 Banner Lava Cap Rd	Nevada City	\$ 335,000.00
195	1/18/2018	13306 Red Dog Rd	Nevada City	\$ 335,000.00
196	10/30/2017	18429 Siesta Dr	Penn Valley	\$ 335,000.00
197	8/31/2017	15604 Carrie Dr	Grass Valley	\$ 337,000.00
198	10/25/2017	20744 Chaparral Cir	Penn Valley	\$ 337,000.00
199	2/23/2018	23498 Rolling Hills Ct	Auburn	\$ 337,500.00
200	4/19/2018	17639 Chaparral Dr	Penn Valley	\$ 337,500.00
201	4/13/2018	12304 Francis Dr	Grass Valley	\$ 338,000.00
202	8/15/2017	22668 Sunset Ridge Dr	Auburn	\$ 338,000.00
203	11/20/2017	16646 Auburn Rd	Grass Valley	\$ 338,645.00
204	3/13/2018	11418 Ragen Way	Grass Valley	\$ 339,000.00
205	6/23/2018	10975 Ball Rd	Grass Valley	\$ 339,000.00
206	11/14/2017	11097 Cedar Ridge Dr	Grass Valley	\$ 339,000.00
207	11/30/2017	571 Blight Rd	Grass Valley	\$ 339,500.00
208	11/8/2017	11898 Hanley Dr	Grass Valley	\$ 339,888.00
209	10/31/2017	17907 Lawrence Way	Grass Valley	\$ 340,000.00
210	7/25/2017	11159 Hackett Ct	Grass Valley	\$ 340,000.00
211	1/9/2018	10851 Thornicroft Way	Grass Valley	\$ 340,000.00
212	5/31/2018	16267 Brewer Rd	Grass Valley	\$ 340,000.00
213	12/22/2017	10679 Delores Dr	Grass Valley	\$ 340,000.00
214	5/31/2018	10477 Quail Dr	Grass Valley	\$ 340,000.00
215	10/18/2017	11734 Lavender Ct	Auburn	\$ 340,000.00
216	12/29/2017	18043 Lake Forest Dr	Penn Valley	\$ 340,000.00
217	1/18/2018	13015 Towee Ct	Penn Valley	\$ 340,000.00
218	11/10/2017	17300 Vintage Dr	Grass Valley	\$ 340,000.00
219	3/9/2018	19489 Chaparral Cir	Penn Valley	\$ 341,500.00
220	4/30/2018	12487 Creek View Dr	Grass Valley	\$ 342,000.00
221	8/24/2017	12064 Lake Wildwood Dr	Penn Valley	\$ 342,000.00
222	10/25/2017	20417 Chaparral Cir	Penn Valley	\$ 342,500.00
223	10/13/2017	676 Whiting St	Grass Valley	\$ 342,800.00
224	6/21/2018	18748 Falcon Loop	Penn Valley	\$ 343,000.00
225	2/8/2018	11197 Lime Kiln Rd	Grass Valley	\$ 344,000.00
226	4/13/2018	17512 Brewer Rd	Grass Valley	\$ 344,000.00
227	6/26/2017	18053 Vintage Dr	Grass Valley	\$ 345,000.00
228	11/21/2017	11942 Francis Dr	Grass Valley	\$ 345,000.00
229	2/7/2018	18433 Alexandra Way	Grass Valley	\$ 345,000.00
230	4/19/2018	16901 Angelina Way	Grass Valley	\$ 345,000.00

	Sold Date	Address	City	Price
231	8/31/2017	144 Woodcrest Way	Grass Valley	\$ 345,000.00
232	6/2/2017	24160 Oakmont Way	Auburn	\$ 345,000.00
233	2/28/2018	17853 Huckleberry Dr	Penn Valley	\$ 345,000.00
234	5/16/2018	14148 Lake Wildwood Dr	Penn Valley	\$ 345,000.00
235	8/3/2017	17984 Lasso Loop	Penn Valley	\$ 345,000.00
236	4/5/2018	11631 Alta Sierra Dr	Grass Valley	\$ 346,000.00
237	1/12/2018	13702 Dog Bar Rd	Grass Valley	\$ 346,900.00
238	6/15/2017	17750 Norlene Way	Grass Valley	\$ 347,000.00